TVAA Works are Online

TUSCUMBIA-A few weeks ago the Tennessee Valley



Art Association invited members to share some of the artwork they are producing at home and in their



Be sure to see the content from TVAA at https://mailchi. mp/469c67814f67/stay-at-

FPD's Virtual Memorial

FLORENCE-Due to the ongoing COVID-19 situation, the Florence Police Department decided to forego our in person officer memorial and awards ceremony for National Peace Officers Memorial Day. Instead, we have decided to honor our fallen brothers through a prerecorded virtual memorial. A video can be viewed on our Facebook and YouTube

See SHORTs... on Page 2

Remembering Those Lost

219 W Tennessee St. Florence, AL 35630

256-764-4268

Volume 136 Number 30

May 20, 2020



(PaperChain

Courier Journal

Verification of weekly circulation upon request Serving Northwest Alabama and be

Local Cases Not Tapering Yet

DEATHS WITH

TOTAL NUMBER: 21

AGE CATEGORY

Confirmed COVID-19 Cases in Colbert, Lauderdale and Franklin

DEMOGRAPHIC

(STATE)

SHEFFIELD – "We have had numerous activities inquiries of our healthcare leaders regarding their perspective in reopening

Alabama." - That from Kyle President of

Helen Keller Hospital. He added that while there is reason to be optimistic, there is also reason

to be extremely careful, especially now according to some recent data from the Alabama Department of Public health.

The COVID-19 process began on Friday, March 19 with the first confirmed positive case in this area. Forty days later, as we entered May, that number had just passed 100.



trajectory at the time showed slow growth. This is indicative of significant control of spread and tracked favorably compared to the rest of the state," said Buchanan. "Then, May happened. Our number of confirmed northwest Alabama cases increased from 124-485 in the first 15 days of May, as indicated on the chart."

174% more populous than northwest

Although the Huntsville area is

See COVID CASES... on Page 6

Our Lobby is Now Open

FLORENCE – The Courier Journal's business lobby has reopened to the public.

AGE CATEGORY

CASES TESTS DEATHS

Ads may be placed in person and general business may be conducted with both the Courier Journal and TimesDaily at 219 W. Tennessee St. in Florence.

Colbert 80 Franklin 296 Lauderdale 109

Modified office hours are 9am-4:30pm Monday-Friday. We will continue observing social distancing guidelines as stipulated in the governor's Safer at Home update. Three people will be

See OUR LOBBY... on Page 9

allowed in the lobby at any time, and we

450

300

Courier Journal

Spirit of Freedom on Veterans

FLORENCE — The Spirit of Freedom Celebration is moving from one patriotic holiday to another this year due to the coronavirus pandemic.

The 39th annual celebration would traditionally be on July 4. However, this year it will take place on Veterans Day, Wednesday, November 11 at McFarland Park.

Officials with the city of Florence and event sponsor Singing River Media Group made the decision last week. According to Mayor Steve Holt, safety is of primary importance for the festival event that attracts thousands.

"It's difficult to predict where we'll

See SPIRIT... on Page 6

Inside this Issue



Ray Miller Buick-GMC **Oakley Auto Sales National Advance Auto Sales Jeff Elledge Auto Sales**



- Awesome Trail
- Dave Says
- Soaps Hocus
- **List it NOW!**
- Ask the Attorney
- Adopt-A-Friend
- **Medicare Minute**
- **Insurance Insights**
- Pause to Remember
- On Your Debt
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Questions? Call 256-766-9439

Shorts...

FPD's Virtual Memorial

Continued from Page 1

page (@florencealpd) or search "Florence Police Department 2019-2020 Memorial" on YouTube.

UNA Athletes Post Top GPA

FLORENCE – Studentathletes at the University of North Alabama have combined for a department grade point average of 3.29 for the 2020 Spring semester. This marks the highest average on record at the school.

In the midst of much adversity that included the COVID-19 outbreak, the closing of in-person classrooms and distance learning mandates, the department posted a GPA above a 3.00 for the ninth consecutive term and 10th of the previous 11 semesters.

Regardless of the adversity our students faced, they continued to take their academics seriously and performed very well," said **Sherry Kennemer**, coordinator of athletics compliance and advising.

Of the 286 total studentathletes at UNA, 213 also posted at least a 3.0 GPA, while 12 of the 14 varsity sports earned a team GPA of 3.20 or higher.

Graduation for FHS Students

FLORENCE–Florence High School will have graduation for the class of 2020 after all. Graduating seniors will be afforded the opportunity to participate in a graduation ceremony at Braly Stadium at 7pm on June 12. Both the west and east sides of the stadium will be used. To aid in social distancing, each FHS graduate will receive five tickets to distribute to family and friends. Observances...

- Ticket holders will be assigned to either the west or east side and must have a ticket in hand to enter.
- Ticket holders must only sit in seats designated with an "X".
- Stadium gates will open at 6pm. Seating is first-come, first-served.
- All attendees should observe social distancing of six feet at all times.
- Graduates will have designated parking and line-up area at the baseball field. Family is not allowed in that area.
- Graduates are not allowed to enter stadium seating from the field.



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SALE

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Who Holds Tomorrow?

Proverbs 27:1 "Boast not thyself of to morrow; for thou knowest not what a day may bring forth." Psalms 118:24 "This is the day which the LORD hath made; we will rejoice and be glad in it." Amos 5:8 "Seek him that maketh the seven stars and Orion, and turneth the shadow of death into the morning, and maketh the day dark with night: that calleth for the waters of the sea, and poureth them out upon the face of the earth: The LORD is his name:" The fear of what tomorrow holds creates a lot of sleepless nights for many. Isaiah 40:28 "Hast thou not known? hast thou not heard, that the everlasting God, the LORD, the Creator of the ends of the earth, fainteth not, neither is weary? there is no searching of his understanding." For some, it takes a lifetime to let go of worrisome troubles and turn them over to God and let Him handle them. In: 1 Peter 5:7 "Casting all your care upon him; for he careth for you." Who is better to handle all your troubles and trials but the One who knows you better than you know yourself, and that's God? Do you know Almighty God and the Blessed Saviour, the Lord Jesus Christ? Christ paid for every one of your sins. Jesus knows you very well.

So many of us need rest and peace and security during these troublesome times. If you are saved, here's your directions: **Philippians 4:6&7** "Be careful for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God. And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus." Saved one, there is the answer to your worries. If you don't know Christ, and you're lost, here is your directions. Ask Jesus Christ to forgive your sin and save your soul and come into your heart and give you a home in heaven. He'll do it. He alone gives salvation and peace. **Jonah 2:9c** "Salvation is of the LORD." **Philippians 4:9** "Those things, which ye have both learned, and received, and heard, and seen in me, do: **and the God of peace shall be with you**." Jesus Christ is my salvation, peace and security, is He yours? Get in church and serve God. Christ holds tomorrow.

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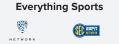


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- · Email to editor@courierjournal.
- Look for "Submit News" on our website at www.courierjournal.net.
 • Fax to 256-760-9618;
- Mail to 219 W. Tennessee St, Florence, AL 35630; or

Bring in person.

All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. We do our best, however, there is no guarantee that this free information will be published in the paper. Visit our website for a complete list of community notes. If your item MUST appear in the paper a certain week, we suggest you also place a paid ad by calling 256-764-4268. That way it will be in at least one area of the paper. When your community note is published, your event will have coverage in two different locations.

Community Action Northwest Alabama Utility Funds Available. Any income eligible person living in Lauderdale, Colbert or Franklin counties needing utility assistance may call for an appointment at 256-764-5142. Please listen carefully to the list of requirements. You may also obtain a PAPER APPLICATION packet, available under "Guidelines", from our website at www.caanw org Please read the state-issued instructions carefully including all documents that must be provided. The utility application may be emailed (email address in packet), mailed or dropped off at any time to the office in the county a resident lives 8-4:30pm M-F. Offices locations:

745 Thompson St. Florence (256-766-4330)

. Washington Ave, 1001 S. Russellville

(256-332-7534) 505 N. Columbia Ave, Sheffield

season begins June 1

(256-383-3832). Assistance once per season. Winter season ends May 31. Summer

The Club/Florence Senior Center remains CLOSED for day to day recreation. However, our nutrition program (hot meals) resumes Monday, May 18, with curb side pick-up, Monday-Friday, for our established clients. Pick up time 11-11:30am. Homebound Hot Meals will resume for those established clients at that time. Donations are always appreciated, however, not expected. If anyone has any questions or seeks information about the nutrition program please call 256-760-6420 between 8:30am and 12:30pm Monday-Friday.

Scam Alert! Florence Utilities received reports of a scam last week. Someone pretending to be with the Florence Utilities may ask for payment through PayPal or bank account information and to cut off service for non-payment. Florence Utilities says it DOES NOT call customers to ask for payment information and WILL NOT come to your house to evaluate an account. If you have any concerns about your utility account, please call Customer Service at 256-760-6512. If you are ever in question about a scam call or someone at your door, call your local Police Department or 911.

The Girl Scouts of North-Central Alabama have gone virtual and the girls are loving it! Every Wednesday at 5pm we host a 'Bring a Friend' Virtual Event for girls K-12. We learn about Girl Scouts and how to do a fun Project! That's not all we do, we also have virtual events happening all week. Find out more at www. girlscoutsnca.org/en/events/eventlist.html

Or Contact - Tina Rich at 256-712-2090 or trich@girlscoutsnca.org

See NOTES... page 30

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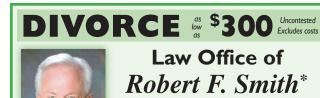
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Covid Cases...

Continued from Page 1

number of confirmed COVID-19 cases in Colbert, Franklin and Lauderdale Counties combined surpassed that of Madison, Limestone, normalcy as soon as and Morgan counties combined according the ADPH data.

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Spirit of Freedom...

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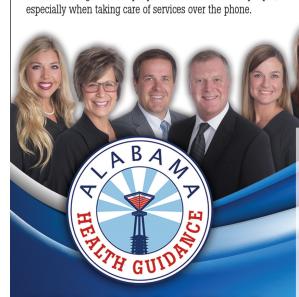
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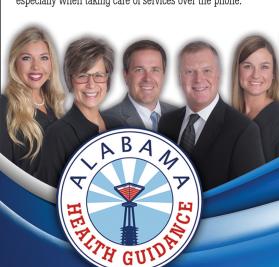


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Remote Patient Monitoring Platform will provide the patient with the tools necessary to monitor chronic illness such as diabetes, congestive heart failure, obesity, high blood pressure, COPD, asthma, or emphysema to name a few. The biometric data collected from the patient monitoring app provides the physician with daily information regarding the patient's condition, thus heading off potential health issues.

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Commentary

COVID-19 Issues or **Social Conditioning**

e can all understand taking precautions against COVID-19. Health experts, government officials, and much of the public understood the 2-3 week stay-at-home *Flatten* the Curve objective to keep some relative containment and

In A

Few

Words

Editor

initial hospital admissions manageable. That was over two months ago. Alabama's restrictions are easing somewhat. However, some states are holding fast to lock-downs and business closures. Life there has morphed into a *Find the Cure* holding facility.

There are several interesting situations that you may not have seen or read about.

Governors in several states including Michigan, Oregon, and California have doubled down on executive closure mandates and are essentially saying they see no specific reopening dates on the horizon. Pushback is

beginning to swell.

There has been a huge outcry in New York City over apparent racial disparities in social distancing enforcement and arrests. Mayor Bill de Blasio has decided to more than double the ranks of "social distancing ambassadors" who are trying to persuade people to comply with the policy. Now, 2,300 non-police city workers will be out hoping to foster communication rather than the confrontation of enforcement.

It is also interesting that NYC protesters can be arrested for violating the 6 foot social distancing mandate in an open-air protest

See SOCIAL.. on Page 24

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Courier Journal

MEMORIAL DAY CEREMONY

Watch

FLORENCE-Florence Mayor Steve Holt and Lauderdale County Commission Chairman Danny Pettus jointly announced plans for the annual Memorial Day program to be conducted on May 25 in Veteran's Park at 11am. However, plans will be a little different this year.

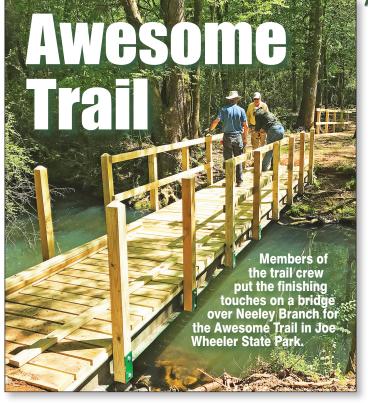
After diligently considering Alabama mandated coronavirus restrictions pandemic later adjustments and to those restrictions, it was determined that the previously developed plan for the Florence-Lauderdale Memorial Day ceremony would be modified. You are encouraged

be a part of the ceremony by watching LIVE on the City of Florence Facebook Page

or other media outlets.

of purpose ceremony is to honor the

See MEMORIAL... on Pg 23



By David Rainer Alabama Dept of Conservation and Natural Resources

■hose who love to explore nature have another opportunity with the opening of the new trail at Joe Wheeler State Park in northwest Alabama. The name of the new 8-mile pathway is the Awesome Trail. Seriously.

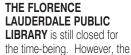
According to Ken Thomas, Alabama State Parks Trails Coordinator, naming the trail resulted from a conversation he had with Chad Davis, State Parks' N District Supervisor. Northwest

"I told Chad this trail is going to be awesome and it stuck," said Jamie.

Thomas said the Awesome was constructed through a Recreational Trails Program (RTP) grant with accessibility for a variety of users in mind.

"We tried to create a trail that could be used by walkers, hikers, mountain bikers and trail runners," said Thomas. "The biggest consideration for making it compatible for everybody is that it had to be wide enough

See TRAIL... on Page 28



book drop is now open! Feel free to start returning your books. There is no rush, as all due dates have been extended to July 6. All returned books will be quarantined for 72 hours berfore processing, so expect your books to remain on your account for about three business days.

MOTOR COACH TOURS WITH THE CLUB (Florence Senior Center) are registering now! These trips are open to the public. www.GroupTrips. com/TheClub Mackinac Island, 7 days 6 nights, \$719, August 16-20 -\$75 deposit due now. Pigeon Forge/Smokey Mountain Show Trip, 5 days 4 nights, \$575, November 9-13 For more information, call The Club 256-760-6642

JOIN BRENNA'S MOVIE **CLUB MEMBERS** on the Florence-Lauderdale Public Library's Facebook page each Thursday at 11:30am as they talk about favorite films! Join live and add your own questions and thoughts in the comments, or watch later at your own convenience. "Jurassic Park" Livestream Discussion Thursday, May 21, 11:30am Stephen G. Melvin leads this discussion of the Steven Spielberg dinosaur thriller. "Jurassic Park" stars Sam Neil, Laura Dern, Jeff Goldblum, and very scary velociraptors



We will be Closed Memorial Day, May 25. Post Office delivery may also be delayed. Read the MAY 27 paper EARLY Tuesday with the Page FLIP EDITION! www.courierjournal.pageflip.site/publications/CourierJournal



Your Courier Journal welcomes tastefully presented letters to be published as space allows. Letters may refer to timely matters of local, state, or national interest or any topic of concern or interest. Letters must include name, address and phone number for verification.

(Only name and town will be published.) Letters subject to editing. Please limit letters to 400 words. All letters become the property of the Courier Journal and may not necessarily reflect opinions of the Courier Journal staff, its advertisers, or a majority of

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A Treasonous Divide

I would like to tell John Crowder I loved his response last week to the editor's commentary of May 8. I was also going to write a reply in the same vein, but I don't have swear jar

If all you watch is Fox then you're going to be drinking a lot of orange kool aid, have the wool pulled over your eyes, and get angry at every democrat you think fouls the air you breathe. There are real truths out there that you won't see on Fox. Videos available.

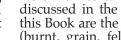
This used to be a country based on our Constitution and rule of those laws. This is no longer true.

Did you know if an elected urges you to incite to riot or liberate your country or state, it is a treasonous offense? Did you know if an elected official tries to divide our country by ANY means, it's an act of treason? There are other laws that you should know about. You probably once did, but over the years lapsed in reading it. The Constitution of these United States is in that magic box you use. It misses you.

Thank you, John. I saved quarters.

Linda Johnson Florence

The great flood occured saving only Noah and his family... Check it out scientifically if you doubt it.



and decide.

be noted that the title for this Book is correct since the Israelite Priests were Levites and their ministry is discussed in the Book. Included in this Book are the five major offerings (burnt, grain, fellowship, sin, guilt) and laws to regulate holiness in all of life. Was this Book with its high standards, written strictly for the Levites, the Priests? Please continue

About Tattoo Marks

Leviticus is the third Book in the

Old Testament and was written by

Moses. The word "Leviticus" means

'pertaining to the 'Levites.' It should

Editor, Courier Journal:

There is one law that some say applies today. This is the law about tattoo marks. In Leviticus, Chapter

See LETTERS...on Page 18

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B. Grant **McNutt** Managing

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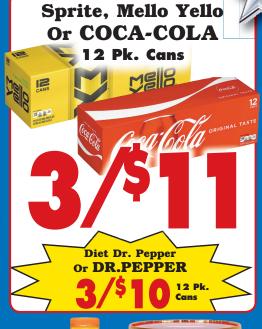


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Letters...

About Tattoo Marks

Continued from Page 12

19 it is stated "Do not cut your bodies for the dead or put tattoo marks on yourselves." In order to learn more about tattoo marks I went to the Moody Bible Commentary. The Commentary "Pagan practices, such as cuttings one's hair and beard, or making tattoo marks on one's body, were abominations to the Lord." The most important word, for tattoo marks, important in the sentence from the Commentary, is 'Pagan.' If a tattoo mark ain't pagan, it is acceptable under Leviticus! I sure hope so since I have a tattoo mark. It is the outline of a Cross.

Those having tattoo marks and being told it's against the Bible should reference another law. Chapter 11 of Leviticus provides comments about clean and unclean food. One source of food discussed is the 'pig.' It is stated, "It is unclean for you. You must not eat their meat or touch their carcasses." From a pig we get bacon and sausage, but it is unacceptable to eat these foods under Leviticus!

The laws of Leviticus were not followed by all in Old Testament days. The law shown in Chapter 18 of Leviticus states: "Do not take your wife's sister as a rival wife and have sexual relations with her while your wife is still living." In the Book of Genesis, Chapter 29, we are told about Laban, the father, Leah and Rachel, his two daughters and about Jacob who was in love with Rachel. Jacob married Leah, thinking she was Rachel, and one week later married Rachel. It's very clear that Jacob loved only Rachel. However, if we continue in Genesis to where Jacob speaks about his approaching death to his sons, we learn more about Leah. Jacob stated he wanted to be buried in the cave where "There Abraham and his wife Sarah were buried, there Isaac and his wife Rebekah were buried and there I buried Leah."

The comments about Leviticus and Genesis came from New International Version Bible. My faith rests with Jesus and I believe the Bible is the Word of God.

Bill Smoak Florence

Blessed Above Most Nations

The Editor,

How is it said? History repeats itself and those that ignore it cause it to repeat itself. What are some things in the history of the world we should remember, and what was the cause?

Only a few thousand years after creation "the wickedness of man was great in the earth and... the thoughts of people were evil continually". The great flood occured saving only Noah and his family. Yes, this is history, not mythology. Check it out scientifically if you doubt it.

Some years later, men decided to build a tower whose top is in the heavens and make a name for themselves to avoid the command of the Creator to inhabit the earth. They were scattered throughout the earth as a result.

Later in Egypt, the people assigned gods for themselves which represented every phase of life. The famous 10 plagues and the Passover (Still a day of rememberance of that historical time today) occurred as a judgment on the Forntians

the Egyptians.

On Israel because of idolatry, and complaining about eating qual, and refusing to enter the promised land, after murmuring again, and when King David sinned. It occured to others also as with the Philistines. These were denounces as These were denounced as judgments for rebellions against the creator God

Persecution and pestilence are history. The holocaust, the great depression from 1929-1939 followed by the roaring twenties.

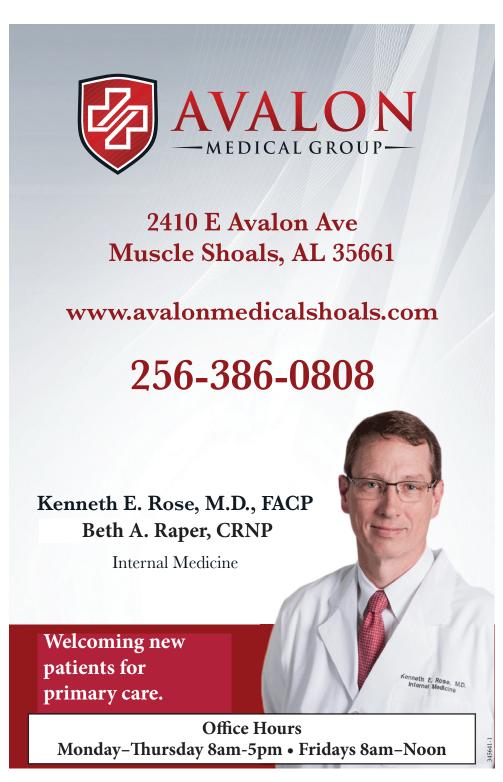
Amos the prophet told of the many ways God tried to get the people's attention, giving them wars, loss of sons, droughts, famines, blight, and mildew and still the people would not return to God, who has promised to bless His people.

to bless His people.

In the U.S.A. where they have been killing babies for over 50 years, teaching evolution in our schools, (even though we are not to establish a religion in government) and now promoting same-sex marriage

marriage. Will we blame God for our refusal to acknowledge Him? Our founding fathers in the forming of this nation wrote, "We are endowed by our Creator for life, liberty and the pursuit of happiness." A nation blessed above most nations and for many years was acknowledged as a "Christian nation." How will history read fo this pandemic and will we return to our Creator as our God?

Jake Van Dyke Florence





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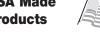
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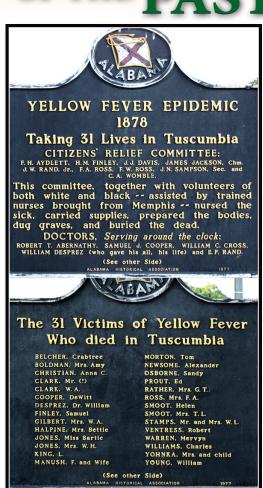
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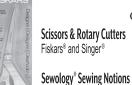
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Down the Pike

came to visit the other day, the first thing I noticed was that her shoes looked too small. She said that she was "frust-ter-rated" by her shoes. I immediately went upstairs and got her a new pair of shoes that were the next size up. Why did I have them? Because of Mama. My mom was a stickler about shoes. We might not have had much, but we always had good, well-fitting shoes. She didn't believe in "plastic" shoes. She didn't even buy shoes at Belk, which was the highest priced store in our town. We went to Tops For Shoes in Asheville, NC (20 miles away) to get good name brand shoes. (They had the first escalator that I ever rode. Tops is still in business.) We trekked to Tops a couple of times

When our grandgirl a year. Mom must have saved up because the four of us kids all got good shoes. She may have even bought "future" shoes, because I don't remember ever walking around in too tight or big, sloppy shoes. Mama was serious about shoes.

> As I put those "future" shoes on my grandbaby's feet, I thought to myself, that I am my mother's daughter. I buy everybody's shoes. Another thought I had was, "What else do I do because mom did it?" So...I made a non-exhaustive list:

I move because mom moved. She was athletic. She didn't sit. Yeah, I work at the Y and I teach because me to two-step, shag, mama did.

because my mom's black my children in the kitchen.

was cooking. Her sound was unique. Oh, I wish sing, "O Holy Night". She was always singing and humming in that kitchen. Kitchen church.

And of course, I cook the way I cook because of mom – sugar in the Blue Lake green beans, really sweet tea, milk in the scrambled eggs, and rinsing my rice so it's always nice and fluffly!

I don't wear makeup She had a mishap with mascara in high school - pulled out most of her eyelashes. And I don't like My mom was too practical

I wouldn't mind getting to know, because I know that everyone is worth listening to. My mom listened and asked questions based on what you said. She asked questions until she reached your heart. Yeah.

living room. She taught nama did. swing and Charleston. So that th I sing while I cook And I have danced with *frustterrated*. Glee Club alto wafted out So...then, I thought to ask suggestions to CatnKids1@ of our kitchen when she them, "What do you do gmail.com

because of me?" Here is their combined lists that vou could have heard her came back quickly: I sing around the house. I say, "Hate is a strong word." I say, "Thank you Lord for good friends, good food, and good fellowship." I'm joyful all the time. I also throw noodles against the wall to see if they are ready. (If they stick.) I write unreasonably long sentences. I do puzzles and love etymology...I "Look because neither did she. it up." Things I do because of mom...Laugh loudly. Talk to myself when I cook. Adopt strangers. Quote scripture. Work slap-stick physical comedy. at the Y. Make my kids play up. See vacations as a requirement. Take my I never meet anyone that infant babies everywhere. Make Jiffy cornbread. Play barefoot outside. Not wear makeup. Sing to myself while washing dishes. Live in the south. Love Jesus.

Singing, the Y, joy, Jesus – straight down the pike. Hmmm...Will my We danced in our little grandbaby girl buy her "future" grandbabies' shoes? Yeah, I hope so. So that they won't be

Email comments or





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In Alabama these insurance companies can sell you only a "standardized" policy identified by a letter, such as Plan F. The most common supplemental plans in Alabama are Plans A, B, F, G and N. The term "standardized" means that Medicare requires all plans with a particular letter to have the same basic benefits regardless of the company selling it. For example, a Plan G with one company has to have the exact basic benefits as Plan G with every other company selling it.

Two things to keep in mind when shopping for a Medigap policy. First is the premium. Different insurance companies can charge different premiums for the exact same policy. This means you could pay more for your Medigap policy from one company than you would from other companies offering the same basic benefits. It's a good idea to check with someone who can show you the premiums from several companies to be sure you're getting the best premium for you coverage.

The second thing to keep in mind is the type of Medigap policy you are looking at. Some companies offer a Medicare SELECT policy. SELECT policies may require you to use a defined network of providers to receive full coverage, meaning you may not have full coverage from a provider even though the provider accepts Medicare. A standard Medigap policy will allow you to go to any provider that accepts Medicare. If you are not sure about the type of Medigap policy you are looking at, or its premium, you can contact or come by our office for help.

If you have questions regarding any aspect of Medicare or Medicare health plans feel free call us at Alabama Health Guidance (256-648-5710), stop by our office at 885 Florence Blvd (Four Lane Shopping Center) or email me at ikey@alabamahealthguidance.

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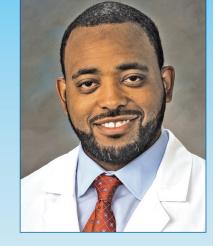
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Pursuant to the Alabama Abandoned Motor Vehicles Act: Section 32-13-4 Code of Alabama 1975 as amended. Notice is hereby given that on Saturday, the 13th day of June, 2020 at 9:00 a.m. The following motor vehicles will be sold at public auction for cash. The auction will be held at Horne Wrecker Service, Inc., 1634 State Street, Florence, Alabama. Horne Wrecker Service Inc. will accept proof of ownership should anyone care to submit same, Monday through Friday, between the hours of 8:00 a.m. and 5:00 p.m. until the day of the sale. Vehicles may be viewed starting Monday, June 8, 2020 between the hours of 8:00 a.m. and 5:00 p.m.

may be viewed <u>starting</u> monday, June 8, 2020 between the hours of 8:00 a.m. and 5:00 p.m.						
YR/MAKE / MODEL	VIN#	TAG#	COLOR	TOWED FROM LOC		
03 BMW 325CiC	WBABS33473PG91607	1BN4992	RED	SCHNEIDERS AUTO		
04 BMW 745Li	WBAGN63554DS51926	20AF553	BLACK	SCHNEIDERS AUTO		
98 CHEVY LUMINA	2G1WL52M0W9154441	41GH828	GOLD	CO RD 139		
00 CHEVY IMPALA	2G1WF55K9Y9167533	1754AZ9	GOLD	CENTRAL AVE		
01 CHEVY BLAZER	1GNCT18WX1K135602	41HB369	BLUE	CO RD 290		
02 CHEVY TRACKER	2CNBJ13C826929554	33BW980	RED	FLO BLVD & DARBY		
05 CHEVY TRAILBLAZER	1GNES16S856203602	41HA353	WHITE	NORWOOD BLVD		
08 CHEVY MALIBU	1G1ZG57B68F194820	41HA669	BLACK	ROYAL AVE		
99 FORD CROWN VIC	2FAFP71W5XX105359	FJD944	BLACK	COX CREEK PKWY		
00 FORD EXPLORER	1FMZU63P2YZB83847	42AD472	BLUE	D & D MARKET		
06 FORD EXPLORER	1FMEU63E26UB19525	41FC553	WHITE	BOB WALLACE APPL		
09 FORD ESCAPE	1FMCU03749KD05296	20AT869	GRAY	SWEETWATER AVE		
12 FORD FUSION	3FAHP0JG6CR302896	41GJ678	PURPLE	COX CREEK PKWY		
96 HONDA ACCORD	1HGCD5695TA229536	11JN779	TAN	CO RD 47		
05 HONDA ACCORD	1HGCM56815A179647	2322AZ0	GRAY	SIMPSON ST		
05 HONDA CIVIC	1HGEM22175L069688	41DS204	RED	CLOVERDALE RD		
02 HYUNDAI SONATA	KMHWF25H82A579864		WHITE	CO RD 5 & 85		
06 KIA SPORTAGE	KNDJE723367213014		GRAY	DR HICKS BLVD		
11 INFINITI G25	JN1DV6APXBM601433	49CC773	GRAY	PINE ST		
94 LINCOLN TOWN CAR	1LNLM81W3RY646467	41GK238	BLUE	N CHEROKEE ST		
01 MITSUBISHI GALANT	4A3AA46G91E226083	41GJ798	WHITE	CO RD 41		
99 NISSAN PATHFINDER	JN8AR07S8XW387488	41GJ373	GOLD	CO RD 14		
01 NISSAN ALTIMA	1N4DL01D91C184905	9465AC8	GRAY	SANONNER AVE		
03 NISSAN ALTIMA	1N4AL11D23C256412		TAN	CHERRY HILL HOMES		
08 NISSAN ALTIMA	1N4AL21E28N476806	7108AY2	WHITE	HUNTSVILLE RD		
08 NISSAN MAXIMA	1N4BA41E28C820720	JLZ907	WHITE S	ROYAL AVE		
09 NISSAN VERSA	3N1BC13E79L407233		WHITE	TEXAS ROAD HOUSE		
15 NISSAN VERSA	3N1CN7AP9FL844877	ACC1490	GRAY	HWY 20 & CO RD 16		
98 OLDS AURORA	1G3GR62C0W4124821		BLACK	W TUSCALOOSA ST		
06 PONTIAC G6	1G2ZG558064110437	41GT340	GOLD	N WEAKLEY ST		
02 SATURN SL1	1G8ZH52822Z267469	41GS201	BLUE	COX CREEK PKWY		
01 TOYOTA AVALON	4T1BF28B41U136355	41GL966	MAROON	WATERLOO RD		
08 TOYOTA PRIUS	JTDKB20U587756492	41FL952	SILVER	N PINE ST		
05 YAMAHA R6	JYARJ06E95A025712		MAROON	HATCH BLVD		

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THE COURIER JOURNAL - We're

Memorial...

Continued from Page 12

Florence-Lauderdale County Fallen Heroes. The theme for this year's Memorial Day Program is: Honoring our Fallen Heroes, Lest We Forget, and Some Gave All."

The May 25 ceremony be abbreviated compared to those of past years. The ceremony will focus on honoring the brave service members that lost their lives while defending our freedom. It will include posting the colors, singing of the National Anthem, laying of a wreath, and special remembrances of Fallen Heroes. In addition to the National Anthem, the song, "Some Gave All"

will be sung.
The Fallen Heroes Memorial, dedicated in May 1999, will be highlighted during the ceremony. This memorial is located to the rear of the Veterans Memorial in a sunken garden setting. The names of the 225 Lauderdale County Fallen Heroes are listed on five permanently installed memorial markers, displayed by wars: WW Í (46), WW II (131), Korean War (15), and Vietnam War (33). In addition to the 225, the County has

lost four in the Global War The Fallen Terrorism. Heroes Memorial stands a symbol of the patriotism of the fallen heroes of Lauderdale County. The five memorial markers in the Fallen Heroes Memorial are permanently on display for the Fallen Heroes' relatives, friends, and community. Everyone is invited to tour the exhibits of military equipment and monuments on the Memorial's



REPLACEMENT

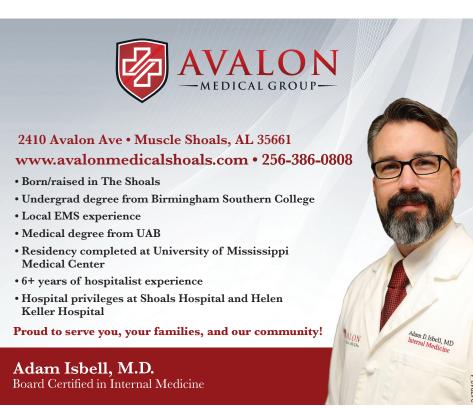
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Commentary

Social...

Continued from Page 12

march. Yet, they can be thrown into a police van and transported without a second thought.

I received an Op-Ed submission last week from a former Alabama house member from northeast Alabama taking the governor to task about her Safer at Home update that allowed restaurants

to seat diners beginning on Monday, May 11. He seemed to grasp the that restaurants need time to order food and rehire or hire new staff since the facilities were idle or near idle for six weeks. They needed time to review procedures that follow the state's new recommended health guidelines. Two-three days for that was a challenge. The former representative understood that. Then he turned right around and complained because the governor didn't announce the change on Wednesday to allow the restaurants to take advantage of the huge Mother's Day income opportunity, saying she was "flying by the seat of her pants."

And this guy served his area for 18 years? Does he understand the social distancing aspect at all with the Mother's Day push? Ivey's updated order was already aggressive. The LAST THING we needed is for people to suddenly

crowd hundreds of state restaurants that are trying to stay below a 50% occupancy rate and allow for social distancing of six feet.

It's the same issue with churches. They would love to have greeted families and had collection plates passed around on Mother's Day. However, people would flock that day without regard to their own health or the health of others.

Besides, a restaurant turning away customers, running out of food, or giving lousy service on day one of reopening could damage its reputation for the critical weeks ahead and risk long-term viability. It may be Helter-Skelter in Montgomery now, but with reopening much of society that week, Ivey was right on the timing.

CNN last week featured teenage climate activist, Greta Thunberg on a coronavirus panel alongside health experts on its "Coronavirus – Facts and Fears" live town hall on Thursday night. It also included former acting Center for Disease Control Director, Richard Besser, former Health and Human Services secretary, Kathleen Sebelius, Anderson Cooper, and Dr. Sanjay Gunta

Sanjay Gupta.

Other than claiming to have recovered from mild symptoms of COVID-19, and her celebrating significantly reduced carbon dioxide emissions from worldwide lockdowns, I'm not sure how CNN gives the Swedish 17-year-old any credence for anything.

In the lunacy of modernday society and journalistic contrivance, she was named *Time*'s 2019 Person of the Year and nominated for a Nobel Peace Prize for her nothingness. Maybe that suits CNN perfectly.

The Facebook group, Michiganders Against Excessive Quarantine, gained more than 380,000 members in a few short weeks. Early last week Facebook shut it down.

Soldano, Garrett organizer of a Michigan anti-quarantine group, started the page in April after Michigan governor, Gretchen Whitmer, expanded state's stay-at-home mandated Facebook has order. recently started censoring information by taking down pages that violate its community standards or promote opinions that run counter to recognized COVID-19 health officials.

A Texas state district is really no way to the coming weeks and judge last week accurately assess the months. Remember, sentenced Dallas salon number of needless senior EVERYONE can spread it.

owner, Shelley Luther, to seven days in jail and handed down a \$7,000 fine after she refused to close her beauty salon. The judge referred to her as selfish and said she could avoid jail time if she apologized and closed the salon until Friday when the governor's order was to be lifted.

However, Luther told the judge that she would not apologize for keeping the salon open during the COVID-19 pandemic, and reasoned that she needed a way to feed and support her children.

Texas Lt. Gov. Dan Patrick said the fine and sentence were outrageous for social distancing violations. He said he would pay the \$7,000 fine and take Luther's place under house arrest so she could go back to work. Texas Attorney General Ken Paxton decried the sentence and called for Luther to be released.

Many others have also been outraged and a GoFundMe page for her defense had quickly generated \$250,000.

During the onset of the COVID-19 crisis in NYC, private Christian organization, Samaritan's Purse, quickly moved to create a makeshift 68bed hospital in Central Park complete with medical professionals to help people who have contracted coronavirus. Nothing was said during the crucial early weeks when the added help was vital. After the initial crush waned, outspoken New York City Council Speaker, Corey Johnson, objected to the presence of any such humanitarian aid that he baselessly claimed as discriminatory. In his eyes, the mere presence of anything associated with Franklin Graham meant any COVID-19-positive LGBTQ patients would just be left outside the tent to die. He decided it was time for Samaritan's Purse to leave NYC because it's alleged hate ran counter to

the city's values.
Yet another example of having no clue how Christ-centered religious organizations work and what actually drives them.

As an added note, York's governor Andrew Cuomo who has been getting nightly national coverage of his press conferences, sent COVID-19 patients to nursing homes to "recover" over the vehement objections of family members and There administrators. is really no way last week accurately assess the deaths that occurred. That must be Cuomo again imposing his personal values on life and its level of productivity. Relatives of the deceased should sue him and the state into the year 2030.

It should be noted that as of last week, 10 states accounted for almost 70% of all US cases and nearly 75% of all US deaths. Those 10 states have 52% of the US population. New York and New Jersey alone account for 35% of all cases and 44% of total COVID-19 deaths, with only 9% of the U.S. population.

The 30 US counties (1%) with the most COVID-19 cases, account for 48% of all the cases in the US and 55% of all deaths. That is 3.6 times greater that that group's 15% share of the US population.

24 of those 30 counties are in the northeast corridor between Philadelphia and Boston.

On Friday, Sorrento Therapeutics, a San Diego, California-based biopharmaceutical company claimed to have discovered a coronavirus antibody breakthrough that has shown 100% inhibition of COVID-19 in laboratory tests.

The antibody-centric biopharma company that typically focuses on cancer claimed the treatment shields healthy cells from COVID-19 and flushes the virus out of the body within four days and supposedly could be more effective than a vaccine in quickly combating COVID-19.

The poll question at CourierJournal.net last week asked if you were going to attend worship services this past weekend. Less than 23% of you indicated "yes," while just over 47% of you checked "No, I don't think it is a good idea or safe yet."

Over the last week or two, local COVID-19 cases are trending upwards as well. Most NW Alabama cases appear to be in Franklin county with one nursing home alone reporting 48 cases.

That doesn't negate our need to be vigilant and aware. It is not time to let our guard down; we are NOT back to normal in any sense. As I understand it, there was a lot of senselessness carefree out and about this past Friday night. A commonsense approach toward normalcy should the goal as we navigate the coming weeks and months. Remember,



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Before you head out on your ATV

- Take a safety training course. ATVs can travel at more than 60 miles per hour and tip over very easily. Knowing how to stay safe while riding one is essential. Typical course topics include starting and stopping, quick turns, hill riding, emergency stopping and swerving, riding over obstacles, protective gear, local regulations, places to ride, and environmental concerns. The All-Terrain Vehicle Safety Institute® offers safety training
- courses around the country.
 Wear protective gear. A helmet, boots, goggles, gloves, long pants, and a long-sleeved shirt or jacket will help protect against cuts and other injuries.
- Don't carry passengers. Most ATVs are designed for one person at a time. Carrying a passenger can make them very difficult to control and be very dangerous.
- Maintain proper maintenance. A <u>pre-ride checklist</u> can help make sure your ATV is functioning properly and safe to drive. The fuel and oil, tires, brakes, steering, chain, radiator, and battery are a few things you'll want to consider checking.

Check your insurance. Make sure it is up-to-date. On the trail with your ATV

- Carry a communication device. A cell phone or walkie-talkie is good to have along in the event of an emergency, especially if riding alone.
- Ride at proper speed. ATVs can be unstable and difficult to maneuver when driven too fast for conditions. To avoid flipping, maintain proper speed for the terrain, especially on uneven ground. Also be cautious when approaching hills, turns,
- No tricks or stunts. They might look fun and easy on TV, but they are extremely dangerous and best left to the experts. Most injuries occur when ATVs are operated improperly.
- Avoid drugs and alcohol. They can greatly impair judgment and reaction time and may lead to serious accident or injury.
- Drive in appropriate settings. ATVs are not designed to be driven on paved roads and do not stand up well in a crash with passenger vehicles. In recent years, there's been an increase in the number of ATV fatalities and injuries on public roads. Stay off-road and operate only on safe terrain.

Children and ATVs

- Never let children drive adult ATVs. Children under 16 are twice as likely to be injured riding a dult ATVs than those $\,$ who operate youth ATVs. If you allow your child to ride an ATV, make sure you follow the manufacturer's minimum age recommendation warning label.
- Determine your child's readiness. Operating an ATV requires the rider to recognize and react to all sorts of potential hazards. Factors to consider include the physical, social, emotional, and motor development of your child, as well as the ability to make sound decisions. The ATV Safety Institute has a readiness checklist to help you make an informed decision about your child's readiness
- Closely monitor. Children on ATVs should be supervised at all times to make sure they are operating them safely. If not, you may want to reconsider their ability and judgment to safely operate an ATV.
- Educate yourself and your child. Make sure you both have proper training on how to safely operate an ATV. No matter what your age, riding level, or years of experience

operating an ATV, it is always smart to be prepared and remember basic safety rules. There's no reason why off-

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Real Estate



Shameless plug: We need listings.

If you are remotely considering selling your home this year, NOW may be your time to do it. Inventory is low and contrary to popular belief, there are buyers actively looking for homes that are ready, willing, and able to buy.

As many of my fellow REALTORS would attest, I remember when a multiple offer situation was something you'd encounter maybe once or twice a year. Compare that to today's market? Unless I'm forgetting one, my team has been involved in 8-10 multiple offer situations in the past month alone. In fact, as I'm writing this, I've just been informed via text that I'm receiving a third offer on a home in Muscle Shoals that I activated in the MLS a little over 24 hours ago.

If you see some of my fellow REALTORS posting on social media that they have buyers looking for homes in your neighborhood, THEY DO!

Depending on where you live and the price range of your home, you could fall into a category where there would be little to no competition.

Currently (as I write this) there are only 4 homes in Muscle Shoals for sale in the MLS in the \$200-250K price range. ONLY 4! If you're looking for a home in Killen between \$100-150K, there are only 3 homes to choose from. And if you're looking in Florence \$350-400K, there are currently 2 homes for sale in that price range.

And these are just broad searches, only entering price ranges and cities. Add any type of specific search criteria such as a fenced back yard, detached garage, pool, etc.. and the list of available homes can vanish with a click. For example, of the 3 homes I mentioned in Killen, one is a two bedroom. Another only has 1-1/2 baths. So if a buyer is looking in Killen, \$100-150K and needs 3 bedrooms and 2 full baths, one home will show up in their search results. One.

Call your REALTOR. Ask them to come out and do a market analysis and see if the time is right for you to sell. This may be the time to maximize the amount you'll get for your home. If you don't have a REALTOR, my team would love to help.

The flipside of this scenario is that once you sell, you're going to be one of these buyers that are looking and can't find anything. So you better have a plan. -mr

Please feel free to send your questions.

Rest assured I will only use your first name when I answer your questions. Email to: questions@mikerandallhomes.com or mail to:

Questions for Mike Randall Coldwell Banker Pinnacle Properties 2093 Florence Blvd, Florence, AL 35630

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Parcel 3 – 80± Ac. of timberland fronting Pea Ridge Rd (CR 45) and Smith Rd (CR 109).

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All information contained in this ad is believed to be correct, but not guaranteed. Announcements made by the Auction Company day of sale supersede any printed material.











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Trail...

Continued from Page 12

to support all of those folks. These type trails are wider than most trails people are used to. This allows people to walk side by side, and it has enough room that a biker or jogger could still pass."

Before he became the trails coordinator, Thomas spent most of his time as superintendent at DeSoto State Park which has some of the most beautiful mountain scenery in the state. He didn't expect what he found when he went to Joe Wheeler to establish the new trail.

"The terrain was very surprising," he said. "It's steeper than people realize. Joe Wheeler had minimal trails. When I started tracking it and figuring out where we were going to put the trail, we ran across several challenges. The terrain going into the Tennessee River and First Creek is a lot steeper than we realized. We had to do a lot of bench cutting, kind of carve the trail out of the terrain to create a level trail bed.

According to Thomas, the water flow in those ravines is seasonal and can be easily forded. Some of the ravines had hard bottoms or could be manipulated to have hard bottoms while others were as deep as 8 feet and couldn't be forded.

The new Awesome Trail has received rave reviews since it opened in mid-April as heavy rainfall kept most of central and north Alabama waterlogged.

"Rain was my biggest problem," Thomas said.



State Parks Trail Coordinator Ken Thomas stands in one of the numerous ravines the trail crosses.

Courtesy of Alabama State Parks

"When the ground is so wet, you're doing more damage than good."

"We dealt with some wet areas where we had to pick the best route to maintain the environment. We also found a tremendous number of ravines."

"We wound up installing 16 bridges," he said. "Seven of the bridges were 20 feet long and two were 30-foot bridges. That was a challenge. We were only able to keep three fords and still keep the environmental integrity of the stream."

The actual construction of trails has advanced

dramatically in the past decade. In fact, Thomas has become the first trail builder in the state to receive his HETAP (Highly Efficient Trail Assessment Process) certification.

"I chalk up HETAP as an example of American ingenuity. Somebody computerized it and received a patent. One person can take this HETAP machine and assess a trail. "I think what makes this trail so special is that we went to great lengths to bring people to some of the most beautiful parts of the park that we could find," he said.



The animals you see here are currently in local animal shelters or rescue facilities. Adoption fees vary and include having your new friend spayed or neutered, if necessary. Help us help these and other animals by adopting a new friend today.

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This is **CYPRESS.** She's a female lab-pointer mix. She was born October, 2018. She is very playful and loves kids and people!! She has a higher energy level and needs a big fenced yard to play outdoors with her family. She needs somewhere she can roam.

She would be great for an active family who love outdoor activities. She is spayed and up to date on her vetting. If you're interested in adopting Cypress into your forever family please email PAWS at shoalspaws@gmail.com



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and Brady commiserated over Xander and Victor's deception. Meanwhile, Xander rushed save John. Xander desperately to Statesville to save Maggie. Marlena and Rafe compared delivered some shocking news notes about Orpheus. Zoey to Justin and Sonny. Orpheus

DAYS OF OUR LIVES Sarah tried to convince Rafe he could trust her. Marlena sought help from Steve and Hope to tried to revive Maggie. Kayla

kidnapped David. Eli and Lani questioned Gabi about her attack on Jake. Victor asked Brady for forgiveness. Ciara began planning her wedding to Ben. Chad told Abigail about possible treatment for her hallucinations. Brady played hardball with Victor. Xander begged Sarah to give him a second chance. Lani arrested Gabi. Sonny appealed to Evan to come clean. Steve confided in Kayla and Justin about the Orpheus situation. Wait to See: Zoey keeps a secret from Rafe. Orpheus reveals to John that he has big plans. Abigail and Chad make difficult decisions about their future.

GENERAL HOSPITAL a shocking Nelle made announcement. Molly had much to celebrate. Jordan had a strong warning for Sonny, which led Sonny to be suspicious. Liz was candid with Jason. Diane took a meeting with Carly. Michael defended his actions. Sonny demanded answers. Nelle gave the performance of a lifetime. Wait to See: Valentin makes a big announcement. Laura worries that Robert is deluding himself. Carly's *credibility is questioned*.

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We Are Still Not Accepting Donations



by DAVE RAMSEY

LOOK AT PAST NUM-BERS, THEN PROCEED PROCEED REALÍSTICALLY

Do you have a rule for calculating how much money to set aside for home repair and maintenance?

Dear Bobby,
I don't really know of a formula to determine this sort of thing. I'd suggest looking at your checkbook over the previous year, and see what you spent on maintenance and repair issues. Home maintenance is kind of like car maintenance, in that it's going to depend on the age and general condition of the house. If you're driving an older model car, you expect to put more into it over time, right? It's kind of the same principle with houses. The older the structure, the greater the likelihood you'll have to nums some money into it. pump some money into it.

Make sure you look at things from a realistic point of view. You probably won't need a new roof anytime soon if you had one installed in the last couple of years. But give your house a good going over, inside and out, every six months or so. This will go a long way in assessing what's needed—and what might pop up in the future!

-Dave

FIRST, UNDERSTAND THE

Dear Dave,

I feel truly blessed. Even with everything that is going on these days, I still have a steady job and a good income. I'm thinking about taking some money out of my savings account in order to completely pay off my credit card debt. How do you feel about this

Dear Erin,

It's not a bad plan if you've come to a point where you understand a few things. The credit card and the debt aren't the real problems. They're symptoms of buying things you probably don't need with money you don't have. You need to take a long look in the mirror, because the person who's looking back at you is the real problem.

If you can accept this, and are committed to changing yourself and your financial habits, I'd say go for it. Just don't wipe out your savings in the process. Leave plenty of cash in there, especially right now when so many things are uncertain. Also, make sure you cut up that credit card, close the account, and make a promise to yourself that you'll never use those things again.

Once you do all this, and start living on a written, monthly budget, rebuild your savings as quickly as possible. Saving money is always a good thing. And everyone needs an emergency fund of three to six months of expenses for the unexpected stuff life throws at

—Dave

* Dave Ramsey is CEO of Ramsey Solutions. He has authored Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 16 million listeners each week on 600 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

Notes...

Continued from page 4

Kindergarten 2020-21 Registration Now Open for Sheffield! If your child will be five years old on or before September 1, 2020, you must register him or her for kindergarten for the upcoming 2020-2021 school year.

Registration is simple! Go to Sheffield.Schoolmint.net and click on the "new student" button. (If

on the "new student" button. (If you already have a child attending Sheffield City Schools, you can use the account you already have.)
From there you will enter your child's information which will include uploading some documents including their birth certificate, social security card and you driver's license and two card, and you driver's license and two proofs of residency.

For assistance you may contact our counselor, Ms. Williams via email, phone, or text: mwilliams@scs.k12. al.us or 256-285-2334.

The TVA Retirees Association Muscle Shoals Chapter 2020 Annual Picnic scheduled for June 16 has been cancelled. Based upon current understanding of health concerns for large gatherings, the board thought it would be best to cancel the picnic this year. At this point we are planning to continue the picnic in 2021.

We will keep you informed about future plans for the picnic and other Chapter activities.

Due to the continuing developments related to the coronavirus and with the health of our inductees, honorees, staff and general public our top priority, the Alabama Sports Hall of Fame has rescheduled its 52nd Annual Induction Banquet &

Ceremony for August 1, 2020 at the Sheraton Birmingham Hotel.

As opposed to the previously rescheduled date, August 1 will allow more time for all parties involved to be better prepared for the event.

For more information regarding the

For more information regarding the ASHOF or the upcoming Induction Ceremony, please visit our website at www.ashof.org or call 205-323-6665.

Under the Golden Arches

We are working to keep YOU safe!



Restaurant crew members are wearing masks and gloves. All crew members are health checked prior to clocking in. Every employee – every shift!







Signs will help you ensure social distancing making it easier to navigate where to order and pickup. Front counters are outfitted with protective panels.



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Dining Rooms are opening SOON!

Here are a few things we are doing to keep everyone safe, along with enhanced cleaning and sanitizing.

We're in this together.

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BANKRUPTCY FUNDAMENTALS

There are different types of bankruptcy and each is designed to achieve a different purpose. The one most people think of is an individual "straight bankruptcy" known as a Chapter 7.

Frequently people ask if it will ruin their credit. Usually by the time a person is considering bankruptcy, their credit is already shot. If they have a judgment against them, or are being sued or garnished, bankruptcy will improve their financial situation. People can usually keep and pay for their house and cars, especially

if they are current on their payments.

In Alabama (and it differs from state to state) people who file are entitled to keep \$7,750 in personal property – cars, furniture, clothing. Tools of (your) trade are exempt as are certain pension plans and workers compensation.

An individual home owner may keep the first \$15,500 in home equity while a married couple may keep \$31,000 in equity.

Generally all debts are discharged - no longer owed - with some exceptions such as alimony, child support, student loans, and criminal restitution.

There are income limits per family to be able to file a Chapter 7.

There is a functional and well thought out type of bankruptcy for businesses that find themselves in trouble. These are known as Chapter 11 plans and are generally done by lawyers who are familiar with them. This is a pretty specialized area of the law.

Chapter 13 bankruptcy allows a debtor to repay certain debts, including the cost of bankruptcy over a period of time, generally 60 months.

This type of plan is known as a "wage earners plan." These plans allow more flexibility in how certain debts are kept and repaid. Lawyers who practice Chapter 13 bankruptcy do a lot of work in formulating and managing these plans.

Buckle up, drive safely, wash your hands and as always your referrals are appreciated.

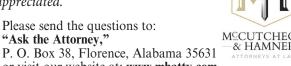
Please send the questions to: "Ask the Attorney,"

or visit our website at: www.mhatty.com

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We will not print your full name in the article. We will not be able to return any written or preprinted items which are submitted.

No representation is made that the quality of legal services to be performed is $\frac{1}{2}$ greater than the quality legal services performed by other lawyers



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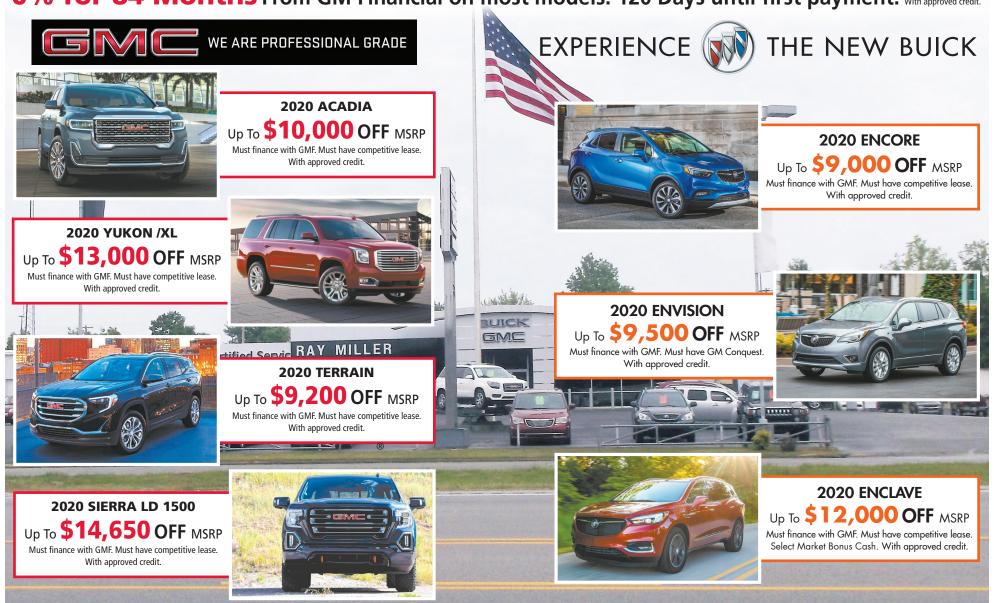






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