

219 W Tennessee St. Florence, AL 35630 256-764-4268

Truitt Named at Valley CU

TUSCUMBIA – Valley Credit Union recently announced the appointment of **Dawn Truitt** as Chief Executive Officer. Dr. Richard Gardner, Board Chairman for the credit union, said, “Dawn has played an integral leadership role at VCU for several years. She has a heart for the credit union and a passion for serving our members.

Truitt earned a BS degree in Finance from UNA and graduated from the University of Georgia Southeast CUNA Management School. She began her career in the credit union industry in the 1990s working for VCU as a loan officer in Tuscumbia. Later



Truitt

she owned and managed her own office supplies company. She rejoined VCU in 2016 and served as Assistant Manager.

“I truly love Valley Credit Union and I am humbled to accept this position on behalf of our members throughout North Alabama,” Truitt said. “Nothing is more important than our members, and the VCU team is ready to serve you.”

Valley Credit Union is a full-service credit union founded in 1956. It has six branches in six North Alabama counties.

Lower Rates at State Farm

SHEFFIELD– Driving behaviors across the country continue to evolve during the COVID-19 pandemic. Based on current trends, State Farm® is working to reduce auto

See **SHORTS...** on Page 5

Volume 136 Number 34 June 17, 2020

Courier Journal

Serving Northwest Alabama

Former UNA soccer star, **Chloe Roberts**, was selected as the GSC Player of the decade. *RoarLions.com*

Four on 1st Team
UNA Lands on Gulf South's All-Decade Roster

Father's Day Sunday, June 21st
20% Off One Regular or Sale Price Item

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CJFD20

For information about advertising in this spot, call 256-740-4701

BIRMINGHAM. – The University of North Alabama earned four first-team selections on the Gulf South Conference Women's Soccer Team of the Decade, with former Lion Chloe Roberts selected as the GSC Player of the Decade. The awards are for 2010-19 and were jointly selected by institutional personnel, coaches, and league administrators.

UNA's Chloe Roberts, Chloe Richards, Nikki Brown and Jo Chubb were all first-team all-decade selections.

Roberts, who played for the Lions from 2009-12, scored a UNA record 93 goals in her career and added 51 assists, which ties the school record. She was a four-time, first-team All-GSC selection, as well as four-time All-South Region and four-time All-American. During her career she led UNA to its first GSC soccer title in 2011 and to four straight NCAA Tournament appearances.

Richards played for the Lions from 2012-15 and ranks second in career goals at UNA with 71 and was a two-time GSC Player of the Year in 2014 and 2015.

Brown started for the Lions as a midfielder from 2009-12 and is a four-time All-GSC selection and three-time All-South Region pick.

Chubb also started at midfielder for UNA from 2009-12 and was a four-time All-GSC selection. She was a three-time All-South Region.

Handy School Learning Grant

FLORENCE–W.C. Handy School was notified last week by the Alabama Department of Early Childhood Education they were being awarded a competitive grant to expand learning opportunities for younger children.

W.C. Handy School is an active

See **HANDY...** on Page 9

Chief Colbert DAR Winners

COLBERT COUNTY–Chief Colbert Chapter of the Daughters of the American Revolution recently announced the 2019-2020 Good Citizens and Junior American Citizen Winners from schools in Colbert and Franklin counties. All schools are eligible to participate in these programs.

Good Citizen winners are:

- Belgreen High School- Ansley Nolena Tate
- Cherokee H. S.- Wyanet Padron
- Colbert County H. S. - Edid Corona,
- Colbert Heights H. S. - Ally Fuller
- Covenant Christian H. S.- Laurel Fogel
- Deshler H. S. - William Cody Collinsworth

See **DAR...** on Page 6

Inside this Issue

- **Randall on Real Estate**
- **Dave Ramsey**
- **Soaps**
- **Insurance Insights**
- **Cat & Kids**
- **On Your Debt**
- **Adopt-A-Friend**
- **Colbert County Rabies Clinic**
- **Medicare Minute**
- **Thrift Opens**
- **Hot Dog Birthday**
- **Ask the Attorney**
- **SIGNS of the PAST**

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- **Mystery Photo**
- **Outdoors**
- **Web Poll**
- **Pet Talk**

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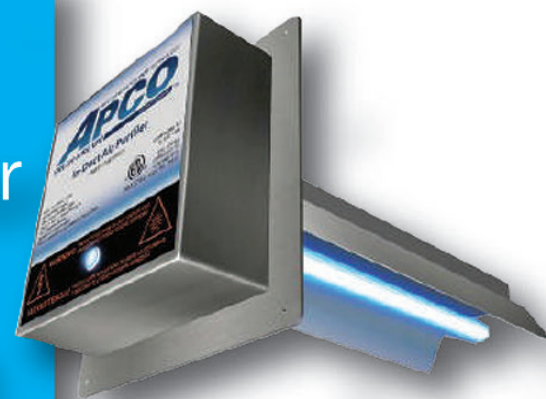
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FOUND MAN'S RING AT HOME DEPOT in Florence, Call to identify, 256-412-6455 Leave message

FOUND APPLE IPHONE ON Co. Rd. 47 area/near Blackberry Golf Course. 256-766-0507.

AMERICAN GIRL DOLL ITEMS for sale: •Cinema, \$120 •Beach House, \$100. •Julie, \$90. •Maryellen, \$90 •Diner, \$80. •Jeep and RV, \$80. •Bed, \$65. 256-710-8573

BUYING BROKEN WASHERS AND Dryers. No Front Loads, 256-275-7699.

FLOOR TILE, CATALINA, 13X13, 70 pieces with backplash, \$90. Beige in color. 256-345-3937.

Estate Sale

TUSCUMBIA:
512 E. 5th Street
Saturday June 20th
9AM-4PM

Please help us find a home for our Mom's much loved furniture and accessories.
Duncan Phyfe dining table, chairs and china hutch, lots of wicker furniture and accessories, beautiful black lacquer and glass curio cabinet, crystal and a little bit of everything!

Each person is responsible for maintaining social distances. We will limit how many people can be inside at once. Masks are recommended.
Map ID #3556

I TEAR DOWN OLD houses, barns and any out buildings. I now have for sale: old windows/doors, old wood from a farm house. Barry Harville. 256-221-7814.

WE BUY WORKING AND Non-Working appliances at Bernie's Used Appliances, 4306 Huntsville Road, Florence, AL 256-767-0909.

CHRISTIAN BROTHERS LAWN CARE mowing, tree/bush trimming, clearing, landscaping, backhoe services 256-710-3037 God bless

2-PERSON FLOAT TUBE, \$125. 251-605-3399.

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REGISTERED BRANGUS BULL, 4 years old in march, serious inquires only, \$2,200, 256-616-6105 Danville

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500 S. Montgomery Ave Suite 100
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Ground Beef \$3.79 Lb.	Beef Neck Bones \$2.49 Lb.	Boston Butt Pork Roast \$1.29 Lb.
		Chicken Leg Quarters 10 Lb. Bag \$3.99

And God Saw

An individual lately on social media had a t-shirt on with the writing: "going to hell and proud of it." A testimony from some of the occupants of hell could destroy that desire. Could be what's going on today is a "wake up call", to the world that what's coming is a whole lot worse than a virus or any previous disaster. Notice in: **Genesis 6:5-7** "And GOD saw that the wickedness of man was great in the earth, and that every imagination of the thoughts of his heart was only evil continually. And it repented the LORD that he had made man on the earth, and it grieved him at his heart. And the LORD said, I will destroy man whom I have created from the face of the earth; both man, and beast, and the creeping thing, and the fowls of the air; for it repenteth me that I have made them." **Genesis 7:21** "And all flesh died that moved upon the earth, both of fowl, and of cattle, and of beast, and of every creeping thing that creepeth upon the earth, and every man:"

You see: **Psalms 24:1** "A Psalm of David. The earth is the LORD'S, and the fulness thereof; the world, and they that dwell therein." **Romans 2:6** "Who will render to every man according to his deeds:" God owns this world and does to it what the occupants deserve. God made us and will give us all what we merit, now and later. **Daniel 4:35** "And all the inhabitants of the earth are reputed as nothing: and he doeth according to his will in the army of heaven, and among the inhabitants of the earth: and none can stay his hand, or say unto him, What doest thou?" This earth is going to pass away with a great noise whether we like it or not. Read 2Peter chapter 3. You are going to be judged by Almighty God. It doesn't matter if you believe it or not. You will die and what you have done with and for Jesus Christ is all that matters. You can't escape the hands of God. **Hebrews 4:13** "Neither is there any creature that is not manifest in his sight: but all things are naked and opened unto the eyes of him with whom we have to do." Get saved now or burn later.

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Yard Sales

An exclusive listing of the better sales in the Shoals area.

To list your sale, fill out the form on page 6.

WE MUST receive your ad by Friday prior to the Wednesday release date. (8 days before a Saturday sale)

FLORENCE: 2320 BOWER DRIVE Sat. 8am-? Unusual Items

FLORENCE YARD SALE, 131 Garfield Ave., (Off Wood Ave.) Sat. 6:30 am-until? Name Brand Clothes, Jewelry, Household items, Glassware & more.

ROGERSVILLE MOVING & ANTIQUE SALE, 1152 Co. Rd. 50, Fri. and Sat. 8am-3pm, Furniture, Antiques, Linens, Quilts, Housewares, Lawn Mowers, etc.

CENTRAL HEIGHTS YARD SALE: Co Rd 220 Box 490 (Behind New Hope Church of Christ) Fri. and Sat. 7AM.

RED LINE YOUR ADS. SEE PAGE 6

SHEFFIELD YARD SALE, 512 N. Frankfort Ave., (Across from Colbert Cty. Board of Ed.) Thurs. & Fri. 7am-4pm, 14 ft. Canoe, Trolling Motor, Antique Furniture, Tools, TV, Clothing & much more!

SHEFFIELD: 226 SPRING COURT (Rivermont neighborhood) Fri. and Sat. 8AM-3PM, Selling the entire furnishings of a home! Furniture, home decor + kitchen items.

BAKER PLACE SUB. BAKER LN., TUSCUMBIA COMMUNITY SALE Sat. 7 am-until? McGee Way & Allen Circle 10+Families - no early sales

TUSCUMBIA: 1085 TENNESEE AVE Fri./Sat. 8am-2pm MOVING SALE! Rain or Shine! Furniture, appliances, household, etc. Map ID # 3534



TUSCUMBIA: 512 E. 5th Street Saturday June 20th 9AM-4PM

Please help us find a home for our Mom's much loved furniture and accessories.

Duncan Phyfe dining table, chairs and china hutch, lots of wicker furniture and accessories, beautiful black lacquer and glass curio cabinet, crystal and a little bit of everything!

Each person is responsible for maintaining social distances. We will limit how many people can be inside at once. Masks are recommended. Map ID #3556

KILLEN HUGE MOVING SALE, 64 Malibu Lane, Fri. 6 am-until? & Sat. 6 am-noon, Lots of Furniture, Kitchen & Household items, Kid's Toys, Kid's & Adult Clothing and much more!

CAN YOU FIND THE DIFFERENCES in the two drawings? Look for Hocus Focus each week, only in your Courier Journal.

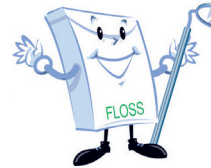
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ACURA: RSX, 2002 \$4,500. 160K, White, AC, Runs Great! 901-286-0429

TOYOTA: PRIUS, 2013 \$12,900. 4 door, 52K miles, private seller, mechanically sound, all records, clear title. 256-980-4666.

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Send us the simple Acts of Kindness you have seen or experienced. We'll share that great feeling with the rest of our readers using only your first name. editor@courierjournal.net or you can mail to: Kindness 219 W. Tennessee St., Florence, AL 35630

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Community Notes

Hernando MS, a man of God with a particularly strong message for young people. We are undeterred from our celebration of our Savior and His word of Salvation, come join us at 12101 Highway 20 West of Florence. Please call 256-764-0803 with any questions.

Libert's Ministries presents Autographs for Orphans on Saturday, June 27 from 1-3pm at the Alabama Music Hall of Fame, Hwy 72 West in Tusculumbia. In person will be Antonio Langham, Patrick Hape, Byron Franklin, Curley Hallman and many more personalities (subject to change). Dozens of additional autographed items will also be up for auction (Nick Saban football, Tua jersey, Charles Barkley basketball, Cam Newton print, Frank Thomas baseball, Jack Nicklaus scorecard, Amari Cooper Raiders jersey and SO MUCH MORE. \$30 donation includes access to all personalities, tour of the Hall of Fame, and the Auction. For more information or questions, call 256-366-7970 or email arvy@haltsbs.com.

Ekklesia Ministries Summer Feeding Program for Kids and Teens is underway at various locations throughout the Shoals area. Areas serving food - Oakhill Apartments, Blake Apartments, Long Lowe Apartments, Manning Homes, Ekklesia Church, Florendale Apartments, Hermitage Knolls, Sheffield Jr. and High Schools, L.E. Willson, Threadgill Health Depart., Colbert County Band, Common Ground, and Community Action Partnership. At every site the meals will be hot nutritious meals that are packed to GRAB-and-GO. Lunch and snack will be available to children to take with them.

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/event-list.html Or Contact - Tina Rich at 256-712-2090 or trich@girlscoutsnca.org

WBC Kids Is Taking a Detour for VBS!

We invite your family to join us for a free digital Vacation Bible School from June 22 to June 26. There are online or DVD options available. Ages from 2 years olds to 6th graders can participate! There will be fun videos, interactive crafts, games, Bible study and missions. Before VBS starts families will be able to pick up supplies to do VBS from home. Register or get more information by going to www.woodmontbaptist.org!

Walk In Appointments Welcome

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Courier Journal ADOPT A FRIEND

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.

This beautiful lady is a Staffordshire mix. **BEVERLY** is medium/large in size, and medium energy. She is a kind outgoing girl. Adoptions are by appointment only at Florence Lauderdale animal services. **The adoption fee is \$85** and includes heartworm test, current vaccines, spay and microchip. Call 256-760-6676 for more information.

I'm **PRETTY BOY**. I'm a male shepherd mix born February, 2019. This sweet, playful young guy was found as a stray by a nice lady that took him into her home. He loves playing with other dogs. He is also good with cats and children. He would need a fenced in yard to play safely with his family. If you're interested in Pretty Boy please email PAWS at shoalspaws@gmail.com

TEAGON is a gorgeous 9 month old female looking for a peaceful loving home, available for adoption or rescue! **\$25 Adoption fee** includes vaccinations & mandatory spay/neuter surgery. If you can't adopt please sponsor or volunteer. 10am-12pm & 1:30-5pm Colbert County Animal Shelter - 5010 Missouri St, Tusculumbia. Call 256-381-4073.

Shorts...

Lower Rates at State Farm

Continued from Page 1

insurance rates in Alabama by an average of 12.5%. This rate reduction will save more than one million State Farm customers a total of \$106.4 million. This applies to current customers at policy renewal, new, and returning customers.

"State Farm has seen the impact of fewer vehicles on the road, fewer people commuting to work, and less travel," said **Rebecca Stutts Hovater**, a local State Farm Insurance Agent based in Sheffield.

"Fewer vehicles mean fewer accidents, and fewer claims."

In addition to the auto rate reduction, the discount for participating in Drive Safe & Save™ is increasing to 10%. This empowers drivers to save more on their auto premiums through driving behaviors.

"As Alabama's largest home and auto insurer, it is important that we continually monitor rates," Hovater added. "This is just one of the many ways State Farm is trying to help customers during the Coronavirus Pandemic,"

Customer rate reductions will vary based on their individual renewals. For more information about individual policies, coverage, and discounts, contact Rebecca Hovater at 256-383-1250

Rose Event is Postponed

FLORENCE-- The University of North Alabama Sportsmans Club's 2020 Lion Pride Dinner and Auction will be rescheduled. It was originally scheduled for August 13.

The event will feature Major League Baseball's all-time hits leader **Pete Rose**, but a new date has not been set.

The organizers of the event felt there could be concerns around hosting a gathering of that size indoors.

Plan Survey for NW-SCC

MUSCLE SHOALS -- Northwest-Shoals Community College is asking for input from

See **SHORTS...** on Pg 11

TILLERS, \$225-\$700, New in box, 256-349-9923 or 256-443-7760

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WE BUY JUNK AND repairable vehicles with titles. Call Ron 256-275-6540

DOBERMAN PINSCHER PUPPIES, 3 weeks old, come and see to get your choice of color and sex! \$360 (Tuscumbia). Call 256-980-5061 or 256-383-5881.

2002 CHEVROLET BLAZER, ASKING \$1,100 OBO. Also have a 2008 Hyundai Accent Transmission, asking \$830, call 256-224-2687

CAT SITTING SERVICE: WILL come to kitty's home, fill bowls, scoop litter, give meds., scratch ears, 256-412-6982

LEIGHTON AREA CHILD CARE Available: Mount Pleasant Baptist Church currently has openings for child care. Ages 6 weeks and up. Monday - Friday 6:30AM-5:30PM available. Only \$60 per week per child. 256-446-5206.

SHEILA'S FLOWERS, BOUTIQUE AND GIFTS - "NEW LOCATION", 1005 N. Main St., Tuscumbia Sheila Davis, Owner. 256-381-9000.

FREEDOM LAWN CARE: WE provide lawn mowing services & landscape cleanups, call 938-222-1757 now for a free estimate!

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WANTED: MILITARY ITEMS, ANTIQUES, Guns, Uniforms, etc. Call 256-335-7663

JAYCO 2019 CAMPER, LOADED, used twice. Excellent Condition. \$16,500. 256-764-6166.

PUPPIES: BORDER COLLIE/BLUE HEALER, Born April 17th, \$100 each, 256-446-8022

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NISSAN: **SENTRA, 2017 \$12,000.** Perfect condition. ONLY 24k miles! Sport and economy setting. White exterior, black interior. 256-762-7311.

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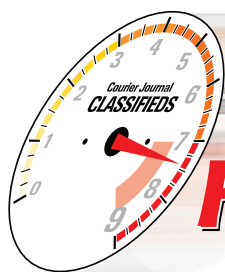
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DAR...

Continued from Page 1

- Muscle Shoals H. S. - Will Conner,
- Phil Campbell H. S. - Ben Williams,
- Red Bay H. S. - Dylan Adam Hester,
- Russellville H. S. - River Grace Pounders,
- Sheffield H. S. - Skylar Elkins,
- Tharptown H. S. - Ty Nathaniel Martin.

Essay Contest winners are:

- Will Collinsworth
- Skylar Elkins
- Ally Fuller

The student selected as the school's DAR Good Citizen must have the following qualities: Dependability, Service, Leadership, and Patriotism.

The recommended procedure is for the faculty to choose three seniors who have demonstrated in an outstanding way these qualities of a good citizen. From these three students, the senior class selects one student. Winners are eligible to enter the Essay Contest and the DAR Good Citizen Scholarship Contest.

JAC (Junior American Citizens) helps children from preschool to 12th grade learn what it means to be a good citizen. It promotes civics education, American Heritage and history, love of country and service. JAC sponsors contests in art, creative expression, and community service.

Chapter Alabama State winners are:

- Bree Bolding, Stamp-2nd place
- Griffin Hollis, Poster-3rd place
- Abby Whiteside, Poetry- 1st place
- Jacie Casey, Short Story- 1st place

First Place Chapter National winners are:

- Brandon Branon, Izzy Davis, Sam Hagle, and Isabel Johnson 3rd grade - Banner 1st Place
- Avery Claire Davis, Norah Murphy, and Hanna Puckett - Banner 4th grade 1st place

Other National Winners were:

- Judson Morris, Short Story - 2nd Place
- Claire Bowling, Poster - 2nd Place
- Claire Bowling, Poetry - 2nd Place

National Winners must win at the state, southeastern, and national levels.

All JAC winners are from Muscle Shoals City Schools, 3rd, 4th and 5th grade.

Congratulations to all these winners and appreciation to teachers and counselors who devote time to them.

Good Citizen Award winners are high school seniors.

Junior American Citizen winners are younger students.



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Monday - Friday
8:00am - 5:00pm

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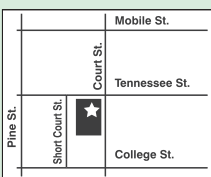
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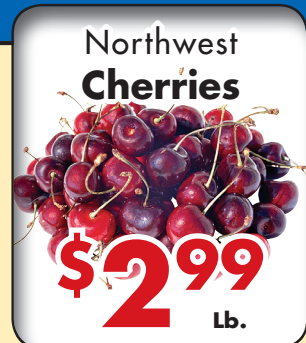


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Handy...

Continued from Page 1

participant in the First Class Foundation Preschool Program, and it will be adding four classroom units to the

thriving campus. Florence City School's newest Falcons will range in age from six-weeks to three years old. This expansion is made possible by the state's renewal of the Preschool Development Grant, Birth-Five (PDG B-5) through the Alabama

Department of Early Childhood Education.

The PDG B-5 grant has been awarded to just five sites in the state of Alabama. The three-year grant is worth over \$1.2 million and will allow Florence City Schools to add classrooms for children ages six weeks - 12 months, 12 months - 30 months, and 30 months - 48 months. Each classroom will have an early childhood education teacher, an auxiliary teacher, and a floating auxiliary teacher.

"Statistics show 80% of a child's brain is formed by age three, and 90% developed by age five," explained W.C. Handy School Principal Michael South. "So, the PDG B-5 grant will allow us to reach young children during their most formative years. This is something we are very excited about."

Florence City Schools will have the PDG B-5 program ready to begin at the start of the 2020-2021 school year in August. Participation in the new early childhood education program at W.C. Handy School will have a tuition cost. Before and after-school care is available.

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- Priceville/Somerville**
Contact: Greg
256-497-0515

Shorts...

Plan Survey for NW-SCC

Continued from Page 5

the community to aid in planning for the future of the College.

The survey focuses on how NW-SCC can better serve the community and students through services, training, and facilities. It should take individuals between 5 and 10 minutes to complete. When addressing the community on the college's social media yesterday (6/10), NW-SCC President Dr. Glenda Colagross stated, "Your feedback is important to us and will help NW-SCC utilize our federal and state funding to best position the college to better serve the needs of our future students, community, and workforce! Try to imagine what you want Northwest-Shoals to look like in 2030!"

To complete the survey, please visit <https://bit.ly/2BRQ5Jr>

NW-SCC is asking for all surveys to be completed by Tuesday, June 30.

Two Merit Winners

SHOALS- Two Shoals area students have been named as college-sponsored National Merit Scholarship winners.

The scholarship is among the nation's most prestigious with about 3,300 winners earning \$2,000 annual scholarships financed by U.S. colleges and universities.

Brooks High School senior Madelyn Hunter and Florence High School's Connor T. Paine are winners.

Hunter will pursue a degree in veterinary medicine at Mississippi State University.

Paine plans to attend the University of Alabama in Tuscaloosa this fall, but his major is undecided.

The National Merit Scholarship Program means more than \$30 million in scholarships for this year's seniors who earned qualifying scores on the 2018 Preliminary SAT/National Merit Scholarship Qualifying Test as juniors.

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Commentary

Send-Offs Done the Right Way

A light breeze blew through the cemetery during the funeral last week. The graveside service was very respectful, full of accolades for a life well-lived and colorful anecdotes from an adult daughter with references to grandchildren.

It's a scene most of us have witnessed many times in one form or another. Billy Richardson had seen and taken part in thousands of them, overseeing every element so the ceremonies would conclude without a hitch. This time the accolades and fond memories were for him.

Billy Ray Richardson, 78, of Florence passed away at his home after an extended illness on Monday, June 8 surrounded by his loving family. Billy was a Florence native and a Central High School graduate. He attended John A. Gupton College in Nashville and Jefferson State in Birmingham where he majored in

Mortuary Science. Billy cherished time with his family. However, he also considered it a privilege to share time with grieving families as a funeral director with Spry and Morrison-Elkins. Later he spent two decades

at Greenview Funeral Home where his leadership, dedication, and attention to detail made all the difference.

For much of the early years of his career, work was six days a week with one weekend

See SEND OFF.. on Page 15

Comments do not necessarily represent those of the Courier Journal staff, its advertisers, or its readers.

In A Few Words



TOM MAGAZZU
Editor



Courier Journal

in the

Shoals

June 17, 2020

THIS WEEK

Happening THIS WEEK

America's Thrift Opens June 18

FLORENCE— America's Thrift Stores will open its newest location on Thursday, June 18 in Florence at 990 Cox Creek Parkway. America's Thrift was founded in 1984 and is the largest thrift store chain in the southeast. Florence represents the 20th location in five southeastern states.

"We plan to open an average of three new stores per year into the foreseeable future," said CEO, Ken Sobaski who was in town last week. "We have had a store in Decatur for ten years and it is doing well. We've been looking for a good location here for a few years. This is a great market in which to expand."

Store employees will put out around 12,000 new items every day. This is in support of the store's tag line, Where it's a New Store Every Day. There are currently about 55 employees in Florence and another 15-20 are expected to be hired.

The for-profit company donates millions to several charities each year including Make-A-Wish Alabama.

Store hours will be 9-9 Tuesday-Saturday, 12-7 on Sunday, and 8-10am on Monday for Seniors only - 10-9 on Monday for all others. More information is at AmericasThrift.com.



Courtesy photo

Shoals CASA Executive Director, Andrea Holt, gets her blood pressure checked for what may be a long walk by Rene Scott-Acklin, Clinical Manager at Shoals Community Clinic. Holt has pledged to walk a mile for every \$100 in donations to CASA.

Birthday Gifts May Have Holt Walk Her Buns Off

SHEFFIELD—Facebook birthday fundraisers have gotten very popular with people trying to generate a few hundred for a favorite charity. The fundraisers are easy to run through Facebook. Most of the time Facebook users just post their charity and expect others to contribute \$5-\$10-\$20-\$50, and some will.

However, Andrea Holt likes to do something a little different for her birthday month each year and her favorite charity, Shoals CASA where she is the Executive Director.

"With our ability to raise funds via Facebook activities, it's an easy way to promote some 'happy' giving. Last year we partnered with Yummies to create a cupcake club that I announced on my birthday. This year I decided to dress up as a Hot Dog."

See HOT DOG...on Page 14

THE KNIGHTS OF PYTHIAS Monte Bello Lodge #10 will resume its normal meeting schedule on the 2nd and 4th Monday of each month beginning June 22. Lunch begins at 11am and is followed by the lodge meeting at noon. These meetings take place at the Mongolian Grill on S. Cox Creek Parkway in Florence. Anyone interested is invited.

SHOALS WRITERS GUILD will not have its previously scheduled meeting on June 20, since the Florence-Lauderdale Public Library has not reopened. Other options/venues were considered. However the guild and guest speaker, author, Allison Mackey, chose to postpone the meeting and the launch of her children's book, "The Edge of Everywhen," to a tentative July 18 meeting. We appreciate your patience, support, and input.

MOTOR COACH TOURS with The Club (Florence Senior Center) are open to the public and registering now! GroupTrips.com/ TheClub Mackinac Island, 7 days 6 nights, \$719, August 16-20 - \$75 dep. due now. Pigeon Forge/Smokey Mountain Show Trip, 5 days 4 nights, \$575, Nov. 9-13 For more information, call The Club 256-760-664.



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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 readers. Please submit typed or neatly written letters to:

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Editor-Courier Journal
219 W. Tennessee St., Florence, AL 35630
• e-mail: editor@courierjournal.net
• FAX- 256-760-9618

It Makes No Sense

Dear sir;

I was inspired to comment on a June 10 article in the Courier Journal describing efforts by a group calling itself "Project Say Something" to relocate a memorial statue from a place of honor in downtown Florence.

The reason given for this action makes no sense. The memory of this tragic conflict is a tribute to the brave men in blue and gray. Monuments for those who participated in this war should not be dishonored. In my opinion such action is the same as destruction of a grave. Kneeling to the demands of a mob is a formula for disaster and a free people must never do so.

Jimmy Wayne Cosby
Rogersville

Break Down Barriers

Editor:

Black Alabamians have battled generation after generation of discriminatory barriers to education, jobs, housing and voting. Compounding those barriers is a criminal justice system that polices black people more heavily, arrests them more often and condemns them to harsher sentences.

All of these systemic failures have added together to produce a series of terrible, ongoing disparities. Black people in Alabama face higher rates of poverty and hunger, lower

life expectancies and lower rates of employment and health insurance coverage.

These are institutional failures that require policy solutions. Alabama Arise's new blog post explains some steps our state can take to break down centuries-old structural barriers and ensure all Alabamians have an opportunity to reach their full potential. Our recommendations include:

- Expand Medicaid to cover adults with low incomes
- Invest more in public education
- Equitably distribute funding for affordable housing and public

See LETTERS...on Page 19

If it's your turn to go, I guess nothing can stop it. However, don't take those you love with you..





Cat & Kids

by Cathy Turner

The Birthright

Writer's note: This was originally printed in 2015. In these crazy times, though, I want to remind us of hope. Each of us holds so much value. We as parents and friends need to teach and remind each other and our children the source of our true value.

We are making preparations for the baby girl who is coming!

Christmas was great fun. My sisters, their husbands, our children, my husband and I were together for the first time in a while. We gathered up and broke in our daughter's and son's-in-law new house with windows. They had been living in the bunker - a makeshift apartment which actually was a storefront beside our daughter's business. They lived there to save money. A year ago, they could not imagine being in such a sweet house for Christmas with a baby on the way, but blessings come!

And so Christmas was warm and glowing (could have been the fire pit we gave them over which we made s'mores), and it was sweet and filling. But the day after Christmas was even better. My sisters and I (basically the three grandmothers) had a baby shower that consisted of taking our daughter to Target and buying all the big need things off her registry - and we got some little things too, like a little red dress. Then we went home and made a circle of chairs in the baby's room and let the daddy-to-be open all that

we had gotten. Afterward, he put together the crib. I put together the play yard. Everyone cleared the room of the move-in boxes and clutter. We hung red curtains and we decided where to hang the red clock, the red-framed Snoopy I cross-stitched for our daughter's nursery in 1987 and the Stevie Wonder with red etchings that our son-in-law painted years ago. We decided where everything would go. We made preparations and it was joyous.

Physical preparations are easy to make to prepare for a baby, but spiritual preparation has to take place long before the baby comes. Generations. Parents grounded. Spiritual. This notion came ringing through in a recent blog post written by our expecting daughter:

"Sweet unborn baby, you are steppin' into some kinda story. So epic and yet so personal. Jesus loves every stitch of your tiny being. And He also wants to use you as a critical piece of His redemption plan for the nations. You've got access to power, kid! Power that the evil one will try to steal from you as soon as you step out. But don't worry, literally hundreds of people are praying for you, "that your faith may not fail", including Jesus Himself (Luke 22:32)! Crazy, huh? You are an object of love, Precious One. Plain and simple. Your job is simply to accept it and give it away. You see, there's no need to be stingy with love. Sometimes

you'll feel like if someone else takes it, it might run out, and there won't be any left for you. But the truth is God has unlimited stores of love. It never runs out! It only grows. And get this... it's your birthright! You were made to receive it. Now that's my kinda destiny right there. Some people are afraid to birth children into such a dark world. I have no such fear. There's no fear in love. I'm so excited to introduce you to Our Father and to watch His heart grow inside

you. There is only good stored up for you, Baby. Ultimately only good. It might not feel that way some days. But trust me, it's all good."

Spiritual preparation. If you want them to stand, to accomplish, to know - prepare your heart. Give them faith and the blessings will come. In order to do this you have to believe yourself that it's all good.

Email comments or suggestions to CatnKids1@gmail.com

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Hot Dog...

Continued from Page 12

"My Hot Dog Birthday deal is this," she said. "For every \$100 raised/donated to Shoals CASA, I'll walk a mile in the hot dog suit."

Holt's Facebook donation totals are at \$825 as of June 10. "I've received \$425 in checks, cash, and CASA PayPal donations. - \$1,250 with 21 days to go," she said. CASA's work with at-risk children will benefit

from all proceeds. With her grandson insisting that she will walk 100 miles, Holt's plan for walking all those miles has been on her mind, but she hasn't come up with a concrete plan yet. Will she get to \$2,000 and 20 miles, \$3,000

and 30 miles? Or \$10,000 and 100 miles? Regardless, she'll be walking a lot of miles in a hot dog suit and she'll find a way to draw a crowd, and allow others to participate. Those not on Facebook who would like to donate

to Shoals CASA through Andrea's Hot Dog Birthday, may call the Shoals CASA office at 256-765-0041.



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KILLEN—Killen Time Adventure Park on U.S. Hwy 72 across from Brooks High School in Killen will host the 4th Annual Ace for CASA Miniature Golf event June 17-21.

All proceeds from event sponsorships go toward CASA's work in training local volunteers to advocate on behalf of at-risk children who are involved in the court system.

Social distancing is being observed at the golf complex. In addition, all clubs and balls are being sanitized after each used, and all players are welcome to sanitize again before they begin play.

Participants at the 36-hole miniature golf facility will have a special Ace for CASA scorecard that includes a \$5 Off coupon to any local Foodland store, the event's premium sponsor.

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Commentary

Send-Off...

Continued from Page 12

off every month. However, that was Billy's passion. So many families loved him dearly; his gentle voice, comforting mannerisms, and warm assurance at a time when some people were falling apart with grief.

Billy enjoyed writing a weekly column in the *Courier Journal* back in the 1990's - early in his stint with Greenview that had a large following. *Reflections* was the first of its kind advertorial column with us, which now has become a hugely popular way of promoting a business and relaying valuable information.

Billy was a gentleman, always courteous and so professionally attired. He wanted everything to look and be perfect. He served his community and numerous volunteer and church capacities, and stories of his personal generosity now surfacing are extremely touching.

Working with him professionally for so many years, both as a customer and promoting Greenview through the paper, it was hard not to marvel at his mannerisms during a visitation or service. His focus, whether nearby or from a distance, was always on the family. You wouldn't see him chatting for long. It was evident that he understood a lifetime of memories for scores and maybe hundreds of people was wrapped up in a few final hours of honoring their loved one, a time which was often hastily arranged by distressed family members.

Billy always seemed to anticipate possibilities well beyond the text book arranging. His brand of personal touch could be replicated by few others. Whether they were a few whispered words to a family member having a difficult time, a last-minute special request that was close to impossible, or a special gesture of kindness that leaves an impression for life, Billy had it.

Billy was arguably the best around here at his craft during his 50 years in the business. He took so much pride in having a perfect presentation, with himself, the staff, and all aspects of the service. As engaging, charming, and personable as Billy was, his greatest gift may have been the reverence with which he observed embalming and restorative art. His ability to create the appearance of life from something lifeless was amazing. His meticulous work with the deceased often had the clients looking like they were simply taking a nap. That created a priceless level of comfort for family members, and it made the process of saying goodbye so much easier.

That is what Billy Richardson was always hoping to accomplish.



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ON YOUR DEBT

Beware of Covid-19 Financial Scams



**B. Grant
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We keep hearing that we're all in this together, but one group seems not to have gotten the memo: scammers. It's no surprise, when you consider the huge number of scams targeting people facing foreclosure and in other types of crisis. As of the end of April, the Federal Trade Commission (FTC) reported tens of thousands of Covid-19 related complaints. So far, the bulk of these complaints have been from the hardest-hit, most populous states. But, hundreds of complaints have been filed from Alabama, Mississippi, and Tennessee. The largest percentage of complaints in each of these three states and nationally have been fraud-related.

Here's what you need to know to stay safe from scams while you're staying safe from the virus.

Don't respond to stimulus check requests

If someone calls, texts, or emails you regarding your federal stimulus check, don't respond. Scammers are taking advantage of the confusion around who will receive a check and when it will be received to solicit personal information such as Social Security numbers and bank account information. Some may even ask for payment to facilitate your check. For reliable information about these payments, go straight to the source, which is the IRS website, IRS.GOV.

Use caution with travel or event refunds

If you are contacted about a refund on planned travel, event tickets or other purchases, verify that you are talking to the company with which you did business. The best way to do that is to contact the number you originally called, the number that appears on your credit card statement, or the number you find on the company's official website or through another reliable listing.

Be wary of online advertising for vaccines, cures and protective gear

As I am writing this article, there is no approved vaccine for coronavirus, and treatments are still in the testing phase. Preventatives and treatments offered online or through phone solicitations are not approved, likely won't help, and may be dangerous. You may not even receive what you ordered, as this type of solicitation may simply be a way to capture credit card information.

Don't click on links in unsolicited emails

Emails purporting to be from the Centers for Disease Control and Prevention (CDC), the World Health Organization (WHO) and other respected health organizations may be fraudulent. These communications will often try to create a sense of urgency to get you to click through for more information. You may be asked to provide personal information at the other end of that link, but the damage may be done as soon as you click-you might be unknowingly downloading a virus or malware. If you receive an email with what appears to be important coronavirus information, ignore the links and check a trusted site like Coronavirus.gov.

Beware of testing scams

Getting tested for Covid-19 has been tough in many areas, leaving some people

feeling desperate. That's especially true for those who are feeling sick, or who know they have been exposed. Unfortunately, scammers love to prey on fear. Some testing scams start with a phone call to warn you that you've been in contact with someone who has tested positive and offer quick testing...all you have to do is provide your credit card information over the phone to schedule your test. Others have reportedly gone as far as setting up fake testing sites and collecting cash payments.

Be mindful of charity information

Educate yourself about charities and confirm contact information before donating. We all want to do our part in difficult times. That's a wonderful human sentiment, but also a point of exploitation for thieves. When you see a compelling advertisement online, a GoFundMe campaign, or another solicitation that tugs at your heart strings, stop and do your homework. If a social media solicitation or an ad appears to be from a well-known organization, skip the link and go straight to the nonprofit's website.

If you get a call soliciting donations for an organization in which you're interested in donating, tell the caller you'll look into the organization and donate directly if you decide it's the best place for your charity dollars. Don't fall for urgent pleas from people claiming to need a certain amount of money by midnight or some artificial deadline. This crisis is ongoing and your contribution will be just as valuable after you've had time to research the organization.

Be suspicious

It's unfortunate that we can't always trust one another in this situation, but that is the reality. Scammers are nothing if not inventive, which means that by the time you're reading this article, there will likely be several new schemes underway to separate you from your money or collect your personal data.

A healthy dose of skepticism can keep you safe. In most cases, a sense of urgency is a red flag. If the caller's product was really in such hot demand that you were about to miss your chance, would they be cold-calling you? Have you ever heard of a charity that was only accepting donations for the next eight hours?

The last thing you need in an already-stressful time is fallout from a scam. Be on the lookout not just for the tricks listed here, but for anything that seems out of the ordinary, suspicious, intrusive, or too good to be true. When in doubt, take a step back and do some research.

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THANK YOU for reading the Courier Journal!

RED LINE YOUR ADS. SEE PAGE 6

Letters...

Break Down Barriers

Continued from Page 12

transportation

- Overhaul the criminal justice system and the death penalty
- Strengthen and expand voting rights
- Raise the minimum wage and restore home rule to localities

All of these policies would advance racial justice. And they would promote dignity, equity and justice for everyone in Alabama.

You can read more details in our full blog post here. Please email me if you would like to speak with an Arise staff member about these recommendations, or about any of our issue priorities. Thank you for your time.

Chris Sanders
Communications Director
Alabama Arise
Montgomery

Correct Chain of Command

Editor:

There seems to be a lot of ignorance by the media concerning the relationship between the president and his subordinates. One mistake is the frequent references to the President as "our commander-in-chief." Although I am a staunch supporter of President Trump, he is not my commander-in-chief.

Article II section 2 of the Constitution reads: "The president shall be commander-in-chief of the Army and Navy of the United States and of the militia of the several states when called into the actual service of the United States." Having served in the Army for over 20 years with 10 of those years as a commissioned officer, I have a good understanding of the military chain of command. That chain seems to be lacking in today's military at the highest level, including

See LETTERS... on Pg 26

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Colbert County Rabies Clinic 2020

State law requires all dogs and cats over 3 months of age be vaccinated against Rabies each year. **The fee is \$12 per animal.**

Rabies Officer for Colbert County, AL
Troy A. Youngblood DVM

Due to health and safety concerns, the clinics will be amended from prior years.

Below are the times, dates and locations for this year's Rabies Clinic. 1 year Rabies vaccines will be administered for \$12.

Monday, June 22nd, 6-8 pm
Cherokee High School Parking Lot

Wednesday, June 24th, 6-8 pm
Colbert Heights High School Parking Lot

Thursday, June 25th, 6-8 pm
Colbert County High School Parking Lot


These venues will allow distancing for families and individuals and the Rabies Officer's team will come to each vehicle to administer. We appreciate the Colbert County Board of Education and Superintendent in their cooperation for these locations.

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Insurance Insights

Tips for collectible storage and display

Rare and antique collectibles can be valuable — make sure you're protecting them and storing them properly.

Our possessions are important to us — especially if they have sentimental and artistic value. Purchasing collectibles has also become a profitable enterprise over the past few decades. As the value of collectibles may increase over time, you might want to think about how you store, display, and protect your collection.

Typically, collectibles are valued based on:

- **Rarity.** If there is a scarcity of the item in the marketplace and there is a demand for it, the collectible is more likely to be valuable.
 - **Condition.** The better the condition, the higher the value.
 - **Authenticity.** An original is worth more than a replica.
 - **Age.** Some items tend to increase in value the older they are.
- Since damage to collectibles can affect their value, it is important to know suggested ways to store and display them.

Improper storage for collectibles

Improper storage methods and adverse environmental conditions can cause long-term damage to your collection, directly affecting its value.

- **Extreme dryness** can cause organic materials to harden and become brittle.
- **Excessive moisture** can rust and corrode metallic items, and attract fungus to objects with organic components such as paper items or cotton / fabric items.
- **Temperature changes** can cause objects to crack and warp.
- **Too much sunlight** can fade photos and documents.
- **Poor ventilation** can attract mold and pests.

Proper storage for collectibles

The proper handling and storage of collectibles can help maintain your collection's integrity and value.

- **Old editions and vintage comic books** should be stored at a consistent temperature (70 degrees Fahrenheit or below) and away from direct sunlight to prevent the paper from becoming brittle and moldy. Plastic protector sleeves may also be used to protect individual comic books. These should be obtained from a firm specializing in archival supplies.
- **Vintage metallic signs and figurines** should be stored in a cool, dry place to prevent rust.
- **Stamps and sports cards** should be stored in a space with good air circulation to prevent mold. A dehumidifier may help curtail the growth of mildew.
- **Rare coins (except pure gold)** can deteriorate, tarnish, and corrode in damp environments. A low-humidity environment and constant temperature can help protect coins. If a coin isn't encapsulated in its own presentation case, store it individually in a Mylar plastic holder. Contact your coin dealer for the best way to store your collection.

Objects of value should be stored in acid-free paper.

In flood-prone areas, consider protecting items in sealable plastic bins and storing them well above ground level.

Proper collectible display techniques

If you wish to display your collectibles, here are some suggestions.

- **Heavy items** should be displayed upright, not stacked on top of each other, to prevent warping.
- **Displayed objects** should be kept in a smoke-free environment. Smoke residue can stain collectibles.
- **Displayed items** should be kept away from direct exposure to sunlight. Heat and UV rays can damage books and other paper-based objects. You can display paper items, like photographs, in UV-protective glass.
- **Collectibles** should be displayed out of the reach of pets and small children.

If you live in an area of the country that is prone to earthquakes, consider using earthquake putty to hold display items more firmly in place.

In addition, consider investing in a home security system to not only protect your collection, but also your family.

Collectible appraisals

To determine the value of your collection, consider preparing an inventory and getting your collectibles appraised by a professional appraiser. A detailed inventory including expert valuations can help you not only document your collection, but also provide valuable information if you plan on insuring these items.

- **Carefully document** each collectible. The more information on each item, the better.
- **Take photos** of each object.
- **Retain receipts** to conclusively establish ownership of items.
- **Update your inventory** regularly.
- **Keep photos and documentation** in a safe off-site location or digital storage.

You can find many appraisers online, including the *Appraisers Association of America*, the *American Society of Appraisers*, or the *International Society of Appraisers*. Some appraisers specialize in certain types of property. These organizations provide names of appraisers by area of specialty.

Insurance for collectibles

After you have completed the inventory of your collection and have had it properly appraised, it's a good idea to insure it.

Many homeowners and renters insurance policies may provide limited coverage for collectibles or fine art items. You may want to consider purchasing a Personal Articles Policy. This is a separate policy, specifically for items such as valuable jewelry, antiques, fine art, collectibles, etc., that may provide broader coverage than a homeowners or renters policy. Individual items are typically insured up to a specific amount, or large collections of certain types of items (such as wine collections and sports card collections) may be insured on a blanket basis. The Personal Articles Policy may be used to insure just a few items, or it may be used to insure an entire collection.

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DAVE Says

by DAVE RAMSEY



how to draw boundaries, and plan for the future. And this benefit isn't just for the married crowd. Folks who are single can develop more personal discipline, and find accountability, that has an impact on their relationships, too.

It's tempting to think the idea of "on paper, on purpose" is nothing but a catchphrase. But it's so much more. Budgeting is absolutely the key to gaining control of your finances!

MANY BENEFITS TO BUDGETING

Dear Dave,
 Some friends recently introduced me to your ideas for handling money. I've got to admit a lot of it makes sense, but I'm not sure why you're so adamant about budgeting. Can't you get a good idea of your finances by checking your accounts and balances online regularly?
 Parker

Another benefit is where relationships are concerned. Money problems and fights over money are the leading causes of divorce in America. I've seen how proper budgeting principles can bring a sense of healing, hope, and restoration to families. During budget meetings, couples learn to talk to each other like never before. They open up, share their dreams and fears, learn

* Dave Ramsey is CEO of 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.

Dear Parker,
 This is a great topic, especially for those who are new to the idea of getting serious about their finances and gaining control of their money. A lot of folks wonder why I'm so intense about budgeting on paper, on purpose, every month. Part of the reason is they don't understand all the benefits—financial and otherwise—that come with giving every dollar a name.

The financial benefit is a no-brainer, so it's the perfect place to start. I've been teaching people to live on a budget for many years. The reason? It never fails. People who make, and live by, a zero-based budget every month are much more likely to win with money over time. It's not always easy when you're first getting started, but it's worth it.

There's also an emotional benefit to consider. I can't think of many things more stressful than running out of money before the end of the month. If you don't keep a detailed accounting of every dollar that comes in, and where it goes, you're inviting an incredible amount of fear and uncertainty into your life.

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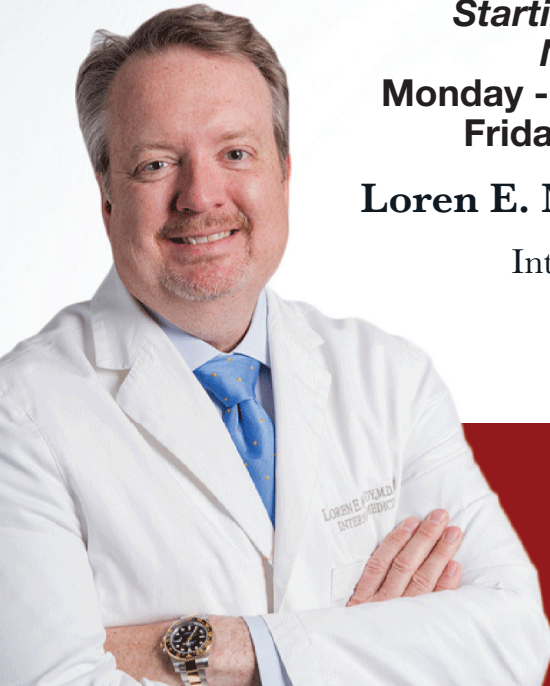
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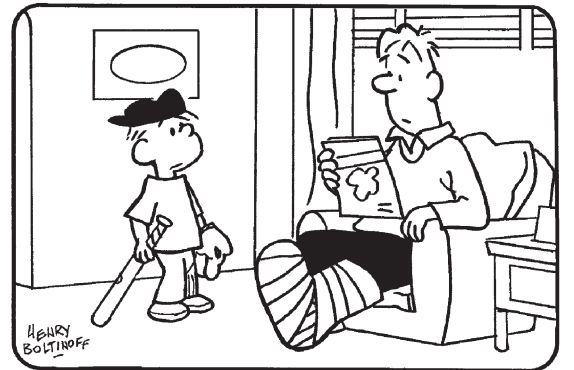
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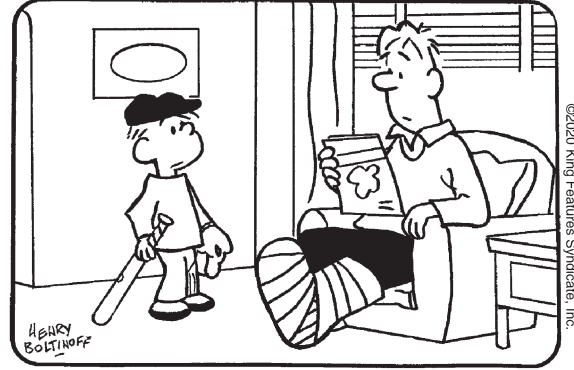
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BY HENRY BOLTINOFF



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Sometimes people forget to enclose a copy of their valid photo identification. Sometimes people send in their original identification. Absentee ballots have to be witnessed by two people over the age of 18 or notarized.

Remember that you can download and print ballots from the internet. You can call the Election Manager in the county in which you reside and they will mail you one. Typically the Election Manager is the Circuit Court Clerk.

You have to give your reason or anticipated reason for your absence from the county on election-day. The application form has a checklist of valid reasons such as being in the

armed services, a college student or a voter employed outside the United States.

About 20 years ago Alabama had a problem with crossover voting when the two main political parties would vote in the other's primary trying to force the other party to select the weakest candidate for their party to run against. It was all in the news.

Now crossover voting is prohibited. If you are going to vote in a primary, you have to state your party choice. You don't have to give a party choice for a general election. But in the party primary a voter may only participate in only one political party's primary, therefore a choice must be designated so that the appropriate ballot can be provided.

A voter is limited in the legal ways to return the absentee ballot. They can forward it by mail but it must be received no later than noon on election-day. If its hand delivered, it must be in the office of the Absentee Election Manager by the close of the business day (but no later than 5 p.m.) on the day prior to the election. The ballot must be hand delivered by the voter and not someone else except in limited emergencies that are documented. An absentee ballot can be returned by a commercial carrier such as Federal Express or UPS. I didn't see a specific deadline for that type of service but I would have it there by the close of business the day before.

The absentee ballot comes with three envelopes. One plain (the secrecy envelope), one with an affidavit, or oath, printed on the outside, and one plain envelope, preaddressed (the outer envelope). Remember to put a copy of your valid, photo I.D. inside the outer envelope.

Buckle up, drive safely, wash your hand and as always your referrals are appreciated!



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Letters...

Correct Chain of Command

Continued from Page 19

the Secretary of Defense and the Chairman of the Joint Chiefs of Staff. It is appropriate for subordinates to disagree with commanders and to express their disagreements, privately.

However once the commander makes his decision the subordinates are obligated to support it. The only other option is to resign. I am amazed by the apparent ignorance of the Secretary of Defense and Chairman of the Joint Chiefs of Staff in choosing to publicly criticize the President.

Although I am disappointed that retired generals Mattis and Kelly chose to criticize the President, they do have that right.

Euell White
 Florence

Lauderdale Does Not Receive it

Editor:

It was great news to read how Colbert County has benefited from the TVA in-lieu of tax payments as reported in the *Times Daily* of June 4. The article stated that since 2009 the committee has awarded more than \$5.3 million in grant money. How fortunate the county citizens are to see this funding going into their schools, volunteer fire departments, and community programs.

Unfortunately for the citizens of Lauderdale County we no longer receive such benefits, although the need is just as great. No, our TVA in-lieu tax money has been diverted by our elected officials of the self-appointed Agriculture Authority to build an Event Center whose public benefit is uncertain at best. Sad that this was never put to a vote and the taxpayers had no say in the decision. We are also saddled with the two-cent gasoline tax, which was supposed to end, but was also diverted into the Ag Authority.

Sometimes, I just scratch my head and wonder what gives elected officials the right to take money away from our schools and public service programs and spend it so carelessly. Due to the pandemic and resulting loss of tax revenue these programs are in need more than ever. We elect people who we expect to be good stewards of our tax dollars. How can they so blatantly betray that trust?

Colbert County is putting Lauderdale County to shame. VOTE!

Carolyn Waterman
 Killen

See LETTERS...on Pg 29

Real

Randall on Real Estate



News & Tips on the Shoals Market

SHOOT THE SACRED COW

An idea, or mindset of doing things the way they've always been done can sure be hard to change, but change it we must. And while I believe this statement rings true on many fronts in today's climate, the current real estate market has many examples of feeding the sacred cow.

In the context of low inventory and impending multiple offer situations on almost everything nowadays, these customary ways of doing things are worth discussion at least of maybe changing how we think when we're structuring offers.

If you REALLY want to buy a hot property, stop thinking about what you want and think about what the seller wants. Put yourself in the seller's shoes and ask this question: what price and terms would get my attention if I were the seller? Nothing is off the table here. Appraisals, inspections, who pays for what, closing date, possession date, etc.. it's all up for discussion. What is important to the seller? If you'll ask this and then listen carefully, the listing agent will tell you in most cases exactly what you need to know.

For example, maybe time is of the essence and they need to get somewhere for a new job. In this case a quick closing might be the most important term in your offer. Or maybe they don't know where they are going and an extended closing date or possession after closing would be important. Just ask.

Another example is the appraisal. Is your offer subject to appraisal? If so, why? Think about this: At the time of the offer you want the house so bad that you're willing to offer hundreds, if not thousands of dollars above list price, but only if a third party person or the bank that's lending you the money thinks it's worth it? Really? Think about that.

Sure the bank will only loan based on appraised value, but if you have the funds to pay the difference if it comes in a little short, why wouldn't you? Shoot the sacred cow. Guaranteeing the seller how much they're going to walk away with instead of a pie in the sky "if it appraises" number will move the needle for them, I assure you.

Think outside the box. If your offer looks great on page 1, but then is subject to everything but alien invasion on pages 2-8, then your offer is just like everyone else's. Shoot the sacred cow.

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:

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Classified Form on Page 6

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Soap Opera Preview

DAYS OF OUR LIVES Claire insisted to Ciara that she wanted to make amends. Ben asked Will to be his best man. Julie was stunned when she saw Jake for the first time. Sarah suggested to Brady that they take their revenge a step further. Eli and Lani demanded the truth from Jake. John and Marlena realized that Claire tricked them. A kidnapped Gabi feared that her time was running out. Claire provided key information to Ben and Ciara. Later, Ben and Marlena went to Bayview to search for Gwen. Ciara came up with a plan to help Jake. Gabi tried to escape. Jennifer and Jack set aside their worries for one romantic night. Eli and Lani worked together to try to track down Gabi. Xander made a heartfelt gesture to Sarah. Jake and Ben's plan went awry as they tried to negotiate Gabi's release. John and Marlena reacted to Claire's surprise guest. Gwen and Jake shared a tense reunion. *Wait to See: Gabi takes action to prove that Jake is Stefan. Kate takes her frustrations out on Hope. Nicole questions Allie about her baby's father.*

GENERAL HOSPITAL Until production resumes, "GH" is replaying special episodes from years past. This

week's episodes feature the stormy love affair between Sonny and Carly during the years 2007, 2013, 2015 and 2016: Sonny and Carly declared their love for each other during the Metro Court hostage crisis. Carly convinced Sonny to go back on his antidepressant after he began spiraling out of control. Sonny was in critical condition after

being shot. Sitting vigil in the hospital chapel, Carly recalled their ups and downs and read the vows that Sonny once wrote for her. A month later, the two wed. Their happiness was short-lived when Carly blamed Sonny for Morgan's death.

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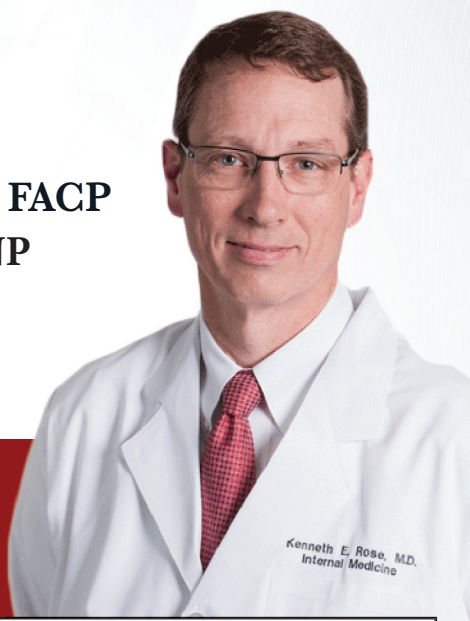


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NOTICE OF ABANDONED AND UNCLAIMED MOTOR VEHICLES

Notice is hereby given that on **July 16, 2020 at 4:00 pm**, the following motor vehicles will be sold at public auction for cash. The auction will be held at **Smitty's Wrecker Service, 212 Industrial Dr., Muscle Shoals, AL 35661**. Smitty's Wrecker Service will accept proof of ownership should anyone care to submit same, Monday through Friday between the hours of 9am and 5pm until the day of the sale. Vehicles may be viewed starting **July 12, 2020** between the hours of 9am and 5pm.

YR/MAKE/MODEL	VIN#	TAG#	COLOR	TOWED FROM LOC
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1997 Honda Accord	1HGCD562VA091481	---	Silver	4319 N Jackson Hwy
2006 Ford 500	1FAFP23196G110508	41GJ183	Red	St Louis and 5th
2015 Chevrolet Sonic	1G1JC5SH1F4127118	20AL657	White	E State St
2001 Toyota Camy	4T1BG22K51U108022	6162BB3	Green	T & K Auto
2005 Nissan Altima	1N4AL11D75C175134	41F76R8	White	T & K Auto
2006 Toyota Camry	4T1BE32K66U681997	20CF416	Black	T & K Auto
2003 Ford Mustang	1FAFP44433F324576	50FL464	White	2510 12th Ave
1998 Ford F150 Pickup	B37394	41F58Y8	Silver	Waverly Ave
2004 Pontiac Bonneville	1G2HX52K14U226612	41FK881	Black	500 Moss Ave
1996 Jeep Cherokee	1J4EX58S6TC119026	41FW759	Maroon	1st and Atlanta Ave
1993 Chevrolet S10 Pickup	1GCCS14Z4P0193351	---	White	4305 Jackson Hwy
2003 Chevrolet Suburban	3GNFK16Z13G330818	8310AA	White	KFC
1999 Buick Regal	2G4WB52K0X1555072	20CY280	White	Muscle Shoals Diesel Service
2004 Honda Odyssey	5FNRL18954B059723	41GR341	Beige	T & K Auto
2006 Chevrolet Malibu	1G1ZT53F76F233447	20AA776	White	T & K Auto
2002 Volkswagen Bug	3VWCB21C22M406208	41GP299	Yellow	T & K Auto
2007 GMC Acadia	1GKEV23717J144371	33AR911	Blue	T & K Auto
2003 Ford Mustang	1FAFP44433F337036	33CJ149	Yello	Logans
2000 Mitsubishi	JA4MT31H4YP027472	0945AM4	White	4830 Colburn Mtn Road
1998 Lexus ES300	JT8BF28GXW0101445	20CT196	Gold	Hatch and 26th
2004 Honda	1HFSC55044A004581	018936M	Black	SW 14th & SW 11th
2003 Toyota Tundra Pickup	5TBJN32163S392778	3900AT7	Gray	E 5th and Nashville
2007 Chevrolet Cobalt	1G1AK55F577134005	41GZ818	Gold	Jackson and Hatch
2001 Buick LeSabre	1G4HR54K91U220020	V5338G	Green	406 Pershing Ave


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SIGNS OF THE PAST




CITY OF FLORENCE

Florence was surveyed for the Cypress Land Company in 1818 by Ferdinand Sannoner and named for the famous capital of Tuscany. The county seat of Lauderdale County, it was first incorporated in 1826. Located at the foot of Muscle Shoals, it became a thriving agricultural and commercial center with light industry and significant religious, educational, and medical institutions. During the Civil War, Florence was occupied by both armies at various times. The Tennessee Valley Authority with Wilson and Wheeler Dams contributed to further economic development.

Location: 34.8012°N, 87.6763°W
 corner E.Mobile & N.Court St, Florence

The early founders set aside land for the Florence Cemetery, created Court St for a future Court House, Market St (later renamed Wood Ave) provided entry to the city by farmers, and they established Seminary St for future educational institutions (the later Female Synodical College bordered Seminary St).

~ Courtesy David Curott ~ author of "Signs of the Past" and "More Signs of the Past"




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Letters...

Continued from Page 26

Media Full of Misinformation

To the Editor:
 The national media's behavior is now critical and unforgivable!

At the risk of sounding archaic and redundant, I must comment on the current environment with the major news media. While nationwide, the effect has trickled down to the local level-especially coming from Birmingham - based network TV stations. While this industry vehemently denies sequeing and slanting coverage, lets just examine a couple points this week in the matter they pursue their stories:

Despite having to constantly address and deal with the Convid-19 virus and the rioting in the name of George Floyd's memory, the city of Chicago has had an incredible 18 shooting deaths in just 24 hours on May 31! That is more than any one day in more than six decades! Major news story, right? Did not happen! The only place I could find a complete coverage was with in The New York Post. Just think of that, is this professional conduct for major media?

While we are all concerned about any entity or organization manipulating the information we receive, a far greater more ominous risk exists to our basic freedom. The problem with media bias or "fake news" seems to exacerbate continually. I sincerely feel that this industry will push the envelope too far forcing Congress to adopt stringent regulations and limitations on news

coverage. This, my friend, is the ultimate tragedy since then we will no longer be a free republic, but rely on government dissemination of information from Washington-not unlike China or the old USSR!

Is this what you want? Remember, we still have (for moment) the ballot box for our voices to be heard.

Source: NY Post June 8, 2020; 18 murders in 24 hours; Inside Chicago's deadliest day in 60 years 18 murders in 24 hours:

James W. Anderson Talladega

Because You Aren't Stupid

Letter to the editor

I've been a history buff since I was a child. Last millennium. For centuries Asia and some third world countries and cultures have tried to

See LETTERS... on Pg 31

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Medicare Minute

"Medicare vs Employer"

We meet weekly with individuals who are currently working but becoming eligible for Medicare. Their dilemma is often whether to stay on their employer coverage past the age of 65 or go on Medicare.

Here are a few things to think about. For those of you who are married you will want to know how it will affect your spouse if you leave employer coverage. If your spouse is not old enough for Medicare it may affect your decision differently than someone whose spouse is also Medicare eligible. If your spouse is also Medicare eligible you will want to know what your exact premium will be for you and your spouse together and separately. If that cost is high you may benefit by looking at a Medicare plan outside the company.

One important factor is the prescription drugs, if any, that you are taking. Often employer coverage will cover expensive prescription drugs better than Medicare. Also, employer coverage does not have the "donut hole" or coverage gap that Medicare drug plans have.

How Medicare works and how it coordinates with other Medicare plans can be very confusing. Some companies require their employees to go through a third-party call center to obtain their Medicare health plan. The biggest disadvantage with going through a call center outside of the area is you lose the ability to have a local agent explain your coverage face-to-face and that can go to the insurance company on your behalf if you have a problem.

In most cases it's best to stay on your employer sponsored plan. I would never encourage anyone to leave their employer coverage but the decision to do so is an individual one. What's best for your former coworker may not be what's best for you. Feel free to contact our office anytime if we can be of assistance.

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.com. Alabama Health Guidance is an independent insurance agency and is not affiliated with Medicare or any other government agency.



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Letters...

Because You Aren't Stupid

Continued from Page 29

decrease the population. For centuries China has forbidden more than one child per family, and girls were especially not wanted. Some Baby girls were sent to the sea.

Hitler had the Final Solution for Jews and others he felt disdain for rather than just the old and sick. Many cultures

sent their elderly or sick to a field or mountain to die; and they went so they wouldn't burden the community. Other ways countries decreased their population was to starve the poor and sick. Some sent their people to frozen tundras to inhabit the uninhabitable. Just a few years ago, one country used SARS on their own people.

Wuhan has one of the largest disease research facilities anywhere. I pondered the thought that they might have believed they had their own Final Solution for the old and sick of the world and weren't afraid to use testing sites. Hundreds of thousands died. Every year a type of COVID comes around. Thousands die. You see the Chinese wear masks everyday not just Batwing Tuesday's. That doesn't make them more afraid, that makes them more knowledgeable.

I was thinking of writing a book with such a theme, but it might be too close to the truth.

The virus mutated

and isn't just taking the old and sick. Babies and healthy teens are getting it. Our Healthy military were sick by the hundreds.

So we contained the virus by staying in; staying safe. But we need to test to see if there are asymptomatic carriers that could avoid giving it to you or your mother.

Wearing a mask because you want to protect your loved ones should be encouraged because we've been taught by our Christian leaders to love one another as you love God. Or just because you aren't stupid. I want us all to be safe. If it's your turn to go, I guess nothing can stop it. However, don't take those you love with you. This can't be our final solution. The elderly still have things they need to teach you and more love to give. And I'm partial to breathing.

Linda Johnson
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