

Whitlock is New Sr. VP

SHEFFIELD—Bank Independent recently announced the promotion of Hillard “Buddy” Whitlock to Senior Vice President – Sales Officer. In his new position, Whitlock will oversee the Bank’s Colbert County leaders.



Whitlock

He joined the Bank Independent in 1983 as a Roving Teller, Coin Roller, and Proof Operator while attending Auburn University. Upon graduation

Whitlock accepted a position as Internal Auditor with Colonial Bank in Montgomery, but he came home to Bank Independent as a Sales Officer in 1996. In this position, Whitlock served the lending needs of folks across Colbert County while also managing the Muscle Shoals and then the Tuscumbia offices. Whitlock was promoted to Vice President – Sales Officer in 2006 and has been based in the Tuscumbia sales office until his recent move to the Muscle Shoals location.

A native and resident of Tuscumbia, Whitlock is actively involved in the local community. He is a current member of the Helen Keller Foundation Board of Directors, the Tuscumbia City School Board, the Tennessee Valley Art Association Board of Directors, and the First Presbyterian Church in Tuscumbia. He has also served as Past President of Big Brothers/Big Sisters of the Shoals and Past Chairperson of the Helen Keller Festival.

Whitlock and his wife Mary Ann, a native of Sheffield, have two sons who attend Deshler High School in Tuscumbia.

Renewals in Rogersville

ROGERSVILLE—The Lauderdale County License Commissioner’s Office has been conducting a test pilot program since late September which allows eastern Lauderdale county residents to renew their motor vehicle registration and tags at a kiosk in the Rogersville Town Hall Building.

“While rural residents can always renew their tags online, some residents may not have access to a personal computer or smart device,” said Lauderdale County License Commissioner William Smith. “This kiosk will allow residents to renew their tags in Rogersville without having to drive to Florence. The kiosk was developed by IMS Enterprises, a Lauderdale

See **SHORTS...** on Page 2

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Volume 132 Number 2

October 28, 2015

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Flickr photo Courtesy of Christine Szeto

Three to See

Local Pumpkin Patches Among 25 in Alabama You Need to Visit This Fall

SHOALS— Each autumn we are bombarded with pumpkin everything - from delicious pumpkin spice coffee and cakes to the more absurd pumpkin-themed items like (I kid you not) Tidy Cats’ Fall Frolic cat litter.

Though the pumpkin rush seems to begin as soon as the temperature dips, it is clear why the pumpkin is one of the most popular fall commodities: it can literally be used in hundreds of ways. Bake them, paint them, carve them, bowl with them, shoot them from a cannon, smash them, you name it. The Blog for Lifestyle & Travel (BLT)

See **THREE...** on Page 6

DOWNTOWN FLORENCE Up for Top Prize

FLORENCE – The American Planning Association with offices in Chicago and Washington, DC recently announced the finalists in its great Places in America - People’s Choice category. Florence is among the five finalists,

and your votes can decide the winner.

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See **PLACES...** on Page 6

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Castille Featured at Faith For Future

FLORENCE—Caleb Castille, the actor who plays running back Tony Nathan in the movie *Woodlawn*, will be the keynote speaker for the Faith for the Future dinner at Shoals Christian School on Thursday, November 5.

Woodlawn is based on the book by Todd Gerelds. It details the true story of a spiritual awakening and newfound faith that brought a group of high school students from different backgrounds together as a team in a

turbulent time.

Calib is a member of Alabama’s well-known Castille football family. He played football at both Briarwood Christian School and the University of Alabama before deciding to pursue

an acting career. His strong Christian faith has prompted him to reject roles that didn’t line up with his convictions or that portrayed minorities in a disparaging light.

See **FUTURE...** on Page 16



Inside this Issue

- Safety Tips
- Hocus Focus
- Dave Ramsey
- Coloring Winners!
- Ask the Attorney



- Knight’s Korner
- Cat & Kids
- Soap Updates
- Dr’s Weekly Quiz
- Safe Home Heating



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SHORTS...

Renewals in Rogersville

Continued from Page 1

County company. In order to successfully use the kiosk, county residents will need the following four items:

1. The Alabama driver license number and expiration date for one of the owners of each vehicle to be renewed.
 2. The Alabama automobile insurance card for the vehicle to be renewed, including policy number, coverage dates, NAIC number and the VIN (vehicle identification number).
 3. The tag number of the vehicle to be renewed and the PIN (personal identification number) from the renewal notice.
 4. A credit or debit card for payment.
- After a kiosk transaction is completed, the user will receive a paper receipt listing the vehicle(s) renewed and amount paid. If a kiosk user needs help, they can call 256-275-4042 Monday-Friday from 8am-5pm. The License Commissioner's Office will mail the customer their tag decals three to five business days after successfully paying through the kiosk. A small fee is charged by IMS Enterprises to maintain the kiosk. The Rogersville kiosk is available to the public daily from 6am-10pm.

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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)

KILLEN 128 BRIDGEWOOD DRIVE, 1 mile north of Brooks Elementary. Lots of STUFF. 7am. Oct 30-31

MULTI-FAMILY - OCTOBER 31ST, 6am-5m. Kendale Gardens, 316 Cypress Cove, Florence. We have all types of things. Come out and see.

MOVING SALE, FRIDAY AND SATURDAY, Oct. 30 and 31st. Tools and household items. 332 Kingston Dr., Florence. 10-28

KILLEN HUGE GARAGE SALE Friday and Saturday Oct. 30-31 7am-??; 62 Ridgcrest Lane, Greenhill; two recliners, furniture, CD/stereo, vacuum cleaners, shampooer, plus size clothes, "Duck" fireplace tools, antique mirror, two 10-person tents, dog house, swing, dishes, glassware, baby changing table, walker, yard spreader, microwave, computer desk, jewelry cabinet.

FLORENCE YARD SALE OCT. 30-31 7am-??; 2218 Estaline Dr., off Cloyd Blvd.; furniture, small appliances, old dishes, miscellaneous, clothes, much more CHEAP! 10-28

FLORENCE YARD SALE MULTI-FAMILIES, Oct. 30 and 31, 7am, 250 McGough Blvd. Coke, Barbies, Alabama items and MUCH MORE!

ESTATE SALE CONTINUES: Christine McWilliams home place. Saturday, Oct., 31st at 7am. 5008 Hwy 56 Russellville in Mountain Star area. Adding new items.

TUSCUMBIA MULTI-FAMILY YARD SALE - Oct. 30-31 7am-??; 300 N. Oak St., corner of King, 3rd, and Oak; old and new clothes (children and adult), power tools, music equipment, glassware, furniture

JACKSON HEIGHTS, MSC, 10/31, 8am-4pm, rain date 11/1. Storm door, mini refrigerator, TV, Christmas items, books, clothes & much more. 10-28

MUSCLE SHOALS ESTATE/YARD SALE. October 31st, Saturday. 7am-12noon. 4750 Wilson Dam Rd. Furniture, Old Claw Foot Tub, Wringer Washer, Glassware, Kitchen Items, Clothing. 10-28

MUSCLE SHOALS YARD SALE Oct. 30-31 7am-1pm; 214 High Point Ave., Stenson Hollow area; first yard sale in 10 years! Don't miss this one! Rain or shine! 10-28

YARD SALE KILLEN AL OCT. 30 - Oct. 31, 7am, 394 Lingerlost Rd. Collector dolls and Owls. Old pictures, vintage phones, kitchenware. Kitchen table, end tables. 10-28

BIG YARD SALE, SAT, 5 FAMILIES, Lots of stuff, 1 mile North of Wilson School on the right. 7-? 8484 Hwy 17 10-28

YARD SALE, SATURDAY, OCT. 31st 6am, 122 Harris Dr., Kendale Gardens. Honda Motorcycle, Light Fixtures, Rugs, Twin Bed, Ceiling Fan, Lots of miscellaneous 10-28

YARD SALE NORTH WOOD down from Dollar Tree, Friday Oct. 30. Look for signs. 8am. Rain or shine. Cheap Cheap 10-28

THANK YOU for reading the Courier Journal! TFN

MOVING SALE THURS. FRI. SAT. 3 antique chairs, large tarp, small fountain, pedestals, knick-knacks, Christmas, designer clothes. 100 N. Newcastle Dr., Florence. 10-28

LEIGHTON GIANT YARD SALE Friday and Saturday 8am-??; 7895 LaGrange Rd.; men and juniors clothing, household items, large bird cages, industrial sewing machine 10-28

INSIDE ONE DOLLAR GARAGE SALE. (Except for Furniture) Saturday, Oct. 31st, 8am-noon, 3908 Cloverdale Road, Florence/Petersville area. (No Clothes) 10-28

LIKE NEW 2006 BUICK LUCERNE, one owner, 106K miles, V6, all power, local Athens car, excellent condition, like new, asking \$6,500. 256-232-4696 or 256-777-5188 10-28

2006 TOYOTA AVALON WITH touring package. One owner. silver. Excellent condition. 150k miles. \$6,500. 256-683-1256. 10-28

LOTS OF DOLL MAKING ITEMS, Call 256-810-4924 for more information. 10-28

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ADAYS WORK MOBILE HOME repair, flooring, leaks, koolseal, underpinning, decks & more. Free estimates. 256-856-6213, 256-389-3179 10-28

86 YEAR OLD KOREAN WAR Veteran with Parkinson's Disease needs small, inexpensive motorized vehicle or golf cart, to assist in mobility issues. ...Please help. 256-483-7968 Thank you!!! 10-28

ROOFING - LEAKS REPAIRED, chimneys flashed, valley repair. All work guaranteed. Free estimates. 256-383-3218 10-28

2007 FORD MUSTANG V6, Leather, auto, power windows, locks, 94k, \$9,988, Financing available. Call Tony 931-213-1386 or 256-764-3351 10-28

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Management reserves the right to withdraw any unit from sale. Registered or motor vehicles are sold "As Is / Parts Only," no titles or registration.

Tenant Name	Address	Unit #	Stored Items
WILLIAM BISHOP	970 Bigbee Trail Tuscumbia, AL 35674	335	Household Goods, Furniture, Boxes, etc.
GEORGE SNEED	405 N. Pike Cherokee, AL 35616	4124	Household Goods, Boxes, etc.
TIM THOMPSON	402 S. Main Street Florence, AL 35630	604	Household Furnishings, Boxes, etc.

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Photo: Bobbi Howard

Community Notes

COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge as space is available in the Courier Journal. All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. Visit our website for a complete list. Community Notes must be submitted in writing by noon Friday for consideration in the following week's issue. Fax to 256-760-9618; mail to 1828 Darby Drive, Florence, AL 35630; bring in person; email to editor@courierjournal.net; or "Submit News" on our website at www.courierjournal.net.

Events at the Florence Lauderdale Public Library

• Exhibit - Harry Potter's Word: Renaissance Science, Magic, and Medicine - October 24 - November 21

This exhibit, using materials from the National Library of Medicine, explores Harry Potter and its roots in Renaissance magic, science, and medicine. Just in time for the Alabama Renaissance Faire!

• Thursday Night Frights: "The Exorcist" Thursday, October 29, 7pm.

Keith Sims and Tashina Southard, the creators of Half Minute Horror, host the 1973 horror classic The Exorcist.

• We're All Mad Here: Alice in Wonderland and Victorian Culture, Thursday, November 5, 5:30pm.

For the 150th anniversary of the book, Dr. Cheryl Blake Price from UNA will discuss how Lewis Carroll presents an honest, although satiric, portrayal of Victorian society in Alice's Adventures in Wonderland.

The Monthly RSVP Luncheon will be Tuesday, October 27 at 11:30am at the Cloverdale Community Center. Guest will be Danny Creasy with his new book "Jim & Nancy". Everyone welcome.

Hallelujah Night at the Florence Coliseum Wednesday, October 28, 5:30-8pm sponsored by Trinity MB Church in Florence. Featuring: bouncy houses, rc car racing, concessions, face tattoos, designated toddler area, bingo cards, carnival games, cake walk, candy, prizes, and more... Free food, fun, fellowship for the whole family. Call 256-766-9958 for more information. trinitymbchurch.org

{Cre8ive} Cards Class: Christmas Cards - Thursday, November 12, 2:30-6:30 pm (\$15 fee - register by November 4) Florence-Lauderdale Public Library.

Tis the Season to {Cre8} CHRISTMAS CARDS. Handmade greetings will impress and delight your family and friends!

On Thursday, November 12, our {Cre8ive} Class will be extended to allow you plenty of time to make a dozen or more cards at your leisure. Stay as little or as long as you like, from 2:30-4:30pm, making {Cre8ive} Christmas Cards. Your \$15 fee (cash or check only) covers all supplies, including envelopes.

Be sure to register and save your spot by Wednesday, November 4. Sign up at the front desk of the library, or call 256-764-6564, extension 28.

The Coalition of Alzheimer's and Related Disorders of Northwest Alabama will host its 22nd Annual Symposium Friday, November 6 at Crosspoint Church of Christ in Florence. Guest speakers will be Cat Selman-Founder of The Healthcare Communicators, Inc.; Daniel C. Potts, MD - Founder of Dementia Dynamics, LLC and Monica William-Murphy, MD- Medical Director for Advanced Care Planning and End of Life Education. The cost of the symposium is \$50 for professionals and caregivers can attend for FREE. CEU's are offered to Social Workers, Occupational Therapist, Speech Therapist, Nursing Home and Assisted Living Administrators. Registration begins at 7am with the Symposium running from 7:45am-4:45pm. To register, visit www.cardnwa.org or call Donna at 256-740-5431 or 256-766-2154.

The Pilot Club of Florence has a Fabulous Holiday Bus Trip to Gatlinburg, TN and Asheville, NC planned for November 30 - December 3. We will attend four shows in Pigeon Forge and take a day trip to Asheville, NC to tour the Biltmore Estate. There will be time for shopping at the outlet mall or in Gatlinburg. Cost of the trip ranges from \$439 (4 people room) to \$556 (one person/room). This is a fundraiser for the Pilot Club whose projects include an annual UNA nursing scholarship, traumatic brain injury causes, the Cerebral Palsy Center, and Project Lifesaver.

Reservations due by November 1. For further information, please contact Mary June at 256-757-0722, Geraldine at 256-757-1290, or Louise at 256-767-3522.

See NOTES... page 38

piggly wiggly

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<p style="font-weight: bold; margin: 0;">BONELESS BEEF Rib Eye Steak 7.99 LB.</p>	<p style="font-weight: bold; margin: 0;">FRESH Pork Steak or Country Style Ribs 1.49 LB.</p>	<p style="font-weight: bold; margin: 0;">FLORIDA Tangerines 2.99 3 LB. BAG</p>	<p style="font-weight: bold; margin: 0;">ICELESS Green Onions 2/\$1 BUNCHES</p>
<p style="font-weight: bold; margin: 0;">Breaded Chicken Fingers 2.59 lb.</p>	<p style="font-weight: bold; margin: 0;">John Morrell Hot Dogs 89¢ 12 oz. pkg.</p>	<p style="font-weight: bold; margin: 0;">BABY, PEELED Carrots 1.29 16 OZ. BAG</p>	<p style="font-weight: bold; margin: 0;">TRAY PACK Tomatoes 1.49 4 PACK</p>
<p style="font-weight: bold; margin: 0;">Gwaltney Sliced Bologna 1.19 12 oz. pkg.</p>	<p style="font-weight: bold; margin: 0;">Gwaltney Sliced Bacon 2.99 12 oz. pkg.</p>	<p style="font-weight: bold; margin: 0;">PIGGLY WIGGLY Peanut Butter 3.49 40 OZ. JAR</p>	<p style="font-weight: bold; margin: 0;">ALL VARIETIES PIGGLY WIGGLY Shredded Cheese 2/\$4 8 OZ. BAG</p>
<p style="font-weight: bold; margin: 0;">Eckrich Smoked or Polish Sausage 2.89 all var. 14 oz. pkg.</p>	<p style="font-weight: bold; margin: 0;">Buddig Deli-Sliced Ham or Turkey 3.99 16 oz. pkg.</p>	<p style="font-weight: bold; margin: 0;">PIGGLY WIGGLY Vegetable Cooking Oil 5.49 GALLON JUG</p>	<p style="font-weight: bold; margin: 0;">PIGGLY WIGGLY Spring Water 3.59 16.9 OZ. BTL. 24 PACK</p>
<p style="font-weight: bold; margin: 0;">Bryan Corn Dogs 2.49 6 ct. pkg.</p>	<p style="font-weight: bold; margin: 0;">Crinkle Cut French Fries 3.99 5 LB. BAG</p>	<p style="font-weight: bold; margin: 0;">PIGGLY WIGGLY FROZEN Crinkle Cut French Fries 3.99 5 LB. BAG</p>	<p style="font-weight: bold; margin: 0;">PIGGLY WIGGLY 2-Ply Paper Towels 4.49 8 ROLL PK.</p>

<p style="font-weight: bold; margin: 0;">PEPSI & ALL Pepsi Products 3/\$11 12 OZ. CANS - 12 PACK</p>	<p style="font-weight: bold; margin: 0;">MADE IN ALABAMA Piknik Mayonnaise 1.59 30 OZ. JAR</p>	<p style="font-weight: bold; margin: 0;">PIGGLY WIGGLY Ketchup 1.29 34 OZ. SQUEEZE BTL.</p>	<p style="font-weight: bold; margin: 0;">BUSH'S BEST Kidney, Pinto or Great Northern 69¢ 16 OZ. CAN</p>
<p style="font-weight: bold; margin: 0;">COUNTRY CROCK 1.99 15 OZ.</p>	<p style="font-weight: bold; margin: 0;">Margarine 3.29 30 OZ.</p>	<p style="font-weight: bold; margin: 0;">TOTINO'S Frozen Pizza 2/\$3 10-10.9 OZ. BOX</p>	<p style="font-weight: bold; margin: 0;">PIGGLY WIGGLY Tastes Like Butter Margarine \$1 16 OZ. CUP</p>
<p style="font-weight: bold; margin: 0;">PIGGLY WIGGLY Crackers 1.39 16 OZ. BOX</p>	<p style="font-weight: bold; margin: 0;">MAXWELL HOUSE Original Coffee 2.59 12 OZ. BAG (EXCLUDES DECAF)</p>	<p style="font-weight: bold; margin: 0;">PIGGLY WIGGLY Ice Cream 2/\$4 59 OZ. CTN.</p>	<p style="font-weight: bold; margin: 0;">ANGEL SOFT Double Roll Bath Tissue 4.59 9 ROLL PK.</p>
<p style="font-weight: bold; margin: 0;">PIGGLY WIGGLY Crinkle Cut Frozen French Fries 2/\$4 2 LB. BAG</p>	<p style="font-weight: bold; margin: 0;">PIGGLY WIGGLY FROZEN Whipped Topping 2/\$4 12 OZ. CTN.</p>	<p style="font-weight: bold; margin: 0;">PIGGLY WIGGLY Crescent Rolls or Cinnamon Rolls 2/\$4 8 CT. OR 8 OZ. TUBE</p>	<p style="font-weight: bold; margin: 0;">PIGGLY WIGGLY All Varieties Salad Dressing 2/\$4 16 OZ. BTL.</p>

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- Lamps & Lampshades
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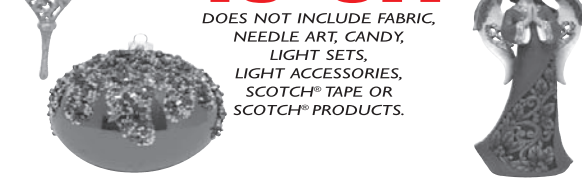
40% OFF



DOES NOT INCLUDE FALL FABRICS OR FLORAL CUSTOM DESIGNS.

Christmas Decor

40% OFF



DOES NOT INCLUDE FABRIC, NEEDLE ART, CANDY, LIGHT SETS, LIGHT ACCESSORIES, SCOTCH® TAPE OR SCOTCH® PRODUCTS.

Christmas Trees

12 in. - 12 ft.

40% OFF



Christmas Floral

- Arrangements • Bushes • Wreaths
- Garlands • Swags • Stems
- Picks • Ribbon



40% OFF

DOES NOT INCLUDE CUSTOM DESIGNS.

Christmas Crafts

40% OFF



ALL ITEMS LABELED MAKE IT CHRISTMAS!, CHRISTMAS CRAFTS, JESSE JAMES, ROBERT STANLEY® CRAFT COLLECTIONS & CHRISTMAS BY BEAD TREASURES™.

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CHOOSE FROM BOUQUETS, STICKS, PODS, GRAINS, FILLERS & GRASSES.
DOES NOT INCLUDE FEATHERS.
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4 ft. - 8 ft. ALWAYS **30% OFF** THE MARKED PRICE*
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THE MARKED PRICE*

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ITEMS PRICED \$4.99 & UP.

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INCLUDES SHEA BUTTER, GOAT'S MILK, OLIVE OIL, COCONUT OIL SOAP & AVOCADO CUCUMBER SOAP.
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ALL COLORS.
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8x10 **3.99** 11x14 **5.99** 16x20 **7.99**

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CHOOSE FROM PRINTS, SHEERS & LAMINATED FABRIC. ALWAYS **30% OFF** THE MARKED PRICE*
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DOES NOT INCLUDE FALL APPAREL FABRIC.
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- Fleece
CHOOSE FROM PRINTS, SOLIDS & MICROFIBER. ALWAYS **30% OFF** THE MARKED PRICE*
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INCLUDES APPAREL PRINTS & BATIKS. ALWAYS **30% OFF** THE MARKED PRICE*
- Home Decor Curtain Panels & Pillow Covers **50% OFF**
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PRICES GOOD IN STORES MONDAY, OCTOBER 26 - SATURDAY, OCTOBER 31, 2015.
PRICES GOOD ONLINE SUNDAY, OCTOBER 25 - SATURDAY, OCTOBER 31, 2015.
SOME ADVERTISED ITEMS NOT AVAILABLE ONLINE. SALES SUBJECT TO SUPPLY IN STOCK.
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NORTH ALABAMA PODIATRY, LLC

DR. MICHAEL R. LINVILLE

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Doctor's Weekly Quiz - Topic: Measure

<p>1. Calculating with volume, one cubic centimeter (cc) equals one milliliter (ml). True or False?</p> <p>2. The volume of pure elemental Nitrogen (N) in an automobile tire is a measure of pressure (psi). The atmosphere we breathe is approximately 79% N. A gauge to measure psi is relative to atmospheric pressure. Is this entire statement fairly true or fairly false? True or False?</p>	<p>3. If one drinks 24 ounces (oz.) of milk, how many cups would this be? A) 2, B) 3, C) 4, D) 6</p> <p>4. In musical notation, a bar (or measure) is a segment of time defined by a given number of beats, each of which are assigned a particular note of value. True or False</p> <p>5. The weight of pure gold (.9999) is measured internationally as what type of ounce? A) English, B) Troy, C) Stone, D) Greek</p>
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Answers: 1: T 2: T 3: B 4: T 5: B

Do you have foot pain or possible foot related problems?
Answers may be only a call away for an appointment.
Most insurances are accepted, please call and ask.

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No representation is made about the quality of the podiatric services to be performed or the expertise of the podiatrist performing such service.

Block Party

Come join us for an afternoon of community and family fun!

SUNDAY NOVEMBER 1 3-5:30 PM	FIRST BAPTIST CHURCH TUSCUMBIA PARKING LOT	
FREE FOOD	KIDS ACTIVITIES	LIVE MUSIC
<p>Music by The Woodalls & McKenzie Lockhart</p>		
<p>Bring your lawn chairs! For more information call, 256-383-1515</p>		

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Family Medicine

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Shoals Psychiatric & Medicine Clinic

Dr. William Roddy, D.O.
Psychiatry / Internal Medicine

Gladly Welcomes Former A.P.S. Patients To Our Practice

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Dr. Roddy has been serving adults, children, adolescents and families for over 25 years. Dr. Roddy provides comprehensive and confidential mental health treatment, specializing in the areas of:

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• Adult & Child ADHD	• Eating Disorders
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• Smoking Cessation	• Schizophrenia
• Victims of Abuse	• Fatigue
• Obsessive Compulsive Disorder	• Marital Problems
• Memory Problems	• Chronic Pain associated with emotional illness
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No Medicaid or Medicare Patients Under 65 yrs.

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Local Agents, Local Office
Over 60 Years Combined Experience

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Monday, Nov. 2nd
& Wednesday, Nov, 4th
9am - 2pm

The event is **FREE** To the public!!!

Community Health Fair

<p>Highlights:</p> <ul style="list-style-type: none"> • Flu Shots • HIV / AIDS Testing <p>Screenings for:</p> <ul style="list-style-type: none"> • Blood Pressure • Cholesterol (fast for 6 hours prior to testing) • Diabetes 	<p>Special Hearing Screenings by Kabel Hearing</p> <p>Health Education for:</p> <ul style="list-style-type: none"> • Nutrition • Breast Cancer Awareness • Stop Smoking • Mental Health • Local Service Organizations • And Much More!!
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To be held at the Shoals Community Clinic
309-B Handy Homes, Florence, Alabama

Sponsored by: UNA College of Nursing
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Commission, & Shoals Community Clinic

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ASK THE ATTORNEY



Thomas McCutcheon

Ask the Attorney is sponsored by local attorneys, McCutcheon & Hamner, PC, as a service to the residents of NW Alabama.

Q I received a letter from my employer's insurance company about an injury I had about a year ago on the job. They want to pay me less than \$10,000.00 after I had surgery on my arm and they want me to sign to bottom of the letter and send it back to them. What should I do?

Charles, Tuscumbia, AL

A I would be happy to look at the offer and tell you what I think about the case. Around once a month I will have someone stop by with a similar letter and we will talk about the facts of the case and what their options are and let them make a decision about how the matter will be resolved. Sometimes the offer is fair and I will advise the person to accept the offer and on other occasions I think otherwise. In any event there is no charge for a discussion about an injury and an offer. You need to know what your

case is worth, exactly what they are offering and why and what the true consequences of pursuing or not pursuing your case will be.

Some employers in the area are great to work for and want to keep a worker that was injured while in their employment. Other employers can't wait to get rid of a worker that reported an on the job injury claim.

Injuries to the shoulder are valued in two different ways depending on current employment status while injuries to the arm are valued in a particular way based on a schedule that does not change whether the injured worker is employed or not.

There are employers who have jobs that are so difficult to do and so physically demanding or repetitive in nature that by the time a person is in their mid 40s they physically cannot continue on in that type of job. Those workers often force themselves to work beyond the point where they will ever physically be able to fully enjoy life or at least be pain free because they have to have the money for their family. There certainly are a lot of different considerations to think about and talk about with an injured worker. You should discuss this letter and your injury with a lawyer that you know and trust.

Buckle up and drive safely.

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

P. O. Box 38, Florence, Alabama 35631 or visit our website at: www.mhatty.com

f facebook: McCutcheon and Hamner, P.C.

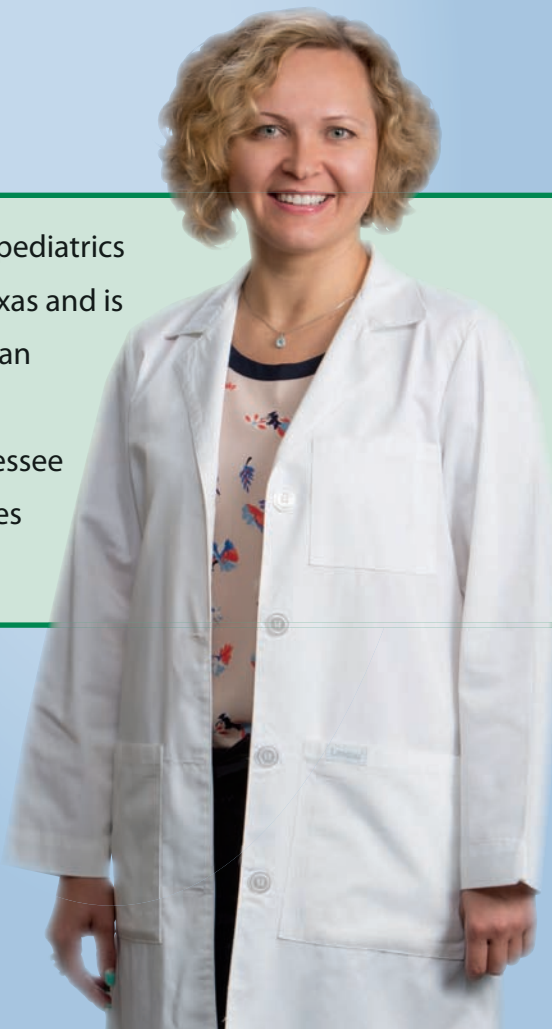
We will not print your full name in the article. We will not be able to return any written or preprinted items which are submitted.

No representation is made that the quality of legal services to be performed is greater than the quality legal services performed by other lawyers.

H Helen Keller Hospital

Welcomes

Tetiana Litvinchuk, M.D.
to our Medical Staff



Dr. Tetiana completed a pediatrics residency in Amarillo, Texas and is a member of the American Academy of Pediatrics. She will be joining Tennessee Valley Pediatric Associates in Tuscumbia.

Thank you for choosing Helen Keller Hospital.

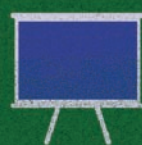
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Present your idea at the Second Annual Idea Audition on November 19th and you could win! But hurry - sign-up deadline is November 1 at midnight!



Part "Shark Tank," part "American Idol" — present your idea for a business and you could win \$1,000, \$2,500, or even \$5,000! Just log on to shoalsideaaudition.com, attend one of our coaching sessions (where we'll help you refine your pitch), present to the judges on the 19th...and may the best idea win! But hurry - **deadline to enter is November 1.**

Presented by the University of North Alabama, Shoals Chamber of Commerce, and Bank Independent. For a complete list of sponsors, visit shoalsideaaudition.com.

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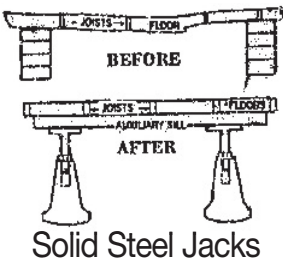
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One Last Breath

Isaiah 42:5 "Thus saith God the LORD, he that created the heavens, and stretched them out; he that spread forth the earth, and that which cometh out of it; he that giveth breath unto the people upon it, and spirit to them that walk therein."

Isaiah 57:16 "For I will not contend for ever, neither will I be always wroth: for the spirit should fail before me, and the souls which I have made." The majority of mankind should be grateful to their Creator. **John 3:16** "For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life."

It seems like sometimes the only one that is doing the giving in this world is God. The most ungrateful ones in this world are the ones that receive the greatest blessings, men.

The prophet Baalim in Numbers 22 had a mule he rode on. In this chapter God spoke to this prophet and sent him on a journey. During this trip God opened the eyes and loosed the tongue of the ass he was on and he warned Baalim of death just ahead. We read in **2 Peter 2:16** "But was rebuked for his iniquity: the dumb ass speaking with man's voice forbad the madness of the prophet." Baallim wanted to kill the animal that had just saved his life. **Men are like mules. Job 11:12** "For vain man would be wise, though man be born like a wild ass's colt." **Men are still like mules.** Men need to be broken to be of any real use to God, himself, or anyone else. What our desire and prayer should be is for God to open our eyes, like this mule and show us what's ahead for us in eternity.

God knows what's ahead for us. God has numbered the hairs on your head, and knows the thoughts and intents of your heart, and when you will take your last breath. God has a complete record of all your sins, words and works. At your judgment, without a Savior, you will face everything you have ever said and done and give account for yourself. With a Savior at judgment, you can face God forgiven, clean and clear of all your sin. Trust the Savior Jesus Christ today. This day could contain your last breath. At least, think about it.

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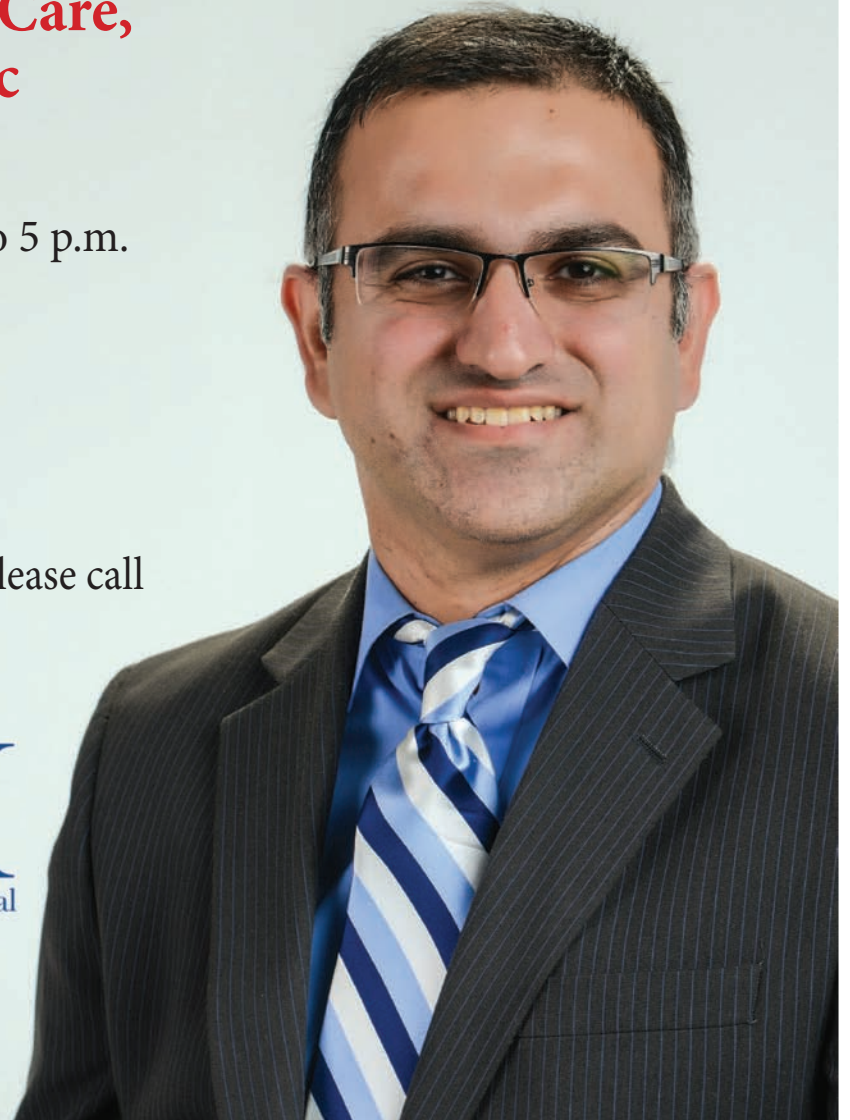
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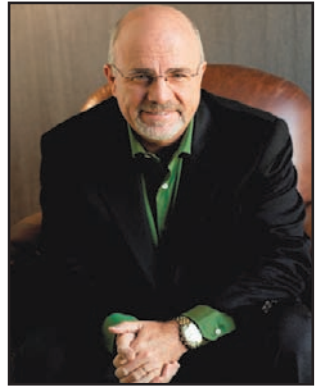


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HELPING THEM BUDGET



Dear Dave,
My husband and I live on a budget and are getting out of debt. Our daughter is in high school, and we've been teaching her about your plan. Is it realistic to expect a 16-year-old with a part-time job and a hand-me-down car to make and live on a budget?
Marcie

Dear Tim,
Congrats on beginning college! I'm glad, too, that you understand how I feel about debt. But it worries me that you seem to think that you're not doing anything with your money when you save. Saving money is one of the most important things you can do with your money, because when you save you're planning for the future and the unexpected.

Dear Marcie,
Anyone who has an income can make and live off a budget. Your daughter is at a great time in her life to learn how to prioritize spending, saving and giving — and making her money behave!

Retirement may seem long way off right now, but think for a second how it would feel to have worked your entire life only to end up broke at age 65. If that thought doesn't scare you, it should. Have you ever seen someone that age, or older, wrangling shopping carts in the rain or flipping burgers at a fast food joint? In most cases, it's not because they love the job and being around people. They're doing it because they have to, because they failed to plan for the future and save some money.

Even in her situation, when she's still living at home with you guys, there are plenty of things she can include in a budget. Think about it: She needs gas for the car, basic maintenance and insurance ... things like that. She'll also want a little spending money, and she might even have ideas of going to college. So sit down with her and show her how to make out a budget to figure out the upcoming month's expenses before the month begins. Make sure she knows how to properly balance and reconcile her bank account, too.

Let's talk about something a little closer. You said you agree with my stance on debt. Okay, so how are you going to buy your next car without going into debt if you haven't saved anything? How will you survive if you get laid off from your job if you haven't saved any money? Bad things happen when people are foolish enough not to save money.

Of course, at this point it's still your responsibility as parents to provide her with the basic necessities. But I love your attitude and your willingness to teach her how to handle money intelligently. The sooner she learns some basic money management principles, the sooner she'll be able to handle her finances in the real world responsibly.

Saving is doing something with your money, Tim. It's one of the most important things you can do with money — for yourself and those around you!

—Dave

—Dave

SAVING IS DOING SOMETHING

Dear Dave,
I know you're all about getting out of debt, and I agree with your stance on that. I started college last month, and scholarships and Pell Grants will pay for everything. But is saving money really that important if you're young and have a good income? What good does money do you if you don't use it for something?
Tim

Dave Ramsey is America's trusted voice on money and business, and CEO of Ramsey Solutions. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

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COMPACT								
13	CHEVROLET	CRUZE	4DR SDN LT	SILVER	64,049	\$12,350	-\$704	\$11,646
13	DODGE	DART	SE WHEELS CLOTH AUTO	SILVER	38,971	\$12,995	-\$1,027	\$11,968
09	FORD	FOCUS	4DR SDN SE	SILVER	111,066	\$8,500	-\$1,058	\$7,442
13	HYUNDAI	ACCENT	4DR SDN AUTO GL	BLUE	34,754	\$12,750	-\$853	\$11,897
14	MITSUBISHI	LANCER	ES CLOTH PWR W/L AUTO	SILVER	34,068	\$12,875	-\$898	\$11,977
14	MITSUBISHI	LANCER	ES CLOTH PWR W/L AUTO	WHITE	33,773	\$12,875	-\$898	\$11,977
14	MITSUBISHI	LANCER	ES CLOTH PWR W/L AUTO	WHITE	37,714	\$12,875	-\$878	\$11,997
FULL SIZE								
13	CHEVROLET	IMPALA	4DR SDN LT FLEET	RED	59,410	\$13,250	-\$2,263	\$10,987
10	CHEVROLET	IMPALA	4DR SDN LT RETAIL	GRAY	63,756	\$11,995	-\$1,140	\$10,855
09	CHRYSLER	300	LX CLOTH AUTO PWR W/L	BLUE	106,133	\$10,995	-\$1,007	\$9,988
08	FORD	TAURUS	4DR SDN SEL FWD	WHITE	136,300	\$7,995	-\$1,002	\$6,993
LUXURY								
03	BUICK	PARK AVENUE	LEATHER ALL PWR AUTO	WHITE	129,972	\$6,995	-\$1,007	\$5,988
01	LINCOLN	TOWN CAR	4DR SDN CARTIER	GRAY	104,839	\$7,950	-\$1,954	\$5,996
06	LINCOLN	ZEPHYR	LEATHER MOONROOF	BLACK	142,930	\$8,995	-\$1,127	\$7,868
MIDSIZE								
14	CHRYSLER	200	LX CLOTH AUTO PWR W/L	WHITE	51,631	\$13,250	-\$1,253	\$11,997
12	FORD	FUSION	SEL RF V6	BLACK	115,553	\$11,975	-\$1,220	\$10,755
12	FORD	FUSION	4DR SDN SE FWD	GRAY	85,821	\$12,995	-\$1,020	\$11,975
12	FORD	FUSION	SEL LEATHER ROOF	BLUE	76,308	\$13,950	-\$1,973	\$11,977
10	FORD	FUSION	SPORT LEATHER ROOF V6	BLUE	86,313	\$13,267	-\$1,290	\$11,977
09	HONDA	ACCORD	EX CLOTH AUTO ROOF	BLACK	114,131	\$12,995	-\$1,018	\$11,977
13	HYUNDAI	ELANTRA COUPE	2DR AUTO GS PWR W/L	RED	49,195	\$12,772	-\$795	\$11,977
13	KIA	OPTIMA	4DR SDN LX	CHERRY RED	60,344	\$13,450	-\$1,451	\$11,999
11	KIA	OPTIMA	LX CLOTH AUTO PWR W/L	MAROON	103,396	\$11,200	-\$714	\$10,486
11	KIA	SORENTO	LX LTHR WHLS PWR	BLACK	136,853	\$11,150	-\$662	\$10,488
03	NISSAN	ALTIMA	4DR SDN SE AUTO	WHITE	132,000	\$7,995	-\$998	\$6,997
09	NISSAN	ALTIMA	4DR 2.5S AT RF CLTH	RED	94,138	\$11,895	-\$1,003	\$10,892
12	TOYOTA	CAMRY	LE CLOTH AUTO PWR W/L	WHITE	104,592	\$12,225	-\$527	\$11,698
10	TOYOTA	CAMRY	LE CLOTH PWR W/L AUTO	RED	96,085	\$12,995	-\$2,007	\$10,988
09	TOYOTA	CAMRY	LE CLOTH AUTO PWR W/L	BLUE	111,070	\$10,995	-\$1,007	\$9,988
PICKUP								
07	DODGE	RAM 1500	QUAD CAB SLT PWR W/L	SILVER	158,149	\$14,250	-\$2,364	\$11,886
97	FORD	F-250 HD	HD SUPERCAB 155.0" WB	RED	207,898	\$8,995	-\$1,139	\$7,856
11	FORD	RANGER	XL REG CAB 4X2 AUTO	WHITE	100,623	\$11,995	-\$998	\$10,997
05	GMC	CANYON	CREW 4X4 PWR W/L AUTO	SILVER	102,510	\$12,275	-\$1,287	\$10,988
05	NISSAN TRUCK	FRONTIER 2WD	SE KING CAB V6 AUTO	GRAY	150,013	\$10,995	-\$3,030	\$7,965
05	NISSAN TRUCK	TITAN	XE CC 2WD	RED	123,316	\$10,500	-\$1,508	\$8,992
SPORTS CAR								
07	FORD	MUSTANG	LEATHER AUTO PWR W/L WHEELS	GRAY	94,852	\$10,500	-\$512	\$9,988
03	FORD	MUSTANG	V6 LEATHER AUTO PWR W/L	GRAY	116,731	\$6,995	-\$1,029	\$5,966
06	FORD	MUSTANG	GT PREMIUM LEATHER AUTO	WHITE	145,712	\$11,050	-\$562	\$10,488
04	MAZDA	MX-5 MIATA	2DR CONV CLOTH AUTO	SILVER	74,777	\$9,750	-\$2,318	\$7,432
08	PONTIAC	G6	4DR SDN 1SV VALUE LEADER	WHITE	71,669	\$9,500	-\$1,177	\$8,323
SUBCOMPACT								
11	FORD	FIESTA	4DR SDN SE	MAROON	57,389	\$10,375	-\$980	\$9,395
12	SUZUKI	SX4	4DR SDN CVT LE POPULAR FWD	QUICKSILVER MET	94,155	\$8,500	-\$955	\$7,545
12	SUZUKI	SX4	4DR SDN CVT LE POPULAR FWD	SILVER	47,574	\$10,200	-\$1,243	\$8,957
SUV								
05	CHEVROLET	EQUINOX	LT LEATHER ROOF AUTO	BLUE	122,060	\$9,995	-\$1,207	\$8,788
08	CHEVROLET	EQUINOX	LT LEATHER ALL PWR	GOLD	144,332	\$9,995	-\$2,017	\$7,978
06	CHEVROLET	TAHOE	4DR 1500 2WD Z71	BLACK	167,453	\$10,500	-\$748	\$9,752
10	CHEVROLET	TRVERSE	LS CLOTH PWR W/L	WHITE	121,360	\$13,250	-\$1,802	\$11,448
08	FORD	EDGE	SEL LEATHER PWR W/L	WHITE	146,509	\$11,995	-\$2,998	\$8,997
05	FORD	ESCAPE	4DR 103" WB 3.0L XLT	BLUE	149,848	\$7,975	-\$982	\$6,993
03	FORD	ESCAPE	4-SPD AT W/OD	WHITE	128,475	\$7,575	-\$1,028	\$6,547
08	FORD	ESCAPE	4WD 4DR V6 AUTO XLT	GRAY	119,060	\$9,275	-\$278	\$8,997
05	FORD	ESCAPE	4DR 103" WB 3.0L XLT	WHITE	133,447	\$7,995	-\$1,018	\$6,977
11	FORD	ESCAPE	XLS CLOTH PWR W/L	TAN	92,300	\$11,300	-\$733	\$10,567
08	FORD	EXPLORER	4DR LTHR RF	WHITE	141,828	\$9,800	-\$1,907	\$7,893
11	KIA	SORENTO	MANUAL PWR W/L	SILVER	92,108	\$12,311	-\$1,323	\$10,988
11	KIA	SPORTAGE	AWD 4DR LX	RED	100,637	\$13,100	-\$1,110	\$11,990
08	MERCURY	MARINER	FWD 4DR V6 PREMIER	OXFORD WHT	108,947	\$10,985	-\$1,040	\$9,945
12	NISSAN	ROGUE	S CLOTH AUTO PWR W/L	WHITE	108,242	\$12,995	-\$1,007	\$11,988
09	NISSAN	MURANO	2WD 4DR SL	BLACK	125,000	\$12,625	-\$1,656	\$10,969
11	NISSAN	ROGUE	S CLOTH PWR W/L	GRAY	106,830	\$12,875	-\$1,898	\$10,977
11	SUZUKI	GRAND VITARA	2WD 4DR AUTO PREMIUM	AZURE GRAY META	41,500	\$11,990	-\$1,188	\$10,802
WAGON								
06	CHRYSLER	PACIFICA	LEATHER ROOF ALL PWR	SILVER	75,395	\$10,995	-\$1,018	\$9,977
10	DODGE	GRAND CARAVAN	SE CLOTH PWR W/L	WHITE	89,109	\$10,700	-\$732	\$9,968
12	FORD	TRANSIT CONNECT	XL CARGO PWR W/L	SILVER	106,540	\$13,475	-\$2,487	\$10,988

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Commentary

HUD Affirmatively Furthering Housing

The House and Senate kicked the can down the road in September, averting a partial government shutdown and continuing level appropriations into December. They can then author a real budget or decide to temporarily keep the government operating again.

The band-aid policy is a cop-out, but it DOES present opportunities to consider limiting or eliminating permanent funding for foolish executive decisions.

Such was the case in July when President Obama decided that the Department of Housing and Urban Development (HUD) should force local communities to integrate nicer neighborhoods with low-cost housing. This was done through executive order and not through the legislative process.

HUD dispersed about \$3.8 billion worth of federal grants to about 1,200 municipalities in 2012. In order to continue receiving those grants, any current or future rezoning plans in those communities now need federal approval. That will include parameters for modifying land use and zoning laws to further revised federal fair housing goals, based solely on income and racial parameters. Read this as *Income and Racial Quotas by Geography*.

If HUD decides an existing zoning plan is discriminatory, it could render local zoning laws void, irrespective of how local residents or

See HOUSING... on Page 18

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

THIS WEEK

in the Shoals

October 28, 2015

Happening THIS WEEK

All Saints

Annual Service at St. John's Special for Community

TUSCUMBIA—The annual memorial service at St. John's Episcopal Church in Tuscumbia will celebrate the observance of All Saints' Day at 3pm on Sunday, November 1. The public is invited to attend. The historic church is located at 300 N. Dickson St. in Tuscumbia at the corner of Dickson and Third. The service of Evening Prayer will be taken from the 1928 Book of Common Prayer.

St. John's Church was



St. John's Episcopal Church
Courtesy photos

founded in 1839 when the congregation met in homes and in the Methodist Meeting House. The present building is an early example of Carpenter's Gothic architecture and was erected in 1852. During the Federal

occupation of Tuscumbia in the 1860's, the church was used by the Union Army to stable horses. A large portion of the church records was destroyed at that time. The church was

See SAINTS.. on Page 33

A MILITARY & CIVIL WAR RELIC SHOW AND SALE will take place on Saturday, October 31, 9am-5pm, and Sunday, November 1, 9am-3:30pm at the North Alabama State Fairgrounds, at Bldg. No. 1, on US Hwy 43 S., in Muscle Shoals. Admission-Adults: \$5. Children age 13 and under are Free. There is also free parking. Vendors will have various Civil War era guns, swords, knives, projectiles, bullets, cavalry items, General Military Items and collectibles, uniform items and accessories, prints, books, display cases, and more. The show is sponsored by The Sons of Confederate Veterans, Col. Wm. A. Johnson Camp # 898, Tuscumbia. For more info, call 256-648-7572 or 256-383-4204

THE BROWN BAG SALE at the Sheffield Public Library is November 4-6. Buy a Brown Bag for \$5 and fill it with books from basement Bookstore. The bookstore is open 9-5 Monday-Friday. 256-386-5633.

R.E. THOMPSON FALL FESTIVAL is Thursday, October 29 from 6-8pm. Enjoy a cake walk, target the teacher, football toss, Bingo, face painting, pick up ducks, costume contest and more!

TRUNK OR TREAT IN DOWNTOWN SHEFFIELD on October 30 from 5-7pm. Businesses all over Sheffield will be downtown. Enjoy hayrides and lots of activities.

TRUNK-OR-TREAT in the parking lot of First Cumberland Presbyterian Church on Wednesday, October 28. Community children are invited to come by between 6-7:30pm. 2422 Darby Drive in Florence.

Safety Tips for Trick or Treaters

SHOALS—Fall weather, spooky house decorations and candy stocked on the shelves signal that Halloween is just around the corner. Shoals Ambulance offers safety tips to ensure everyone enjoys a safe and happy Halloween.

Halloween is the second most-popular family holiday with an estimated 41 million children trick-or-treating.

See SAFETY... Page 31



Watch for Little Goblins Saturday Evening

Shoals Starz

Dance Raises Charitable Funds

FLORENCE – All-Starz Dance Academy will host the 3rd Annual "Dancing with the Starz of the Shoals" contest at 3pm Sunday, November 1 at the Shoals Theatre in Downtown Florence.

Several charities are being represented by these local celebrities: Shoals Sav-A-Life (Bobby/Amy Clingan)

See DANCE... Page 33

FOOTBALL
Sat., Oct. 31
1:30pm
vs Delta State
Braly Stadium
GO LIONS!
Check www.roarlions.com for complete schedule

For Tickets
call the Ticket Office 256-765-5466
or email Ticket Mgr. Jenn Sharp at jlsharp@una.edu

SOCCER
Sunday, Nov. 1 • 1pm
vs Delta State
Bill Jones Athletic Complex

VOLLEYBALL
Friday, Oct. 30 • 7pm
vs Christian Brothers
Flowers Hall

YOUR Letters

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 readers. Please submit typed or neatly written letters to: Editor-Courier Journal

by Mail or in Person
219 W. Tennessee St., Florence, AL 35630
• e-mail: editor@courierjournal.net
• FAX- 256-760-9618

“The death penalty is not justice. It is no more than an uncivilized form of vengeance.”

Always Gave Freely

Editor:

Newspapers are filled with mean people doing bad things, but there are many more good people doing things that are inspirational and uplifting. Thus was the case of Dr. R. Winston Williams, a selfless man of gentle nature who loved and was loved by everyone who knew him. This Godly man, doctor, and civic leader dedicated his life to curing the sick and working for the betterment of the community.

His legacy in the medical profession was a life that every medical student should emulate. Our family was blessed to have him as our family doctor. He and his wife Martha visited us

just before his passing. It was a visit we shall always cherish.

He is no longer with us, but in life he gave freely of himself. Everyone who knew him are thankful that he lived.

Alfred & Wanda Farris
Cherokee

Illogical and Insane

Editor:

In the Sunday, October 18 *TimesDaily*, Tom Smith wrote about a woman being indicted for chemical endangerment to a child. How could she endanger a child that didn't legally exist? Rather than poison the child with drugs, she

could have used her right as a woman to choose, and killed the child in the womb. Then it would have been considered a fetus with no right to life.

This case illustrates how illogical and insane the Supreme Court ruling is that a woman has a constitutional right to kill her child in the womb. There have also been cases where someone who killed a pregnant woman was charged with two homicides. If the child in the womb is nothing but tissue, how can someone kill it with a gun or an automobile? No wonder there is so little respect for law in this nation.

Euell White
Florence

See LETTERS.. on Page 27

November 2015

Calendar of Events



Monday 2

OSTOMY SUPPORT GROUP

5:30pm
Keller Wellcare Center
For more information call Linda Evans at 256-386-4163

Mon. & Tues. 2 & 3

PALS PROVIDER CLASSES

Pediatric Advanced Life Support Classes
Call Education Dept. for class information, 256-386-4030

Wednesday 4

DIABETES SELF-MANAGEMENT EDUCATION

9am • River Room
Call 256-386-4029 for more registration info.

Thursday 5

CHILDBIRTH CLASSES

6pm • Education Department
3 consecutive weeks. Other classes on November 9 & 10.
To register, call 256-386-4030

Friday 6

BLOOD PRESSURE & BLOOD SUGAR SCREENINGS

8-11:30am • Main Lobby
Free. Sponsored by Keller Volunteer Services.

Tuesday 17

HEALTHY VALLEY WOMEN PROGRAM

12pm • Keller Wellcare Center
Dr. Laurence Carmichael presents "Sleep Disorders"
Free, lunch served, limited seating.
Call 256-386-4747 to RSVP

Wed. & Thurs. 18 & 19

ACLS PROVIDER CLASSES

Call Education Dept. at 256-386-4030 for information

Friday 20

BLOOD PRESSURE & BLOOD SUGAR SCREENINGS

8-11:30am • Main Lobby
Free. Sponsored by Keller Volunteer Services.

Friday 20

CPR CERTIFICATION & CPR RENEWAL

CPR Certification at 10am;
Renewal classes at 7:30am & 1pm • River Room
256-386-4030 for info or to pre-register. \$50 fee for non-employees

Mon. & Tues. 23 & 24

HKH VOLUNTEER AUXILIARY LINEN SALE

Main Lobby
7am-6pm on 11/23
7am-4pm on 11/24

Tuesday 24

HKH VOLUNTEER AUXILIARY BAKE SALE

Main lobby of HKH.
7am - ?

Thursday 26



St. Vincent de Paul Thrift Store *Help Us, Help Others*
Free Flu Shots Courtesy of Walgreens 10/28/15 11am-2pm

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Future...

Continued from Page 1

Debbie Gerelds, wife of the late coach, Tandy Gerelds, will be a special guest speaker at the event. Coach Gerelds was Tony Nathan's coach at Woodlawn High School in the early 1970's during the integration of Alabama high schools. He

coached against Banks High School in what is known as the biggest high school football game in Alabama history, attended by 40,000 people at Legion Field in 1974.

"Coach Gerelds is a legend in high school football circles in Alabama," said Didi Vardaman, Development Director for Shoals Christian School. "People know him from his days at Woodlawn or the years he coached at Deshler High School, but after he retired, he was the first administrator at SCS, started our football program, and was our first coach. He and his family are dearly loved and remembered at our school."

Robbie Burdine, SCS alum, who was a waterboy for Coach Gerelds, also appears in the movie. He will be at the event, which is the kickoff for the school's Annual Fund campaign. The campaign raises unrestricted funds to help the school in various ways. There is no set admission charge, but an opportunity to donate to the school will be provided.

"While it is a fundraiser for our school, this is also an opportunity to thank those who were instrumental in following God's call to combine elementary schools from Woodmont Baptist and Christ Chapel to form a comprehensive K-12th grade school against many odds in 1997," said Vardaman. "The late Bill Trapp, former Woodmont pastor, and Doc Shell, the former pastor of Christ Chapel, were our founders, but it took many others joining them to make it happen. Countless people prayed, supported, worked and sacrificed to help SCS begin and thrive. These are the people who had faith for the future from the beginning. We want to honor those who paved the way for the school we have today, and continue to build on that foundation."

Vardaman said there has been great response to the event and all dinner tables have been filled. There is general seating left, but those interested need to call the school office at 256-767-7070 to reserve seats as soon as possible.

The event begins at 7pm. The school is located at 301 Heathrow Drive in Florence.

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 Registration: 7:00am Symposium: 7:45am - 4:45pm

Keynote Speakers

Cat Selman
 Founder - The Healthcare Communicators, Inc.

Daniel C. Potts, MD
 Founder - Dementia Dynamics, LLC
 President - Cognitive Dynamics Foundation

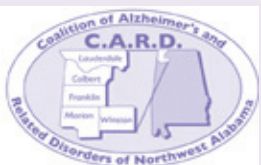
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Commentary...

Housing...

Continued from Page 14

zoning boards may think. In Obama's view too many nice homes in an area unfairly excludes poor and minority residents. Since when is living in a nice neighborhood racist? And since when did living in a nice neighborhood become a constitutional right?

Let's face it; not every family prioritizes property maintenance or appearance to the same degree. As a rule, homeowners tend to demonstrate greater pride, concern, and diligence with regard to upkeep.

Most homeowners tend to invest in their properties in order to maintain/increase value. They make sacrifices and often spend long afternoons and weekends keeping it up. Many shorten or eliminate vacations to cover associated expenses. Others spend handsomely in hiring local businesses to help maintain the properties.

By the way, this is also beneficial for state government in that property tax are maintained. Renters, and to a greater extent, those in subsidized housing tend to be less concerned about maintaining property values.

For generations, Americans have been able to leave depressed areas where crime, neglect, and apathy proliferate in favor of relocating to areas where home-ownership and the associated pride is generally higher. People of all races and nationalities are choosing homes in safer areas.

Housing discrimination based on race, ethnicity, or religion has been illegal since the Fair Housing Act of 1968, which is Title VIII of the Civil Rights Act. Anyone now has the right to move anywhere. Local zoning rules and covenants only determine what can be built where, in what size, and to what specs. Zoning and covenants do not restrict who can live where.

The housing market is what determines what a house in a particular area will cost. Economics is what determines whether or not someone can afford a particular home in a particular neighborhood, not race or ethnicity. Evidence of that can be seen in most any American neighborhood.

However, under the new law HUD can use economic and racial figures to determine if your neighborhood is racist. Receipt of future federal grant monies in your community will be based on that determination. That nonsensical philosophy insinuates that inanimate structures in your neighborhood discriminate based on their value. The government can then require that high density, low income housing be built in or adjacent to your neighborhood. So

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Additional Requirements: Hopper: Monthly fees: Hopper, \$12; Joey, \$7; Super Joey, \$10. With PrimeTime Anytime record ABC, CBS, FOX and NBC plus two channels. With addition of Super Joey record two additional channels. Commercial skip feature is available at varying times, starting the day after airing, for select primetime shows on ABC, CBS, FOX and NBC recorded with PrimeTime Anytime. Recording hours vary; 2000 hours based on SD programming. Equipment comparison based on equipment available from major TV providers as of 12/01/14. Watching live and recorded TV anywhere requires an Internet-connected, Sling-enabled DVR and compatible mobile device. **E-Bill Autopay Credit:** Promotional prices reflect a \$10/mo credit for enrollment in e-bill autopay. If e-bill autopay is cancelled, credit will be removed. **Premium Channels:** Premium offer value is \$135; after 3 months then-current monthly prices apply and are subject to change unless you call or go online to cancel prior to the end of 3 months. **Installation/Equipment Requirements:** Free Standard Professional Installation only. Leased equipment must be returned to DISH upon cancellation or unreturned equipment fees apply. Upfront and additional monthly fees may apply. **Miscellaneous:** Offers available for new and qualified former customers. Activation Fee may apply. Offers subject to terms of applicable Promotional and Residential Customer agreements. Taxes or reimbursement charges for state gross earnings taxes may apply. Additional restrictions and taxes may apply. **Offers end 11/13/16.** HBO®, Cinemax® and related channels and service marks are the property of Home Box Office, Inc. SHOWTIME is a registered trademark of Showtime Networks Inc., a CBS Company.

we could potentially have neighborhoods with \$250,000-\$300,000 houses, all owned and proudly kept up by gainfully employed mortgaged-holders, forced to allow high-density, low

See **ZONING...on Page 37**

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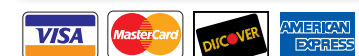
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AD GOOD OCT. 28 - NOV. 3, 2015

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Honey Baked
Or Black Forest** **\$3⁹⁹** Lb.



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All Varieties
10-15 Oz.

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3 Pk.

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1 lb. **78¢**

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16 Oz. **4/\$5**



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12 Dbl. Rolls Tissue Or 8 Reg. Rolls Paper Towels

\$6⁹⁸



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12 Pk. Cans Or Bottles

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12 Pk. Bottles

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4 Pk. 16 Oz. Cans

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6 Pk. Bottles

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Mild, Sharp Or Provolone

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- MUSCLE SHOALS** 3001 Woodward. • 7am-11pm • 256-381-7277
3413 Woodward Ave. • 7am-11pm • 256-978-6093
- SHEFFIELD** Foodland Plus • 106 Towne Plaza • 7am-10pm • 256-381-6552

- TUSCUMBIA** 103 West 1st Street • 7am-11pm • 256-383-9425
- FORD CITY FOODLAND** River Road • 7am-10pm • 256-446-5842
- ELGIN CROSSROADS** ELGIN Forest Plaza • 7am-11pm • 256-247-1958
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For cleaning your headlights, try toothpaste. Yes, it really works. It's cheaper than the kits they sell. Just put the toothpaste on your lights with a light scrubbing motion. Let sit for about 15 minutes and then rinse dry. It works great!

Debbie

HALLOWEEN COSTUME IDEA

The coolest family Halloween costume idea I've seen was a family of stick people. They were dressed in black sweat suits and hats with glow sticks attached to the front and back (down arms and legs) of the people, so when they walked, all you could see was the glow sticks.

JD

NOT LAZY SAVINGS

I find that laziness contributes to being broke! Get in the habit of taking a few extra steps in order to avoid buying pricey "convenience" items. If you don't mix that water and vinegar yourself, you'll always spend a fortune on the name brand cleaning stuff! If you don't learn how to cut up a chicken, you'll always spend needlessly on pre-cut chicken. Laziness costs money!

Corey

COLLEGE CASH

My son is a senior in college this year. At the beginning of each semester, he lets it be known that he has a car and is willing to be the "designated driver." Sometimes he'll go to a concert or just wait for a call to pick up students at a local bar. He doesn't make a lot, but he does make as much as he would with a more structured job.

Barb

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OCCASIONALLY YOU MAY SEE an ad duplicated and printed several times throughout the paper. This is done at the request of the advertiser. Each ad is paid for. Thank You for reading your Courier Journal. TFN

MOBILITY SCOOTER PRIDE Victory 9, excellent condition, \$650. 256-627-4490 10-28

QUEEN PILLOW-TOP MATTRESS set still in package, \$200. Full Size \$175. Kings \$300. Delivery possible. Eric, 256-710-7325. 11-04

THANK YOU for reading the Courier Journal! TFN

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2001 FORD ESCAPE V6, AUTO, air, \$3,900. 256-710-8120

BABY BED WITH MATTRESS with a baby swing in good condition. \$100. 256-974-2346

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MANSELL ROOFING - DISCOUNTS to veterans, and seniors, all work guaranteed, free estimates, 256-383-3218 10-28

3 LARGE BOXES OF WINTER clothing Sizes 16- 18. Pants, gowns, tops, jackets etc. \$30 all. 256-353-5617 10-28

2006 CHRYSLER PACIFICA, leather, sunroof, all power, 75k, \$9,977. Financing available. Call Michael 256-275-2096 or 256-764-3351 10-28

HEY SHOALS!

Check Out This Video Taken
Saturday, September 19
at the Sheffield Rec Center



Go To: **YouTube**
Then: **AKIOBOY**
Look For: **The Geek Gathering 2015**



Enjoy!
Thanks!

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Cat & Kids

by Cathy Turner

Home - The Place

"When I think of home I think of a place where there is love overflowing. I think I want to go back there with the things I have been knowing... It would sure be nice to be back home where there's love and affection... Time be my friend, let me start again."

I would sing these words and the songs from The Wiz, my favorite soundtrack tape, as I drove home from college in the late '70s. As I would ride the mountain curves on I-40 between Knoxville, Tennessee and Asheville, North Carolina, the closer I would get to home, the faster I would drive and the louder I would sing with Lena Horne and Diana Ross. "Yes, click your heels three times, if you believe ... And you'll be there." "...we must look

inside our hearts to find - a world full of love... Like home."

If I was in a different mood, I would sing, "Country road, take me home, to the place I belong, [North Carolina], mountain mama. Take me home sweet country road..." "I wish I could have been there yesterday - yesterday. Country road, take me home..." What is it about going home? What is it about that mountain mama? I saw it again this weekend when our daughter came home. I saw it when her baby daughter looked up at her. The look between the two of them when that baby's fat little hand reached out to touch her mother's cheek - that sweet, intimate look was free from requirements, was filled deep with joy and was overflowing with liking and appreciation. That's what you find at home.

a place where there's love overflowing..." We want to go home so that people will touch us with liking and appreciation. Home should be safe. Our home is where we can speak our passions without being derailed. Home is where I get my favorite food. Home is where grandmother plays on the floor with the baby. Home is where people sit close on the couch even though there's room on the other side. Home is where people are always in the way when Mama's cooking. Home is where no one sleeps in their own bed. Home is where someone will stay up with you to talk even if they are sleepy. Home is where mom and dad are and love is not far behind.

Home is about togetherness. It's where people are for you. It's where you are listened to. It's where people look you in the eyes and see you. That's the one thing that I will never forget about my mother - the way she looked at me. With her, it was always a look of joy and pride. Her eyes lit up whenever I entered the room. There were no requirements. That's why I would speed to get home - pure love.

How can we bring stability to this world? By loving each other thoroughly. And where does it start? At home. We have the power in the home to create confident individuals, lasting families, and a stronger nation. Do it.

To borrow the words from the earlier version of The Wizard of Oz, "Oh Auntie Em - there's no place like home."

When I would pull into home after that two hour ride from college, I was greeted by people running out to meet me, slamming the screen door behind them. I was touched and treasured. The love was palatable. This weekend when our daughter made it home with the baby after taking nine hours to make a six hour trip, she literally fell onto our shoulders. Why would she make such a trip? Because, "when I think of home, I think of

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Letters...

Continued from Page 15

Always Using Diplomacy

Editor:

So, Mitt Romney was laughed at by Obama when he warned, Russia was our

greatest threat...

Now that President Obama and his puppet administration have been so laid back on taking control of all the worldwide enemies and atrocities, Mr. Putin and Russia step in and take control, Now President Obama has become the puppet and the United States is now vulnerable

and under a dominance threat.

If Obama did not like Putin before, what does he think now that Putin is laughing and saying how do you like me now? Oh, I forgot, President Obama wants to use diplomacy and always talk our enemies into submission. If you snooze, you lose. I pray the next Presidential election will give us a leader not a loser.

Paul Sabatino
Florence

No One Should Take a Life

Dear Editor:

No one has the right to take the life of another person. It does not matter what the reason or circumstance. The death penalty is not justice. It is no more than an uncivilized form of vengeance.

Celia Heil
Florence

Immigrants Not Following Law

Dear Editor:

I was listening to Fox News and heard that Muslims who live here feel that they should follow their religion and the government rules from countries from which they came.

Have they not heard of nor learned, *Render unto Caesar the things that are Caesar's and unto God the things that are God's?*

Follow God's rules... follow the government's rules you are under.

Irene Billingham
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Dr. Moore began in his private practice in 1978 after graduating from UAB Dental School. His undergraduate experience includes a degree from Auburn University and Sheffield High School. Dr. Moore also received advanced dental training from the Pankey Institute as well as an Academy of General Dentistry Mastership. He comes to Singing River Dentistry after being in private practice for over 37 years, most recently in Muscle Shoals.

Dr. Moore is a member of many dental organizations including: American Dental Association; Alabama Dental Association; 8th District Dental Society; National Academy of General Dentistry; Alabama Academy of General Dentistry where he serves on the Board of Directors and also served as President in 2012.

Dr. Moore and his wife Patricia live in Muscle Shoals and have four grown children and four grandchildren.

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Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Always wanting nothing but happiness for her son, Quinn grilled Wyatt about his relationship with Ivy. Vivienne's maternal instincts overrode her devotion to her husband. Julius's confession drove an even bigger wedge between himself and Maya. Nicole began having doubts about being a surrogate for her sister. Wyatt was given cause for concern after seeing Ivy connecting with someone else. Pam and Charlie's Halloween party was the event of the season. *Wait to See: An eligible bachelor sets his sights on someone who isn't available.*

DAYS OF OUR LIVES Daniel was concerned about Eric's behavior. An inebriated Aiden made a startling confession to Hope. Eve planned to avenge her daughter's murder by attacking Chad while he was in a coma. Abigail was shaken by Ben's intense rage. Hope considered postponing her wedding to Aiden. Marlena was upset when John was called away on an ISA mission. Chad was arrested for the Necktie murders. Eric received an urgent message from Sami. Bo risked everything to try to reach Salem before Hope's wedding. *Wait to See: Nicole encourages Theresa to stand up to Kate.*

GENERAL HOSPITAL Dillon came close to revealing the truth about Dante to Lulu. Ava made a plea to Kiki to help her win back Avery. Elizabeth was moved by Jake's genuine paternal instincts after they took the kids trick-or-treating. Dante confessed his indiscretion to Sonny. Lulu found some revealing footage

from Dillon's movie. Ava had an emotional moment with Paul. Elizabeth received a special wedding gift from her grandmother and started to feel nervous about her upcoming big day. *Wait to See: Jake wonders why Hayden is so eager to attend his wedding.*

THE YOUNG AND THE RESTLESS Joe broke up a physical altercation between Devon and Cane that erupted over Lily's disappearance. Neil got impatient with Dr. Neville when he couldn't predict when Hilary would wake up. Victoria pushed Billy to admit that he blamed himself for Delia's accident. Ashley confided in Victoria about her feelings for Stitch, but vowed to suppress them. Victor and Jack pressed Kevin to find out who was behind the latest Paragon attack. Phyllis and Nikki worked together on planning the Halloween gala to benefit the Delia Project. *Wait to See: Adam stares death in the face.*

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YEAR/MAKE/MODEL	VIN	TOWED FROM
96 Buick Century	1G4AG55M2T6415939	Florence, AL
96 Dodge Ram	1B7HC16Y2TS654200	Florence, AL
-- Chevy Truck	CCU147A136390	Florence, AL
89 Chevy Celebrity	1G1AW51W2K6107210	Florence, AL
-- Toyota Camry	4T1BF28K3YU956436	Florence, AL
05 Pontiac Grand Prix	2G2WS522651261200	Florence, AL
-- Isuzu Rodeo	452CK58V6V4332226	Florence, AL
-- Nissan Maxima	JN10A31D827447049	Florence, AL
94 Honda Accord	1HGCD5668RA188141	Florence, AL
06 Jeep Grand Cherokee	1J4GX48S61C663574	Sheffield, AL
01 Toyota Camry	4T1BG22A31V779978	Sheffield, AL
04 Chrysler Sebring	4C3AG42G94E116357	Sheffield, AL
03 Toyota Highlander	JTEGD21A340087853	Sheffield, AL
97 Geo Metro	2C1MR5297V6743198	Sheffield, AL
02 Ford Explorer	1FMDU64ES2UB64947	Sheffield, AL
99 Nissan Sentra	1N4AB41DXXC706673	Sheffield, AL
06 Acura RL	JH4KB16516C003653	Sheffield, AL
06 Chevy Impala	2G1WDS8C469258510	Sheffield, AL
88 Dodge Ram Charger	3B4GD12Y6JM810448	Sheffield, AL
Pronto M41 Wheelchair (Schofield Medical Equipment)		Sheffield, AL

2015 Halloween Coloring Contest WINNERS!

A Special Thanks To Everyone
for taking part in our 2015 Halloween Coloring Contest!

2-4
1st Madison Rikard - 4 - Florence
2nd Anna Grace Fugate - 4 - Tuscombiana
3rd Caden Tucker - 4 - Florence

5-7
1st Emery Owens - 7 - Rogersville
2nd Libby Bradford - 5 - Killen
3rd Joey Lane - 6 - Florence

8-10
1st Elizabeth Kelley - 10 - Florence
2nd Austin Jacobs - 9 - Muscle Shoals
3rd Ella Faires - 10 - Muscle Shoals

HONORABLE MENTIONS 2-4: Aiden Sprinkle, Rylan McCormack, Sabriya White, Zoey Hensley, Madeline Hodges **5-7:** Timothy Brewer, Kolteyn Posey, Ansley Hollander, Luke Young, Paisley Lynne Risner, Shayla Perry, Kylie Baker, Dru Hall **8-10:** Lindsey Price, Lona Dalrymple, Chloe Fields, Neva'eh Richardson, Kay Leigh Chmura, Mikayla Moss, Johnny Hopkins

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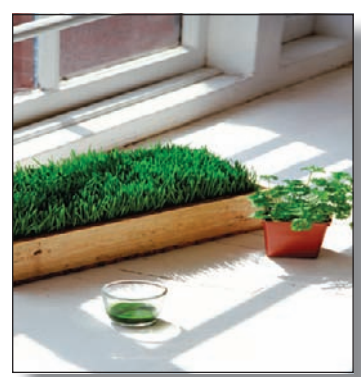
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HOW TO TEND TO AN INDOOR HERB GARDEN

Fresh herbs and recently picked ingredients can add flavor to any meal. A home chef can even improve the flavor of store-bought or prepared foods with an herb garnish that can transform otherwise bland dishes into something you'll want to eat again and again.



soggy. Insects are another threat to indoor gardens because there is no cold weather to inhibit the hatching of insect eggs. Soil from outdoors may be more susceptible to insects that are already living in the dirt.

Instead of soil from outside, use packaged soil or a nonsoil alternative that will hold moisture without the added risk of bugs. If small insects appear, use a mist of soapy water to kill the bugs without harming the plants or making the herbs unfit for eating. Group herbs together according to their watering needs to make maintenance that much easier. New sprouts generally need more water than established plants. Prune the herbs as needed for recipes. If the herbs experience a growth spurt, trim some of the plants and freeze the herbs for later use. Many indoor herb gardeners begin by growing parsley, chives, oregano, and basil, but you can experiment with just about any herb.

Harvesting fresh herbs is easy for homeowners who have gardens right in their backyards. However, everyone does not have a backyard, and even those that do might find their gardens threatened by changing seasons or unwanted critters. When gardens are moved indoors, the bounty of fresh ingredients continues no matter the date on the calendar. Herb gardens are perhaps some of the easiest gardens to cultivate indoors because they don't require large pots or much space. The plants themselves are relatively compact, and it only takes a pinch of herbs to give a meal some extra flavor. When growing herbs indoors, your indoor growing area must have adequate light to simulate the longer days of summer; otherwise, the plants may go dormant. It's ideal to have a southern exposure on the herbs, with at least eight hours of sunlight per day. If you do not live in a particularly sunny locale, consider supplementing the plants with grow lights, which will provide the full spectrum of light the plants need to thrive. Indoor air can become too dry for herbs, so you will need to compensate by providing humidity. While there may be added humidity in a kitchen greenhouse window, it still may not be enough to keep the plants healthy. Think about misting the plants daily to create some extra humidity, or place herb pots on top of a water-filled tray with pebbles so the evaporating water will add moisture without making the roots

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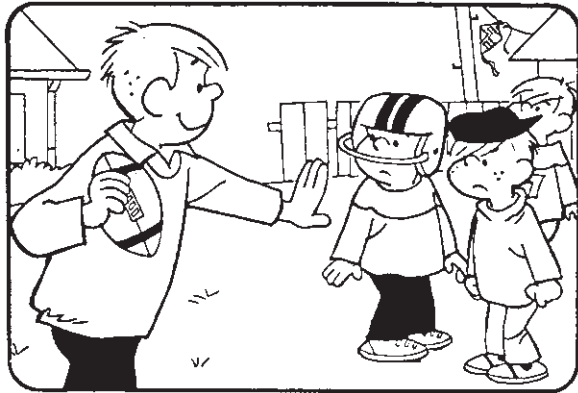
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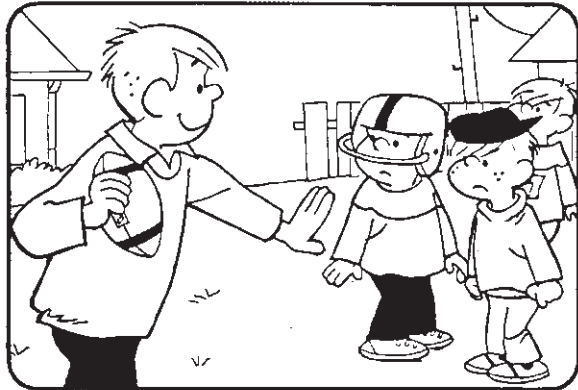
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 ALABAMA ST.
 USC at MARYLAND at
 CALIFORNIA IOWA
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 AUBURN DUKE
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Farewell Tribute To "Yogi," Part 2

We're all familiar with the quotes attributed to Yogi Berra. They've been called countless expressions and turns of phrase that were memorable because most of them didn't make any sense, yet at the same time, every one had some truth to it. In this final tribute to the man who gave us those funny "Yogi-isms," here are some of his most memorable.

"When you come to a fork in the road, take it," "you can observe a lot by just watching," "a nickel ain't worth a dime anymore," "always go to other people's funerals, otherwise they won't come to yours," "I usually take a two-hour nap from one till four," when asked if he wanted his pizza cut into six pieces or four, he said "better make it four, I don't think I can eat six."

"Never answer an anonymous letter," "it's hard to make predictions when you don't know what the future holds," on playing in the sun in left field at Yankee Stadium: "it gets late early out here," "you've got to be very careful if you don't know where you are going, because you might not get there," When asked about Mickey Mantle's ability to hit both left-handed and right-handed, he said "He's totally amphibious."

When male and female streakers ran across the field in one game, he said "I don't know if they were men or women, they had bags over their heads," "I'm not going to buy my kids an encyclopedia. They

can walk to school like I did," "So what if I'm ugly, I never saw anyone hit with his face," "Little League baseball is a very good thing because it keeps the parents off the streets."

On being asked what time it was, he said "you mean right now?" When someone told him how cool he looked, he said "you don't look so hot yourself." When he was asked how a new restaurant in town was doing, he said "not too good, nobody goes there anymore, it's too crowded," "it ain't the heat, it's the humidity," "how can you think and hit at the same time?"

"The future ain't what it used to be," "baseball is 90% mental and the other half is physical," "ninety percent of all putts that come up short, don't go in," "we made too many wrong mistakes," "you wouldn't have won if we had beaten you." When taking a trip with some of his friends, the driver said "I think we're lost," to which Yogi replied: "yes, but ain't we making good time."

There are so many more but space won't permit listing them all. After all, Yogi said "I really didn't say all those things I said." And everyone knows his most memorable line: "It ain't over till it's over." Yogi Berra was one of a kind. His legacy will live on forever and so will his quotes. Farewell, great one and thanks for the memories.

E-mail comments and suggestions to: jerrywknight@comcast.net

Safety...

Continued from Page 14

The activity often takes place after sundown, making the costumed children harder to see for motorists.

An insurance study revealed that over a recent ten-year period, the average number of pedestrian fatalities of those under the age of 18 more than doubled on Halloween. Fifty-five percent of the victims were ages five to fifteen, and the majority of the accidents didn't occur at an intersection or crosswalk.

"Halloween is something children look forward to all year, but it's also a holiday where they can be susceptible to injury," said Blake Hargett, operations supervisor for Shoals Ambulance. "Many of these accidents involve motor vehicles. The children are focused on their candy and the next house and don't always remember to look for cars. Motorists may not see the children in the dark."

Shoals Ambulance offers these Safety Guidelines:

- An adult should always accompany trick-or-treaters on their rounds.
- Check the label of children's costumes to ensure the fabric is flame-resistant.
- Costumes should be brightly colored so as to be easily seen. If not, add reflective tape to the front and back of the costume.
- Use a flashlight. Your child will both be able to see and be seen by others.
- Remove any mask or headwear item that could limit eyesight before crossing a street or driveway.
- Stay in a group.
- Stay in well-lit areas and only approach homes with a porch light on.
- Use the sidewalk, if available, and cross the street as a group in established crosswalks or intersections.
- Don't assume the right of way. Motorists may have trouble seeing trick-or-treaters, especially at dusk and after dark.
- Never cut across yards or use alleys.
- Homeowners preparing for trick-or-treaters should make sure the front porch and pathway are clear of hazards, such as fallen leaves, flower pots, and hoses.

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Black/gray interior, 73K miles \$6,450, 256-247-6004. www.capautosales.com 10-28

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2005 CHEVROLET EQUINOX LT,
Leather, Sunroof, Automatic, 122k, \$8,788. Financing available. Call Shannon 256-412-1551 or 256-764-3351 10-28

Saints...

Continued from Page 14

extensively damaged by the tornado that struck Tuscumbia in 1874. As a result the building was reinforced with iron rods across the ceiling and buttresses were added later. The church contains its original stained glass windows and furnishings. St. John's Church was closed for regular services in 1955, but it remains a consecrated house of worship. It is only open on special occasions and for special events.

An offering will be collected to help preserve the historic landmark church. For more information, contact Ninon Parker, church trustee, at 256-383-4401.

Dance...

Continued from Page 14

Safe Place (Debi/ Austin Bretherick)
One Place of the Shoals (Will Powell and kids)
Dave Thomas Foundation for Adoption (Graham Sigle/Monica Aday/Jenny Kennedy/ Rebecca Jangaard)

Room in the Inn Shoals (Charlton /Denise James)
Christian Children's Home (Kevin / Amanda Davis)

American Cancer Society (Dennis/ Kathy Hargett)
St. Jude (Christian / Mollie Hetrick)

Hospice of the Shoals (Britt/ Brandy Blanton)
American Heart Association (Steve/ Brenda Harrison)

Over \$1000 will be donated to the winner's charity. Attendees can vote for their favorite dancers/ charities by dropping their spare change into their People's Choice bucket. There will be a silent auction at the show as well. For tickets, contact All-Starz 256-767-4400, Remaining tickets will be sold at the door for \$10.

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REDLINE Your Ad! - See Page 6

Ian Teaches Aaron

Aaron: "It seems to me that having many different churches is a good thing."
Ian: "Well, Aaron, the Bible does not teach it is good."
Aaron: "What do yo mean?"
Ian: "Paul told the Christians at Corinth 'that you all speak the same thing, and that there be no divisions among you...' (1 Cor. 1:10).
Aaron: "I see that, but why is it not a good thing?"
Ian: "The Bible condemns division. Jesus said that we are to be united (Jn. 17:21). It also confuses people when they hear different accounts of Jesus' teaching."
Aaron: "How can we be united?"
Ian: "We need to study the Bible and carefully follow what it says."



Wood Avenue Church of Christ
400 N. Wood Ave.
Florence

The Sheffield Housing Authority is developing its **2016 Agency Plan** in compliance with the **Quality Housing and Work Responsibility Act of 1998.**

It will be available at the Housing Authority's Office located at 505 N. Columbia Ave., Sheffield, AL. The Authority's hours of operation are 8:00 a.m. to 4:30 p.m.

In addition, a public hearing will be held at **11:00 a.m. Tuesday, December 15, 2015** at the office of the Authority.

IBARRISTER PROPERTY offering: 256-383-0073
Tuscumbia: 1200 Decatur Street *3BR, 1BA, house for \$550 mo. plus \$550 deposit
Florence: 809 Dixie Avenue 2 possibly 3BR, 2BA. with laundry room \$700 mo. plus \$700 deposit. 10-28

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FOR RENT, SECTION 8, Sheffield, newly renovated 3BR, 1BA, New HVAC, \$575 month. 256-412-0205 10-28

FOR RENT COMMERCIAL Space. Second St., Muscle Shoals. Approximately 900 Sq. Ft. \$500 per month, \$500 deposit. Call 256-349-0000 K&H Inc. 10-28

FLORENCE FOR RENT, 133 Woodland Road, 1BR, 1BA, \$325 month, \$325 deposit, 256-349-0000 K&H, Inc. 12-02

13461 HWY. 101 - Apartment #1 - Town Creek - 2BR, 1BA - \$350 rent, \$300 deposit - appliances - central heat and air - washer and dryer connections - 256-764-3137 10-28

VILLAGE LANDING 1 AND 2BR. apartments available for rent; 108 Watts Bar, Sheffield. For information call 256-443-0789 10-28

LAKE LOT COLBERT COUNTY Sloping Lake Lot for Sale Possible Owner Financing K&H Inc. 256-349-0000 12-02

4 LOTS IN FARMINGTON Subdivision in Central nice lots. \$10,000 per lot call Terry 256-412-8956 11-04

UNDERWOOD, 3BR, 1BA, Brick, Garage and shop. Large corner lot. 256-577-8622, 256-366-9611 11-18

Randall on Real Estate
News & Tips on the Shoals Market



Safely Heating Your Home

Has fall finally come to Alabama? The leaves are turning beautiful colors, the mums and pumpkins are showing up, and there's definitely a chill in the morning air. While autumn in Alabama is decidedly warmer at midday than in many places, it is still the time of year that most people begin to use their furnaces. Before you switch from cooling to heating your home, there are a few things to remember:

- Having a professional service check and tune up your heating and air system is money well spent. They will check air pressure, which will reveal any leaks in your system that should be repaired before retiring the cooling system for the winter. There's nothing worse than summer arriving in the South with a bang—and you know it does—only to find that your A/C isn't working. They will also clean and check equipment, which is more and more important as your unit ages.

- Whether you have electric or gas heat, keeping your filters changed out is a must. A clean filter helps your unit run efficiently, saving money each month as well as adding to the life span of your unit. Check the MERV (Minimum Efficiency Reporting Value) of the filter you buy, and remember that number of pleats per foot impacts overall efficiency.

- If you have gas heat, you should be vigilant about checking for carbon monoxide presence in your home. According to the CDC website, an average of 430 people in the U.S. die of carbon monoxide poisoning each year. Most local gas departments will come and do a free check for carbon monoxide in your home (I know Florence Gas Department will). There are also inexpensive home monitoring units that you can buy, some of which simply plug into an electrical outlet.

- In case of a power outage, do not use a gas powered generator in the house OR GARAGE. This causes carbon monoxide to quickly build up in the air.

- If you use any space heaters, these should be checked each season as well. NEVER operate a heater that you suspect is damaged in any way. Before you truly need the heater, carefully inspect the heater, cord, and plug. If there is ANY damage, do not use it. If the plug does not fit snugly into the electrical outlet, do not use it.

So stay warm, stay safe, and enjoy fall in Alabama!

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
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SOUTHERN OAKS VILLAGE a great place to call home! Now leasing 2BR apartment homes from \$445, 3BR from \$520. Call or stop by, 1301 Hermitage Drive, Florence, 256-766-5730. Vouchers Welcome. Equal Housing Opportunity. 10-28

TOWN CREEK APARTMENTS is accepting applications for 1, 2, & 3BR. Rent based on income, no credit check. Equal Housing Opportunity. 256-685-3360 10-28

SANNONER SQUARE Apartments. - Florence - 1BR. and 2BR. - \$350-\$450 - with \$300 deposit - hardwood floors - window air and heat - 256-764-3137 10-28

LAKE LOT FOR SALE - \$275,000. 200 ft. waterfront, Pickwick Lake - Tenn. River, 315 Sunset Beach, Florence, AL; 200 x 290; 256-766-9288 (Mon.-Fri.; 8-5); 256-335-3600. 10-28

FOR RENT - 2BR, 1BA, apartment over Old Bike Shop in Sheffield. Good neighbors, quiet. \$425 per month, \$400 deposit. www.rentshoals.com 256-766-6992 11-25

511 EAST TOMBIGBEE #5 - Florence - 2BR, 1BA - \$300 rent, \$300 deposit - appliances - window air - electric heat - 256-764-3137 10-28

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FOR RENT 2BR, 1BA, studio apartment, yards from Rogers School. Washer dryer hook-up, refrigerator, stove. \$350 per month. 256-740-7496. 10-28

SELL ME YOUR HOUSE www.shoalscashbuyer.com 11-11

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- 24 Franklin St., 2BR, 1BA \$450
- 3450 Cloverdale Rd., 2BR, 2BA, Apt. \$450
- 519 Willow St., 2BR, 1BA \$450
- 2101 Hixon Ave., 3BR, 1-3/4BA \$850

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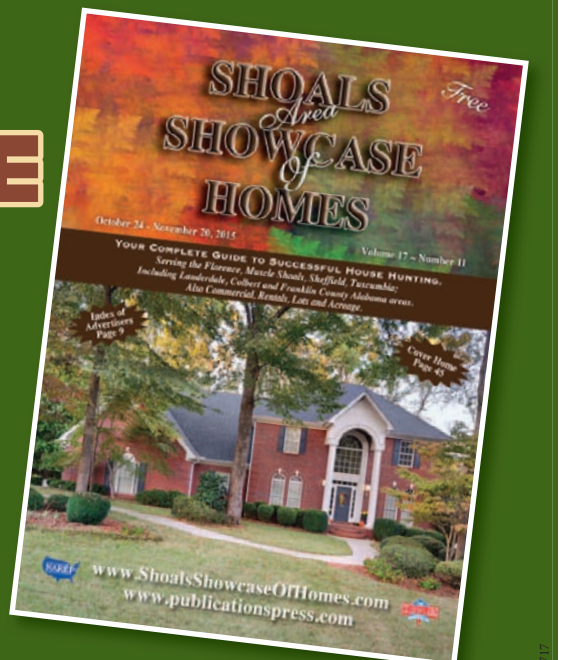
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OWNER FINANCE HOUSE 201 N. BROADWAY., in Sheffield, 1605 Oakgrove Blvd. 2BR, 2BA, \$525 month, with \$1,500 down. 256-762-7696 11-04

201 N. BROADWAY., Florence. 3BR, 1BA, central heat and air, \$600 month, \$600 security. Section 8 OK. No pets. 256-627-0414. 10-28

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More Real Estate on Following Page

FOR RENT 142 FAIRGROUND Rd., Florence; 3BR. 2BA, stove, refrigerator, dishwasher, central unit. \$650 + deposit. 256-810-0809 11-11

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HOME FOR RENT, 1.5 FROM Underwood School. 3BR, 1.5BA, Hardwood, \$750 Rent, \$750 Deposit. No smoking, no pets. 256-412-4540 10-28

TOMBIGBEE COURT #11 - Florence - 1BR, 1BA, - \$550 rent, \$300 deposit - balcony-security gate- appliances - central heat and air - 256-764-3137 10-28

CONDO FOR RENT 2BR, 2BA 402 E Aqua Vista Panama City Beach, Gulf front, beachside. \$450 a week. 256-366-9163, 256-381-1894 10-28

HOME FOR RENT, FLORENCE: 231 Wilson Ave., Florence, 3BR, 1.5BA, \$750 monthly, \$750 Deposit. No smokers or pets. 256-412-4540. 10-28

LOT FOR SALE: CO. RD. 36, Killen, 1 block east of Co. Rd. 25 on left. 145 ft. by 181 ft. corner lot. \$12,500. 256-710-4100. 11-11

LION'S DEN PLACE - Florence - 1 Room Efficiency Apt - \$450-\$475 Rent includes all utilities, cable, WiFi - 256-764-3137 10-28

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HOUSE FOR SALE BY owner: 3 Bedroom, close to downtown Florence and UNA. 225 Roosevelt Ave. \$72,000. Call 256-762-0308 to see. 10-28

FOR RENT - 2BR, 1BA, apartment over Old Bike Shop in Sheffield. Good neighbors, quiet. \$425 per month, \$400 deposit. www.rentshoals.com 256-766-6992 12-02

MADISON SQUARE- Florence - 2BR, 1.5BA, \$450 rent, \$300 deposit, appliances, central heat and air, washer and dryer connections- 256-764-3137 10-28

SHEFFIELD, 1500 PINEHURST Blvd., \$2,500 Down, \$875 per month. 3BR, 2BA, New roof, HVAC, Windows, Owner Financing Available K&H, Inc. 256-349-0000 12-02

1605 26TH - SHEFFIELD - House - 2BR, 1BA, \$450 rent, \$450 deposit, appliances, central heat and air, washer and dryer connections, - 256-764-3137 10-28

3BR. 1.5BA. FENCED backyard, Lexington, County Rd. 59. 256-648-9199 or 256-415-3093 10-28

FLORENCE, 813 DIXIE AVE., 2BR, 1BA, \$1,000 Down, \$575 per month, Rent to Own, 256-349-0000 K&H Inc., 12-02

FOR RENT. SHEFFIELD. York Terrace area. 3BR. 1BA. \$550. 256-381-2000. 10-28

FARMS FOR SALE, SOME timber. County Road 148, 45 acres and County Road 157, 46 acres. 256-766-0754 11-04

3BR, 1.5BA. 95 PERCENT Owner Financing. No Banks, No Credit Check, Tusculmbia, 256-383-5996 or 256-263-8716. 11-11

SO YOU LIKE YARD SALES? Our amazingly effective yard sale section right in the front of the paper is where real sale watchers go. To advertise your sale, see page 6. Remember the deadline to submit your sale ad is Friday at 5 p.m. (8 days prior to a Saturday Sale.) TFN

NON-SMOKING UPSTAIRS apartment for rent in N. Florence. Entire top floor of home. Separate entrance and parking. Includes all utilities, appliances, and DIRECTV service. \$595 month plus \$595 security deposit. No dogs. 256-443-8865 10-28

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Call 256-810-5687

REAL ESTATE & PERSONAL PROPERTY AUCTION
SATURDAY - OCTOBER 31 - 9AM
Auction Held On Site: 101 Mountain Springs Rd., Tusculmbia, AL
House with 10+/- Acres, Garage, Shops, Separate Apartment, Barn, Pond
House offers 4 bedrooms, 2 baths, formal living room, kitchen and breakfast area, den with gas logs, large TV Room, sunroom, screened porch, patio, metal roof, central heat/air, very private and spacious.
Patio Furniture, Child's John Deere Peddle Tractor, Whirlpool Front-Load Washer & Dryer. Lots of exceptionally nice furniture and households. Good Large Rugs. **Come early, stay late!**
DIRECTIONS: From Tusculmbia Hwy 43 & 72 Intersection, go south on Hwy 43 past BP Gas Station, turn right (west) on Bluff Canyon Road, go approx 3/4 mile, turn left on Mountain Springs Road, follow to auction site. Watch for signs.
TERMS-REAL ESTATE: 20% down day of sale with the rest due within 30 days. Seller will furnish deed and title policy. Property sold AS-IS. House may contain lead-base paint. Prospective buyer has the right to inspect up to 10 days before auction. Couch Auction & Realty is agent of the Seller. Seller reserves the right to refuse any and all bids. All information in this ad is from sources believed to be correct but is not guaranteed. All announcements made day of sale take precedence over any printed material. **NO BUYERS PREMIUM.**
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Personal property includes 2008 F150 Ford Lariat, 2007 Polaris Ranger 4x4, Ram ZTR Dixon Lawn Mower, Guns, Coins, Knives, Shop and Hand Tools, Lots of Furniture, Good Cookware and Small Appliances, Costume Jewelry, Framed Mirrors and Prints, 256-810-0809

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TWO DAY PERSONAL PROPERTY AUCTION!
FRIDAY, NOVEMBER 6 • 9AM
AND SATURDAY, NOVEMBER 7 • 9AM
614 Littrell Road • Loretto, TN • Lawrence County

RARE 50 YEAR COLLECTION!!!
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Partial List of Personal Property: Radio, White iron bed, Twin bed, Electric roaster, Dough bowl, Odd chairs, Wooden high chairs, Coca-Cola machine, Spinning wheel, Trunk, Lamps, Pictures, Mirrors, Buffet & table, Curio cabinet, Dining room table & chairs, Telephone desk, Marble top table, Bench, Wicker, Rugs, Cast iron Aunt Jemima, Depression glass, Milk glass, Crystal, Fenton, Fiestaware, Griswold, Martin, Wagner, McCoy, Red & Green Avon, Blue Willow, Carnival glass, Hull, Oil lamps, Hurricane lamps, Silver tea sets & trays, Corningware, Dishes, Christmas dishes, Flatware, Baskets, Dolls, Other misc items.....

DIRECTIONS: From the 4-way stop in Lexington, Alabama: Travel AL-101 North for approx. 8.9 miles. Turn left on Littrell Road. Travel approx. 0.6 miles. The property and sale site will be on the left. **From Highway 43 N in Loretto, TN:** Turn right on E. Main Street. Travel 0.5 miles. Turn right on Littrell Road. Travel approx. 0.6 miles. The property and sale site will be on the left. **Watch for our Holland signs!**
TERMS & CONDITIONS: Personal Property: Cash or check with proper identification the day of sale. All items sold "as is" with no warranties expressed or implied. **No Buyer's Premium & No Sales Tax!** Information contained herein believed to be correct but not guaranteed. Announcements made the day of sale by Holland Realty & Auctions, Inc. supersede any printed material. **Agency Disclosure:** Auctioneers are acting as agents for the seller only. Realty & Auctions, Inc. supersede any printed material. Agency Disclosure: Auctioneers are acting as agents for the seller only.

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Estate Auction
Friday, November 6 • 10am
3 Bedroom 2-1/2 Bath House & Barn on 8+/- Acres
Car - Truck - Appliances - Furniture
Kitchen & Household Items & Much More!
4834 County Road 136, Lexington, Alabama
The Orville & Willie Mae Bailey Estate



Well kept 3 Bedroom, 2 Bath, Brick House sitting on 8+/- acres. Located in Lexington, Alabama just north of the school, churches & shopping. The home has a carport, laundry room with 1/2 bath, a very large Pantry/sewing room (would make a great office), eat in Kitchen, Den with cut stone hearth and gas log fireplace, formal Dining & Living Rooms, Foyer, 3 Large Bedrooms, full bath off the hall and a shower in the extra large master bedroom, on the back of the house is a large screened in porch. Central Heat & Air, 2 Water heaters, Hardwood in the Den & Hall. The property is well landscaped, lays level with a small orchard in the side yard including pecan & apple trees. The home sits back off the road and is serviced by a concrete driveway. Behind the house is a nice size yard, a fenced pasture and a barn. Great Mini-Farm to raise kids, livestock or both! Check out our website for more photos.
Call Shane today for your private showing at 256-757-8898
Also selling: 2005 Buick LeSabre Custom, leather, 56,110 miles "Nice", 2002 GMC Sonoma SLS pickup, long wheel base, cloth, 56,707 miles, Cub Cadet Series 2000 42" cut, Shaft Drive Riding Mower, LG Washer & Dryer, GE upright Freezer, Kenmore Refrigerator, Sharp Microwave, Old School Desk, Old Sewing Machine, Lots of Books, Cook Ware, Tools, Hand Trucks, Oil Lamps, Glassware, Dining Table w 5 chairs, Thomasville Dining set, Table w/ 8 Chairs, 4 Door China Cabinet, Server, 2 Leather Recliners, Antique Furniture, Sideboard, Lamps, Old Trunk, Victorian Dresser, 46" Samsung Flat Screen TV, Franciscan "Desert Rose" China Set, Corning ware (blue corn flower), Bake ware, Flat Ware, Cook Books, Other kitchen items, China Cabinet, 8 Thomas Kinkade Plates, 2 Cherry End & Coffee Table, Cherry Queen Size Bedroom suite, double dresser, chest, 2 night stands, Walnut Queen Size Bedroom suite, Double dresser & night stand, Antique work table, Sofa, Porch Swing, Picnic Table, Iron Wheel, Wheel Barrow, Cotton Sack, Lawn & Garden Tools, Step Ladders, OLD 7.5hp Evinrude Fleetwin Boat Motor, Foot Tubs, 15gal Cast Iron Pot, 2 Tillers, Push type Lawn Spreader, Tomato Cages, And much More. **See more at www.shanealbright.com**
AUCTION TERMS: Real Estate: A 20% down payment is due buy the purchaser at end of auction. The balance is due on or before December 21st, 2015. The sellers will provide a general warranty deed & title search. The buyer/s is/are responsible for all other closing cost. Homes built prior to 1978 may contain lead based paints. In accordance with Federal Law you have 10 days prior to the auction to conduct nondestructive testing at your expense. If not, a form will be signed on auction day waiving this right. Shane Albright Auctions acts as agents for the sellers only in this transaction. There have been no inspections of the property or Buildings and will be sold AS-IS with No Warranties Expressed or Implied.
Personal Property: Payment in full day of auction by cash or good check. All items sold "AS-IS WHERE-IS" and must be removed day of auction so bring a truck or trailer and help to load.
DIRECTIONS: From the intersection of Hwy 101 & Hwy 64 go west on 64 3/4 tenths of a mile, turn right onto County Road 136, go 1/2 mile to auction on the right. **Watch for the SHANE ALBRIGHT AUCTION SIGNS!**



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Real Estate

continued from page 35

CENTER STAR VILLAGE Apts - Killen - 3BR, 1BA - \$475 rent, \$300 deposit - appliances, central heat and air, washer/dryer connections, - 256-764-3137 10-28

2000 DOUBLE-WIDE trailer for sale, Must Be Moved 28x54; 3BR. 2 full BA; master BR. with garden tub. 256-767-3749 or 256-483-0505 11-18

NORRIS AVENUE APTS. - Florence - 2BR, 1BA, - \$375 rent, \$300 deposit - appliances, central heat and air, washer/dryer connections, - 256-764-3137 10-28

FOR RENT 1BR. apartment on Wilson Lake; furnished, all utilities included; no pets! \$500 month, \$500 deposit. 217-254-2639 11-04

FOR SALE HUNTSVILLE RD. Commercial business remodel, deep lot, good location for businesses, gas heat. 256-757-0124 12-02

FOR RENT: MOBILE HOMES, completely furnished, including all utilities, no pets, 500 Green Acres Drive, Lot 738, Tusculmbia 256-383-5959, 256-412-0287, 256-314-6272 10-28

APARTMENT FOR RENT Sheffield, \$195, \$150 deposit. 256-335-1367 10-28

226 HAWTHORNE #4 - Florence - 2BR, 1BA - \$350 rent plus \$25 for water, \$300 deposit - appliances - Window Air - gas heat - washer/dryer connections - 256-764-3137 10-28

FARM FOR SALE -412 acres, 2 houses, 60x100 metal building, 40x60 pole barn, will divide. Owner financing, stream & springs, house is shown by appointment only. Call John Hutton at Homefront Realty & Auctions, 931-242-3896 10-28

CENTER STAR, 3BR, 1BA, brick, single carport, no pets. 175 Co. Rd. 107, \$475, \$400 deposit. 256-764-6781 10-28

HOME FOR SALE LEIGHTON, 2/3BR, on County Line Road, 1.3 acres \$49,000 256-565-8721 11-18

BARRISTER PROPERTY Offering: 256-383-0073 Tusculmbia: 103W Moore Street *2BA, 1BA. duplex for \$425 mo. plus \$425 deposit. Muscle Shoals: 511 #B Moss Avenue *2BR. 1BA. duplex for \$475 mo. plus \$475 deposit 10-28

HOUSE FOR RENT, 3BR, 2BA, \$600 per month. No pets. Deposit required. 256-275-3544 11-04

HOME FOR RENT, 1087 CO Rd 116, Waterloo, 3BR, 2BA, Double size garage, \$650 per month, \$600 deposit, available on Oct. 27th. Application will be required. 256-381-3366, 256-247-2753 10-28

728 KENDRICK FLORENCE - House - 3BR, 2BA - \$650 rent, \$ 650 deposit - appliances, central heat and air, washer and dryer connections. 256-764-3137 10-28

HOME FOR RENT BRICK, 3BR, 2BA, Excellent Condition. NO PETS! 256-332-5081, 256-627-1916 11-04

STUDIO APT. NEAR UNA, nice location, skylight in living room, unfurnished \$325. Call 256-394-6227 11-04

DUPLEX FOR RENT, 3BR, 1BA, \$400 per month, \$250 deposit, 115 Hill Street, Florence. 256-577-3593 10-28

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YORKSHIRE TERRIERS 9 WEEKS old, 5 girls, 2 boys, \$500-\$600 One 16 week old male Yorkie, \$400. Yorkie-Poo 1 male, \$300. Shih-Tzu One female and 4 males, 10 weeks old, \$300 All are registered CKC, up-to-date on all shots & worming 256-668-4528 10-28

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2013 TOYOTA TACOMA SR5 Excellent condition, 34,000 miles, 4 door, 4 cylinder, 2 wheel drive, silver. \$23,000. 256-710-0133 11-04

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2008 CHEVROLET EQUINOX LT, Leather, all power, 144k, \$7,878. Financing available. Call Brandon 256-710-4598 or 256-764-3351 10-28

J&E TRANSMISSION: OVER 35 years experience. Specializing in Automatic Transmissions and clutch repairs. 256-757-8308. 12-02

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2006 LINCOLN ZEPHYR LEATHER, moonroof, all power, 142k \$7,868, Financing available. Call JD 256-577-1056 or 256-764-3351 10-28

PLAY THE GAME DAY Score Card Contest every week during the football season. Win a \$50 Gift Card from Legends Steakhouse for the best card and \$50 cash plus a 2nd \$50 gift card for a "perfect" winning card. Only in the Courier Journal and at CourierJournal.net.

CLEAN TOPSOIL DUMP TRUCK loads Big/Small Delivered and spread. 256-740-7406 www. ShoalsDirt.com 11-18

2002 MITSUBISHI MONTERO Sport XLS, \$2,000. Needs repair. 256-658-8444 11-04

2007 PONTIAC GT CONVERTIBLE silver with black interior, mint condition, premium wheels, 15,000 miles, \$13,500. 256-335-0702 11-04

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FREE KITTEN AND CAT: BOTH are gray tabbies. Kitten is 8 wks and the cat is 6 mo. Moulton area. 256-974-6821 10-28

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2006 DODGE RAM 1500 QUAD Cab, Auto, 145K miles, \$8,150. www.capautosales.com 256-247-6004. 10-28

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Utilities are furnished by Florence Water & Power. Perks on file w/ Laud -HD
Sales staff on site Sun. Oct. 25th & Sat. 31st 1-5 p.m. Sun. Nov. 1st 1-5 p.m.

Terms for owner financing: 0 Down day of sale 1st month payment due in 30 days. Property will be amortized at 5.5% interest for 10 yrs. with balance of loan due at the end of 5 years. Financing buyers will be given a contract for deed. Call Don @ 256-366-7355 for details!

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256-757-4100
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"Honoring Those Who Paved the Way"

KEYNOTE SPEAKER

CALEB CASTILLE

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with
SPECIAL GUEST

DEBBIE GERELDS,
wife of the late Tandy Gerelds, former SCS football coach

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THURSDAY, NOVEMBER 5, 2015 AT 7 P.M.

Shoals Christian School

301 Heathrow Drive • Florence, AL

Tables are full and extra seating is available but limited.
Please call 256-767-7070 to reserve your seats.

There is no charge to attend this event, but an opportunity to give will be extended.

2013 MERCEDES C250, LEATHER, roof, all power, 35k, \$22,977. Financing available. Call Nate 256-394-0409 or 256-764-3351 10-28

WELDER FLUX WIRE 120 VOLT Spare tip, face mask, brush, chip hammer, new, never opened. \$125. 256-436-6666. 10-28

CORNER COMPUTER DESK. storage. Extended writing desk. Make Offer. 256-627-1449 11-18

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2011 HARLEY SPORTSTER 48 2,300 miles, orange/black paint, many extras. 256-436-1652 11-04

2011 FORD RANGER XL, REG Cab Auto, 4x2, 100k, \$10,997. Financing available. Call Shannon 256-412-1551 or 256-764-3351 10-28

2011 CHEVROLET SUBURBAN, excellent condition, 76K miles, \$29,500. call 256-366-5755 10-28

Chisholm Road Self-Service Storage will hold a public sale to enforce a lien imposed on said property, as described below, pursuant to the Alabama Self-Service Facility Act, Alabama Code 8-15-30 to 8-15-38, at **3:00 PM on Friday, November 20, 2015,** at Chisholm Road Self Service Storage, **4450 Chisholm Road, Florence, AL 35633.**

Management reserves the right to withdraw any unit from sale. Registered or motor vehicles are sold "As Is / Parts Only," no titles or registration.

Tenant Name	Address	Unit #	Stored Items
BRADLEY IRONS	825 County Road 243 Florence, AL 35633	B73	Household Goods, Furniture, Boxes
JAQUOIA WEATHERSPOON	505 Elder Street, Apt. D2 Florence, AL 35630	C14	Household Goods, Furniture

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Commentary...

Zoning...

Continued from Page 18

income housing units next door - just because the chief community organizer wants it that way. Those units will likely be subsidized by income. Therefore, the occupants will have little or no investment in the property and no motivation to keep it up. What will that do to surrounding property values? How will that impact the future crime rate in that now tranquil community?

The new neighbors may be fine people, but what about their friends, kids, or their kids' friends? If they are of lesser character, they are now exposed to opportunities in new suburban areas of interest that may never have come to mind before. Those residents now have more risk. How will that affect gun ownership figures? What about insurance rates after someone files a claim for a break-in? All these circumstances will drive home values down.

The development of these new units will surely cause economic and racial flight from disadvantaged communities. The resulting empty housing units will cause further blight in what are already considered downtrodden neighborhoods. Has anyone seen photos of urban Detroit in the last 20 years?

The House has already passed an amendment to the Transportation and HUD appropriations bill that would bar HUD from using any funds to carry out this agenda. Companion legislation already proposed in the Senate will accomplish the same. In addition, it would also disallow design and maintenance funding and refuse access to a Federal database to carry out yet another utopian plan that unfairly drags down the producers in America.

Would Obama veto the budget and shut down the government to impose his racial housing quotas - which most people are not aware of anyway? That is doubtful. He would have to fully divulge his backhanded relocation plans in detail while convincing us that there is massive racial housing discrimination. He circumvented the traditional legislative process for a reason.

Asinine does not accurately describe the absurdity of this symbolic reparations program.

We are STILL recovering from the last social engineering experiment which pushed affordable housing loans on people who could not afford it. Responsible mortgage holders took that financial hit while the banks and the many of the irresponsible remained unaffected.

Responsible homeowners of all races and ethnicities know that the federal government is screwing around with the economic vitality of your neighborhood and the equity in your home.

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RICHE A. WHITTEN, MANAGING ATTORNEY

MOST DOCUMENTS AVAILABLE WITHIN 24 HOURS.

No representation is made that the quality of legal service to be performed is greater than the quality of legal services performed by other lawyers.

LEGAL NOTICE

STATE OF ALABAMA, COLBERT COUNTY

NOTICE OF ABANDONED AND UNCLAIMED MOTOR VEHICLES

NOTICE IS HEREBY GIVEN THAT ON SATURDAY, THE 21ST DAY OF NOVEMBER, 2015 AT 9AM 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. SMITTY'S WILL ACCEPT PROOF OF OWNERSHIP SHOULD ANYONE CARE TO SUBMIT SAME, MONDAY THRU FRIDAY, BETWEEN THE HOURS OF 9AM TO 5PM UNTIL THE DAY OF THE SALE.

Vehicles may be viewed
starting Thursday, November 19, 2015 between the hours of 9am to 5pm.

YR/MAKE/MODEL	VIN#	TAG#	COLOR	TOWED FROM LOC
02 CHEVY BLAZER	1GNDT13W02K225337		BROWN	O'REILLY'S
05 CHEVY EQUINOX	2CNLD13F156016815	2DC91J8	WHITE	WOODWARD AVE.
89 CHEVY VAN	1GBEG25H9K7107011		WHITE	FARMERS FINANCE
00 CHEVY METRO	2C1MR5221Y6720975		RED	WILSON DAM RD.
05 CHEVY MALIBU	1G1ND52F85M101739		GRAY	KIA
02 CHEVY VENTURE	1GNDX03E32D250307	42B74G4	GREEN	JACKSON HWY
01 DODGE NEON	1P3ES46C01D194581	20BB971	WHITE	ELLEDGE LANE
01 DODGE NEON	1B3ES46C41D236283		BEIGE	312 W. MOORE ST.
03 DODGE NEON	1B3ES26C43D111615		SILVER	GARGIS HOLLOW
97 FORD EXPEDITION	1FMFU18L1VLC22003	41DF221	BLUE	WILSON DAM
00 FORD EXPEDITION	1FMRU15L8YLB84288		GREEN	ATLANTA AVE.
05 FORD FOCUS	1FAFP34N65W246087	33AR469	BLUE	WILSON DAM
94 FORD MUSTANG	1FALP4042RF110390		GREEN	COUNTY LINE RD.
03 FORD ESCAPE	1FMYU02123KB12963	41CG138	RED	2ND ST / FIRESTONE
99 ACURA 3.0CL	19UYA2257XL003282		BLACK	KANGAROO GAS
96 LINCOLN TOWNCAR	1LNLM82W9TY639268	2053AM8	WHITE	ELMHURST
96 LINCOLN TOWNCAR	1LNLM81W9TY664799	20BH725	BROWN	KELLER APT.
92 MAZDA PROTAGE	JM1BG2240N0443787	20B81P9	RED	PEPI DRIVE
01 MITZ MONTERO	JA4MT31HX1P022010		WHITE	CR 7&8
99 MITZ ECLIPSE	4A3AK34YXXE096679		RED	HWY 43, LITTLEVILLE
03 NISSAN ALTIMA	1N4AL11D33C119818	2191AM7	WHITE	CASA MEXICANA
90 BUICK ELECTRA	1G4CW54C0L1600282		WHITE	WOODWARD AVE.
11 POLARIS RANGER	4XAWH76A6CE288522		GREEN	EDISON AVE.
05 PT CRUIZER	3C4FY58B25T567472	20B51S9	WHITE	HAWKPRIDE MTN.
01 PT CRUIZER	3C4FY48B01T251923		SILVER	HAWKPRIDE MTN.
00 PONT GRANDPRIX	1G2WJ52J5YF105544	20BD609	WHITE	WOODWARD AVE.
00 SATURN	1G8ZY1277YZ196357	6399AC1	GOLD	RIVER RD. TEXACO
00 SATURN	1G8ZY1278YZ122574		PURPLE	WILSON DAM RD.
11 TOYOTA	JTDBU4EE7BJ099048		BLACK	JACKSON HWY

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Community Notes...

Continued from page 4

Northwest Alabama Reading Aides in conjunction with the American Stroke Assoc. and ECM Hospital sponsors a Stroke support Group for stroke survivors and their caregivers on the 2nd and 4th Tuesdays of every month at noon at the Reading Aides Office, 501 N. Seminary St. Please call Jim at 256-766-5709 for more info.

Halloween Party at the VFW Sheffield Post 4919 on October 30 at 7pm with Lisa Hacker and the Bushwackers as the band. 50/50 drawing.

Gospel Singing at Cloverdale Community Center Friday, October 30 from 7-9pm with Heavenly Blessed, Jimmy Cox & Friends. Also open mic for gospel singing. Everyone welcome.

Building Believers in Christ, Changing Lives - will host a Golf Tournament at Cypress Lakes, October 31, registration begins at 7am, shotgun starts at 8am, \$150 per team, 2 man scramble. 3 flight prizes, closest to pin, longest drive, and putting contest. Lunch will be provided. Available purchases: BBQ plates \$8, BBQ by the pound \$12. There will also be a silent auction. Registration: 256-247-8533 or 256-710-3020.

Special thanks to our Gold sponsors: Whitten & Associates, Home Town Pharmacy, Gary Keenum Concrete, Campbell Collision Center, and Knight & Humphries, Inc. Real Estate.
 More info: www.bbichrist.com. All proceeds go to building a foster home in Guatemala.

Second Annual Former Employee Picnic for Champion/JP Courtland Mill on October 31 at Roy Coffee Park in Courtland, AL from 10am-3pm. Please bring soup, chili, stews, drinks, etc. All plates, silverware, napkins to be provided. All former employees, regardless of what job titles, are welcome.

Shoals Elks Lodge 2860 Halloween Dance begins at 7:30-11:30pm Saturday October 31 at the Elks Lodge, 408 N. Nashville Ave., Sheffield. Admission \$5. Bring a friend. Attire: Costume or Casual. Featuring "The Showtime Band". Details: Ron or Micki, krc47@gmail.com or 256-383-7874, proceeds used to support Elk Charities.

5th Sunday Night Singing at 2nd Baptist Church, Corner of 5th and Frankfort, Sheffield, Saturday, October 31, 6:30pm. Featuring: Broken Vessel. Everyone welcome. Roger Lovelady, Pastor.

Benefit Chicken Stew and Bake Sale for Charlie and Flora Hallmark's son-in-law, Wayne Kurtis on October 31 at the LaGrange College site, Leighton starting at 11am until stew is gone. Wayne is battling cancer. Please bring your own container for stew. Stew cooked by the Ayers brothers and entertainment by the Hallmark Girls.

Cherokee Cotton Festival - Mountain Springs Baptist Church youth will sell food and drinks in the Lion's Den starting at 8am October 31 with coffee and donuts. At 11am it's chill, grilled cheese, desserts and drinks. Whole cakes will be available to purchase also.

LifeSouth Blood Drives ECM Center, 205 Marengo Street, Florence, 256-765-7038. The hours are: Monday-Friday, 9am-5pm; Saturday, 9am-3pm; Sunday, 1-5pm.

Keller Center, 1208 S Jackson Highway, Sheffield, 256-383-3535. The hours are: The hours are: Monday-Friday, 9am-5pm.

Wednesday, October 28, 1-7pm, North American Lighting, Inc, 100 Counts Dr., Muscle Shoals

Thursday, October 29, 7am-5pm, ECM Hospital, 205 Marengo St., Florence

Friday, October 30, 10am-2pm, Shoals Home Builders Association, 1951 Veterans Dr., Florence

Saturday, October 31, 9am-4pm, 112 1st St SW, Hamilton

Sunday, November 1, 12-5pm, Wal-Mart, 13675 Hwy 43, Russellville

Monday, November 2, 12-5pm, Valmet, 3102 Kendall Dr., Florence

Monday, November 2, 9-11am, Burkes Outlet, 519 W Avalon Ave., Muscle Shoals

Tuesday, November 3, 9am-5pm, UNA - Student Nurses Association, Circular Dr., Florence

Wednesday, November 4, 7:30am-3:30pm, Lexington High School, 101 School St., Lexington

Fall Festival at Annapolis Avenue Church of Christ, Saturday, October 31, 5-7pm. Games, food, and fun. Wear a costume. Bring your friends and family.

R.E.A.L. will host an Adoption Event Saturday, October 31 at Splish Splash Grooming open house at 2415 Rosedale in Muscle Shoals from 11am-2pm.
 Come meet Baxter and Bella. They are 2-year old Beagle mixes. BELLA is fun and lovable. She looks forward to going out and about to meet people and other animals but she also enjoys lazying around the house or curling up next to you. BAXTER is smart, affectionate and playful. He's the ideal indoor family pet because of his size, short hair and easy going nature with children, but he also needs a yard where he can run around and explore. Providing plenty of exercise and toys or bones to chew on, will keep him entertained for hours. For more information, call or text Cindy 256-335-0518.

Baptist Women's World Day of Prayer - Monday, November 2, 10am-12noon at Mt. Moriah Baptist, 6350 Coburn Mt. Rd., Tusculmbia. Salad luncheon to follow. Bring your favorite salad. Directions: off Hwy 72 turn on Gargis Lane, turn right on Coburn Mt. Rd. More info: 256-383-4022.

"Hi Neighbors of the Shoals" monthly Coffee will be held on Tuesday, November 3, 10am at the Florence Public Library. Interested women, who are newcomers to the Shoals area should call 256-275-3810 for more information.

Florence Parks and Recreation Department will be conducting registration for Youth Basketball for boys and girls leagues Grades 1-8 through November 8 at www.FPARD.com. You can register anytime online. Registration fee is \$35 per player. For more information, contact David Dolan at 256-760-6628.

Tusculmbia Parks & Recreation is taking Youth Basketball Registration until November 6. Age groups will be ages 4-6 boys & girls, 7-8 boys & girls, 9-10 boys, 9-10 girls, 11-12 boys, and 11-12 girls. Fee will be \$35 per child and \$15 each additional child. Contact number: 256-386-5655 or email tammyholt@comcast.net.

The American Legion Post #11, Florence/Lauderdale Calendar of Events
 November 6 - Post Colors at Hibbett School, 8am breakfast, 9am post colors.
 November 6 & 7 - Poppy Fund Drive for the Auxiliary at various locations.
 November 8 - Color Guard and Guest Speaker by Post #11 at 2pm at Lexington Memorial.
 November 9 - National Commander Dale Barnett visits Post #11, 4:30-6:30pm.
 November 11 - Ceremony at Veterans Memorial at 11am. Guest speaker: Gen. Dozier.
 November 13 - 89th Annual Chicken Stew Fundraiser. Stew ready at 11am.

Homecoming will be Celebrated at Jacksonville Church of Christ, 414 Lauderdale 28 (just off Chisholm Road), on November 8, with guest speaker Ben Hayes. Morning Bible class will be 9am, with worship at 9:45am. There will be a fellowship meal after the morning service, with afternoon service at 1:30pm.

Underwood-Petersville Community Center Breakfast -- Please join us for our First Saturday Breakfast, November 7 from 6-9am. Menu: scrambled eggs, sausage, bacon, biscuits, pancakes, grits, wonderful chocolate gravy, sausage and regular gravy, orange juice, regular and decaf coffee. Adult plates are \$6 and children 10 and under is \$3. Proceeds go toward the Center expenses.

The Anglican Fellowship of the Shoals invites you to attend their services held on each Wednesday evening at 6pm at the Church of the Good Shepherd on Cloyd Blvd just off Darby Dr. in Florence. The Rev. Geoff Hatley will conduct the Communion or an evening prayer service. Our service is modern but based on the 1662 prayer book of the Church of England, and believe the scriptures are the word of God. We are up front and believe in the Holy Trinity and that Jesus Christ and the scriptures confirm that marriage is between a man and a woman.

Mall Drive Self-Service Storage will hold a public sale to enforce a lien imposed on said property, as described below, pursuant to the Alabama Self-Service Facility Act, Alabama Code 8-15-30 to 8-15-38, at **11:00 AM on Saturday, November 21, 2015 at Mall Drive Self-Service Storage, 2708 West Mall Drive, Florence, AL 35630.**
 Management reserves the right to withdraw any unit from sale. Registered or motor vehicles are sold "As Is / Parts Only," no titles or registration.

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Kids 100% Cotton S/S	\$2.00
Kids 100% Cotton L/S	\$2.00
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S/S Pocket Tees	\$5.00
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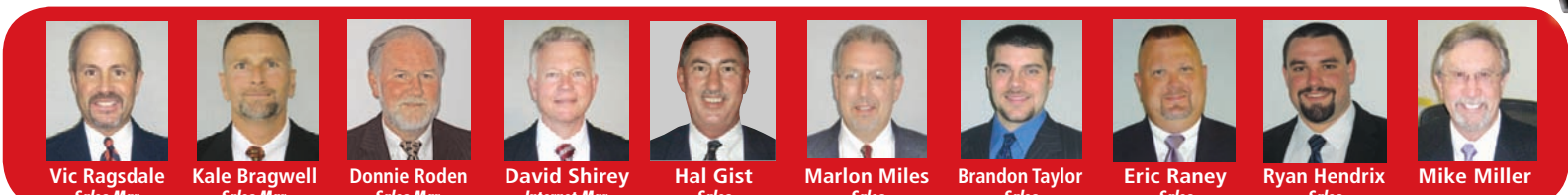
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