MAPCO Now on Pine St.

FRANKLIN, TN-. The MAPCO convenience store at 1315 N Pine St. in Florence has reopened following a full rebuild. The Pine St. rebuild is part of MAPCO's continuous endeavor to create a place where guests can and recharge with quality products and superior service at a value that is relevant to them.

social distancing guidelines, there is free in-store Wi-Fi, a roller grill serving a selection of hot food, healthy options, a new bean to cup coffee machine and a along with a host of merchandise for guests to stock up while they refuel.

rebuild completes the refresh that began last year with new pumps and a new fuel canopy with is one of 343 MAPCO stores throughout the southeastern U.S.

Run-Offs, No Crossovers

SHOALS - Voters who are going to the polls next week are reminded that Alabama passed a law in 2017 that prevents crossover voting.

That means whichever party primary a voter participated in, they have to stay with that

See SHORTs... on Page 6

The 1,280 sq. ft. location now boasts a bright, modernized design with natural light throughout the store and in the restrooms. While the sitting area is temporarily closed to comply with Are You Prepared

For The Hot Alabama SPRING TUNE-UP SPECIAL cappuccino machine,

The store raise and LED lighting for more visibility at the store. It

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July 8, 2020

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Summer?

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Easterseals

Center has

Rehabilitation

moved into its

new home at 1615 Trojan **Drive in Muscle**

Shoals, one

block off of

south of the

Photo illustration:

Courier Journal staff

former facility.

Avalon Ave. just

Take advantage of our...

Verification of weekly circulation upon request Serving Northwest Alabama and beyond with direct mail, total market coverage

Changes at Easterseals

New Location and Administrator

MUSCLE SHOALS-Summer 2020 is an exciting time at the Easterseals

Rehabilitation Center in Muscle Shoals. 26 June marked the organization's

move to its

brand-new facility at 1615 Croce Trojan Drive. The new building houses Easterseals Speech Therapy and

Vocational Services Vocational programs, unc Rehabilitation offices of the Alabama Department Rehabilitation Services, and Robin Irwin Physical Occupational and

Therapy Services. Easterseals Work Center has location at 2827 Avalon Avenue in the Muscle Shoals Industrial Park.

addition,

Easterseals welcomes new executive administrator to lead organization into the Jerry Groce next decade. Russellville brings lifetime professional experience and success in

See REHAB... on Page 6

In



Thankful for Una's **Full Life**

FLORENCE – Una, the beloved female mascot of the University of North Alabama, away Tuesday morning after a brief illness at the George M. Carroll Lion Habitat on the UNA campus. She was 17.

Una was born in 2002 in New Hampshire. She and Leo moved into the George H. Carroll Habitat in 2003. Una and Leo have represented the university since then as mascots, appearing at events early on in their tenure and celebrating birthdays with the community. Una is the first female African lion mascot for

A memorial will be planned

for Una later this year.

> **MORE** INSIDE



Inside this Issu



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

- **Computer Skeptic**
- Ask the Attorney Guest Op-Ed:
- Black History **Hocus Focus**
- Tribute to Una
- Athletic Support
- **Medicare Minute**
- Savvy Senior
- Julian Water
- Virtual Job Fair Adopt-A-Friend
- Dave Ramsey Soap Updates
 - **SIGNS of the PAST**

Online Only:



- Web Poll
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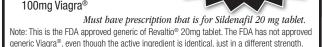
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FOUND CALF IN TRINITY Area. Please call to identify: Kayla - 256-566-0349

LOST CAT!! LARGE ORANGE male, neutered, from Cedar Townhomes, June 21. REWARD! 256-767-6321.

FREE KITTENS TO A Good Call 256-616-1981 Moulton area

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etc. Special orders welcome. Shotglass Guns Inc.

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RED LINE YOUR ADS. SEE PAGE 6

HOME IMPROVEMENT AND BUILDING: siding, additions, garages, painting, decks, Free garages, painting, deck Estimates. 256-383-3218

BUICK: REGAL LIMITED, 1983 \$5,500. Creme color. Well Kept and one owner. IMMACULATE! Car was babied. 256-856-7047.

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2005 SUZUKI C50, MANY extras, 38K miles, \$2,700 obo. 256-627-8021.

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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)

NIA DRIVE Sat. 7AM-Until, Various items, Coach purses in-

FLORENCE YARD SALE. 7305 Dalewood St., Bellemeade Sub. off Hwy 72, Sat., 11th. If rain sale will be Sat, 18th

331 Spring Cove Rd. Take Hwy. 47 past Happy Hollow Bridge

Sat. 7 am-until? Collectibles, toys, child's antique china tea set, furniture, framed pictures, beautiful mirror, oil lamps & electric lamps, Nikon 35mm camera with case & flash, large set Noritake

China & much more!

TUSCUMBIA: 103 CALIFOR-

ST. FLORIAN YARD SALE

FLORENCE 4-FAMILY CARPORT SALE

TUSCUMBIA MULTI-FAMILY YARD SALE, 4265 Hawk Pride Mountain Rd., (3.4 miles off of Hwy 72 West) Fri. 6 am-until? and Sat. 6 am - 2 pm, Tools, Household, Furniture, Clothes, atc. Too much to list!

MUSCLE SHOALS: 204 MELIS-

SA Dr., Sat. 7am-2pm, Some furniture, teen clothing, misc. house-

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an ad duplicated and printed several times throughout the paper. This is

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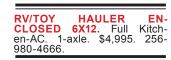
reading your Courier Journal.

etc. Too much to list!

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2302 Belview Rd. (Off Cloyd Blvd) Fri & Sat 7am-2pm Cut Glass, Furniture, Household items, Toys, Jewelry, etc.

MUSCLE SHOALS: 300 WEST Richton Avenue *Fri. and Sat.* 7AM, **3 Family Sale!**



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BUICK: LUCERNE CXL, 2008 \$5,495. Aqua grey with grey leather, 151K miles, Nice and Clean! 256-867-5192.



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Explorer 198K/Miles 215K Miles \$1,000 Down \$600 Down + \$70/week + \$70/week **2008** Ford 2007 Toyota Fusion

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\$1,200 Down + \$70/week 2013 Chevy Cruze 178K Miles \$1,200 Down + \$70/week

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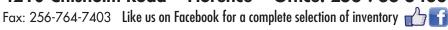
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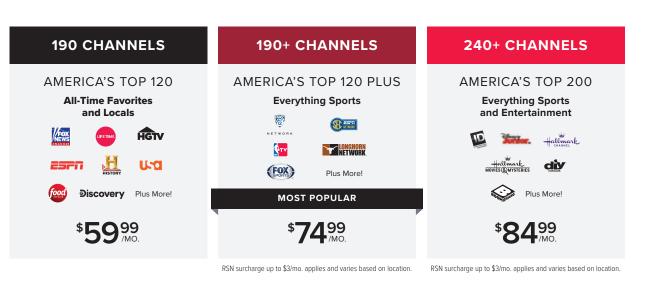
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ommunity

🗜 Courier Journal / July 8, 2020

COMMUNITY NOTES may be submitted for non-profit, civic or churchrelated events and published free of charge AS SPACE IS AVAILABLE in the Courier Journal. . Community Notes must be submitted in writing by 3pm Friday for consideration in the following week's issue.

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

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

Singing at Muscle Shoals Church of God, 1700 Firestone Ave. on July 11 at 7pm and July 12 at 10:45am with Micheal Knight and Redeemed from Georgia

Cloverdale Community Center will not have lunch in July.

Third Saturday Night Singing hosted by Meet Jesus at the Crossroads Church, located at the corner of County Roads 7 and 8 in Florence, at 7pm on July 18 featuring Alabaster Voice come on out and join us.

Richardson Cemetery of Waterloo **Needs Your Help** with donations to keep the cemetery mowed. If you have loved ones there we would appreciate any donations. Send donations to: Farmers & Merchants Bank, Waterloo for Richardson Cemetery.

Ekklesia Ministries Summer Feeding Program for Kids and Teens is underway at various locations throughout the Shoals area. Areas serving food - Oakhill Apartments, Blake Apartments, Long Lowe Apartments, Manning Homes, Ekklesia Church, Florendale Apartments, Hermitage Knolls, Sheffield Jr. and High Schools, L.E. Willson, Threadgill Health Depart. Colbert County Band, Common Ground, and Community Action Partnership.

At every site the meals will be hot nutritious meals that are packed to GRAB-and-GO. Lunch and snack will be available to children to take with them.

The July meeting of the Shoals Writers Guild is canceled. The Guild will reconvene when the library resumes hosting

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

The Shoals Artist Guild will have a meeting on Friday, July 17 at 9am at McFarland Park. For those who will attend, we are asking that you bring your own lounge chair and mask. We will be asking for your input on future ventures. We will also be discussing positions in our Guild and upcoming shows.

We are asking members to please attend. Please bring your questions and

Shoals Artist Guild Meeting - We are planning a meeting on Friday, July 17, 2020, at 9:00 AM, at McFarland Park. For those who will attend, we are asking that you bring vour own lounge chair and mask. We will be asking for your input on future ventures. We will also be discussing positions in our Guild and upcoming shows.

We are asking members to please attend. Please bring your questions and

See NOTES... page 10

SIBERIAN HUSKEY PUPPIES CKC REGISTERED, 205-412-8552.

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OFFICE – Drop by our office at your convenience 8-5 Monday-Friday and write/submit it there.

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DEADLINE: Friday 5pm

Shorts...

Run-Offs, No Crossovers

Continued from Page 1

party during the runoff on July 14.

If you voted in the Republican primary, you can participate in the GOP runoff. If you voted in the Democratic primary, you can vote for Democratic candidates in the runoff. What you can't do is crossover and vote in the other party's runoff next week.

If you're an independent, you had to choose a party during the primary and you must stay with that party on July 14. Those who didn't vote in the primary are free to cast a ballot in either party's runoff.

None of the crossover prohibitions exist in the November general election. Voters may cast a ballot for whomever they want in the general election, no matter which candidate or party they supported in the primaries.

Deadline for Absentees

MONTGOMERY-In order to protect the safety and well-being of our voters, Secretary of State, **John Merrill**, encourages those who are concerned about contracting or spreading the coronavirus to apply for and cast an absentee ballot.

The deadline to submit an absentee ballot application is Thursday, July 9. The deadline to return an absentee ballot to the Absentee Election Manager is the close of business Monday, July 13. The last day to postmark an absentee ballot is Monday, July 13.

Absentee ballot applications can be downloaded online at https://www.sos. alabama.gov/alabama-votes/voter/absentee-voting or requested from the local Absentee Election Manager's office.

Colbert County: Mark R. Eady, 256-386-8511. Lauderdale County: Missy Homan, 256-760-5728.

Voters may also contact the office of the Secretary of State at 334-242-7210 to request an absentee ballot application.

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DARK BROWN SOFA, LIKE new, nice, \$225 OBO. Call 256-686-1227.

Courier Journal

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

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Florence, AL 35630 256-764-4268 Fax: 256-760-9618

Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to 72,703 Shoals area and surrounding homes. It is Alabama's Largest Weekly-Mailed Direct, and enjoys a larger circulation than all local subscriber based newspapers combined.

EDITORIAL POLICY: Your Courier Journal accepts a variety of news releases, photos, stories, Letters to the Editor and upcoming community, church or civic events for publication as space permits. Please submit all materials in written form to:

219 W. Tennessee St. Florence, AL 35630 or email to:

editor@courierjournal.net

well in advance of the planned event. The Editor reserves right to shorten, edit, reword or omit submissions as seen fit. All information submitted for publication becomes property of the Courier Journal. Information published does not necessarily reflect an opinion or endorsement by the Courier Journal, members of its management, or its staff. Advertisers are responsible for all content and claims in their advertising.

DEADLINES: Issues Published Every Wednesday INSERTS - 5 pm Thursday DISPLAY ADS - 5 pm Thursday

CLASSIFIED ADS - 5 pm Friday unless otherwise specified

Rehab...

Continued from Page 1

the field of social services administration to his new position. Groce was the Regional Manager over eleven DHR County Directors in North Alabama before joining Easterseals.

Groce takes over the leadership position from the retiring Danny Prince. Prince served as the Easterseals' administrator for 19 years, and his retirement is well-deserved.

What hasn't changed? Easterseals will continue to help children and adults with disabilities all over Northwest Alabama just as they have for over 50 years.

Anyone interested in learning more about Easterseals disability services may call 256-381-1110.



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FORD: FOCUS SE, 2010 \$6 450 74K actual miles, power package, alloy wheels, excellent condition. 256-537-2125.

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Can I Stop Social Security if I Go Back to Work?

Dear Savvy Senior,

I lost my job last month because of the coronavirus crisis. With little savings, I've been thinking about starting my Social Security benefits early to help me get by. But my question is, if I find a new job can I stop my Social Security benefits and restart them at a later date so they can continue to grow?

Almost 63

Dear Almost,

Yes, there are actually two ways you can stop your Social Security retirement benefits (once you've started collecting them) and restart them at a later date, which would boost your benefits. But in order to do this certain rules and conditions must be met. Here are your

Withdraw your benefits: One way to pause your Social Security benefits is to simply withdraw your Social Security application. But this must be done within 12 months of starting your benefits and you'll also have to repay what you've received so far. If you choose this option, Social Security will treat your application for early benefits as if it never happened.

To withdraw your benefits, you'll need to complete Form SSA-521 (SSA.gov/forms/ssa-521.pdf) and send it to your local Social Security office. Also be aware that you can only withdraw benefits once in a lifetime.

Suspend your benefits: If you aren't eligible for withdrawal, but you've reached your full retirement age and have not yet reached age 70, another option is to voluntarily suspend your retirement benefits. With the suspension option you don't have to repay the benefits you've received, and you can restart them anytime you wish, or they will be automatically be reinstated at age 70. (See SSA.gov/planners/retire/ageincrease.html to find your full retirement age.)

By suspending your benefits you'll earn delayed retirement credits, which means your benefit amount increases for every month of the suspension. Your payment will go up by two-thirds of 1 percent monthly or 8 percent annually. A benefit of \$1,500 monthly, for example, increases by \$10 for each month you have benefits suspended.

You can request a suspension by phone (800-772-1213) or in person at your local Social Security office.

Working and Collecting Benefits

If you start collecting Social Security and you do go back to work, but your income is modest, you may want to continue drawing your benefits while working at the same time. But if your earnings are higher, it makes sense to stop your benefits.

Social Security has a "retirement earnings test" that says if you're under your full retirement age and you earn more than \$18,240 in 2020, Social Security will deduct \$1 from your benefits for every \$2 you earn over that amount. Those who reach full retirement age in 2020 a less stringent rule applies. In this case, \$1 gets taken out for every \$3 you make above \$48,600 until you reach the month of your birthday.

It's also important to know that if you were to lose some or all of your Social Security benefits because of the earning limits, they aren't lost forever. When you reach full retirement age, your benefits will be recalculated to a higher amount to make up for what was withheld.

Also if you do decide to work and collect Social Security benefits at the same time, you need to factor in Uncle Sam too. Because working increases your income, it might make your Social Security benefits

Here's how this works. If your combined income is between \$25,000 and \$34,000 as an individual or between \$32,000 and \$44,000 as joint filers, you will pay tax on up to 50 percent of your Social Security benefits. If you earn above the upper limit of these ranges, you will pay tax on up to 85 percent of your benefits. To help you calculate this see the IRS publication 915 at IRS. gov/pub/irs-pdf/p915.pdf.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



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GUTTER WORKS, Seamless gutters, gutter guards, clean out and more! Free estimates, 256-394-

CHEVROLET: ASTRO, 1997 \$1,200, Cargo Van, runs good, tool boxes inside and driver divider, ladder rack, 256-627-5966 **DECKS AND FENCES- FREE** 4662. References available

KING/QUEEN BDRM. SUITE: HEAD/FOOT, night stand, dresser/mirror, armoire, SOLID OAK. \$1,000. 256-974-1087.

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Application can be picked up at: 219 W. Tennessee Street Florence, AL 35630 Completed application or resume

Completed application or resume may be submitted at the above address or emailed to hollie.colella@timesdaily.com.

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\$12/hour \$110 A DAY (when out of town) Call 256-764-3335 M-F 9a-4p to set appt

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your chance.

The Decatur Daily is now accepting applications for carriers

in the following area:

•<u>Decatur</u> Contact: Laura 256-345-4840

•<u>Hartselle/</u>
<u>Cullman</u>
Contact:
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256-227-7807

•Moulton Town Creek

Contact: Betty 256-612-3699

•Priceville/ Somerville Contact: Greg

Housekeeping Openings!

Hampton Inn & Suites on Court Street is now hiring for Housekeeping. Apply in person at 505 S. Court St. No phone calls, please.

RED LINE YOUR ADS. SEE PAGE 6

Part-Time Inside Sales

Enjoy the opportunity to expand your professional abilities by pairing sales skills with your professional verbal and written communication skills to assist our customers with their advertising campaigns.

The TimesDaily has an immediate part-time opening within our inside classified sales team located in Florence.

The primary role of the Inside Sales Representative is to develop and maintain profitable advertising accounts through inbound and outbound telemarketing, building rapport with our current clients and attracting new customers by recommending effective multi-media advertising solutions that will help them achieve results.

Key Responsibilities:

 Work as a partner to help clients reach their goals, owning the entire sales process from start to finish.

Knowledge, Skills, Abilities:
• Ability to prospect new business via cold calling and other pros-

Highly motivated, self-starting individual with initiative and drive to succeed

Strong verbal and written communication skills

munication skills

Organized with an attention for

•Computer and software experience with MS Office programs including Excel, PowerPoint, and

To apply or to learn more contact:

Sales Director - Mr. Baretta Taylor

baretta.taylor@ decaturdaily.com

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

JOB POSTING FOR FAMILY DEVELOPMENT COUNSELOR

<u>Community Action Northwest Alabama</u> has an opening for a full-time Family Development Counselor to provide crisis intervention and counseling in the areas of energy and housing in a fast-paced work environment. Bachelor of Science (BS) or Bachelor of Social Work (BSW) with 2-years experience in human service work. No inquiries please.

Resumes taken through July 15, 2020. Please email to administrator@caanw.org • Mailed/dropped off to:

COMMUNITY ACTION NORTHWEST ALABAMA 745 Thompson St. Florence, AL 35630



Community Notes...

Continued from page 4

LifeSouth Community Blood Centers can now test all eligible blood donors for COVID-19 antibodies.

The antibody test conducted by LifeSouth is authorized for use by the FDA and detects is someone has developed antibodies to COVID-19. A positive test result may indicate past exposure and some immunity to the virus. This antibody test is not a diagnostic test and will not determine if the person currently has the virus.

LifeSouth encourages donors to make an appointment to donate over the coming weeks.

For additional information, call LifeSouth toll-free at 888-795-2707 or visit www. lifesouth.org.

Donors must be at least 17 or 16 with parental permission, weigh a minimum of 110 pounds and be in good health. A photo ID is also peeded

Kindergarten 2020-21 Registration Now Open for Sheffield! If your child will be five years old on or before September 1, 2020, you must register him or her for kindergarten for the upcoming 2020-2021 school year. Registration is simple! Go to Sheffield. Schoolmint.net and click on the "new student" button. (If you already have a child attending Sheffield City Schools, you can use the account you already have.)

From there you will enter your child's information which will include uploading some documents including their birth certificate, social security card, and you driver's license and two proofs of residency.

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

The 16th Annual Swampers 5K and 1 mile walk/run has been postponed until Saturday, August 1. (Previously scheduled for Saturday, April 25) This race is sponsored by Shoals Civic League and is the largest event of its kind in the Shoals area with over 800 applicants last year. The August race will follow all guidelines as in the past years, with packet pickup and finish line at Muscle Shoals MIddle School. To register for the race at reduced rates, go to swampers5k.com

Benefit Singing for Ms. Janice Cody hosted by Meet Jesus at the Crossroads Church, corner of County Roads 7 and 8 in Florence on August 8 beginning at 6pm with Joyful Noise and One Voice. We will be taking up nonperishable items also feel free to come out and join us.

The Day by Day, a grief support group for bereaved parents/grandparents, meets Sunday, July 12 at 2pm at Cross Point Church, Cox Creek Pkwy, in Florence. For information, email debbiec2414@

Country Oldies Dance Hall Open Again located at 110 Town Plaza, 500 N. Montgomery Ave., Sheffield. Every Friday

and Saturday night 7-9pm.
Come twist, line dance, buckdance, or your choice. Best in country music. Everyone welcome!

Want a job? Want a better job? Get your GED! Free GED Prep classes are located near you. The program is open entry with new students starting classes weekly. For more information, call the Northwest-Shoals Community College Adult Education Program at 256-331-5440 or 256-331-5438.

The American Red Cross has seen an outpouring of support from blood donors

in response to the coronavirus outbreak. During this uncertain time, the Red Cross continues to encourage healthy individuals to schedule and keep donation appointments in the weeks ahead to ensure a stable supply throughout this pandemic.

Each Red Cross donation center follows the highest standards of safety and infection control, and additional precautions have been implemented to ensure the health of Red Cross donors, employees and volunteers.

Healthy individuals who are feeling well are asked to make an appointment to donate later this month and after by visiting RedCrossBlood.org, using the Red Cross Blood Donor App, calling 1-800-RED-CROSS or enabling the Blood Donor Skill on any Alexa Echo device.

A blood donor card or driver's license or two other forms of identification are required at check-in. Individuals who are 17 years of age in most states (16 with parental consent where allowed by state law), weigh at least 110 pounds and are in generally good health may be eligible to donate blood. High school students and other donors 18 years of age and younger also have to meet certain height and weight requirements.

Did you know that there are 250 children who can't live at home in our community each month? These children

can't live at home because the very people who are supposed to protect and care for them are not able to do so. These are the children in foster care. These are the children that need someone to stand up for them when it feels like no one cares. These are the children that need a CASA Volunteer.

Please consider becoming a Volunteer Advocate for local children who need a caring and committed adult to speak up for their best interest. Call the Shoals CASA office at 256-765-0041 or check out the agency's website for more information www. ShoalsCASA.org.

The NACOLG SenioRX Medication Assistance Program Supplies Free And Low Cost Medications For Anyone In Alabama With A Disability Or A Chronic Illness Regardless Of Age That Requires Daily Medication. Medicare Recipients May Also Be Eligible.

For More Information Contact Nacolg Seniorx Today. There Is No Charge For This Service. Paula Pardue at 256-389-0529 or 1-800-Ageline (1-800-243-5463)

This Program Is In Partnership With The State Of Alabama And Alabama Department Of Senior Services

The Keller Hospice Promise Foundation assists patients and families with essential, non-hospice related expenses they are unable to afford themselves-such as rent and utility bills, emergency repairs, personal care items, and food assistance. The foundation also provides funding for patient's last wishes, burial assistance, and community projects like bereavement camps for children and educational outreach

When you make a donation to The Hospice Promise Foundation, 100% of your donation goes directly to patients and families in need because we are a 100% NON PROFIT FOUNDATION.

programs for end-of-life care.

Donations can be sent to Barbie Johnson, Volunteer Coordinator, 1404 East Avalon Avenue, Suite C, Tuscumbia, AL 35674. Or contact the volunteer coordinator to answer any questions or pick up any donations: 256-314-1204 or email: Barbara.Johnson3@lhcgroup.com.

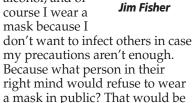
Hospice Volunteers Needed - Veterans, Students, Retirees, everyone with an hour a week to share with someone in your community. Specific needs: Male veteran to visit WWII vet, Florence area. Hairdresser/Barber in all areas. alan. jordan@comfortcarehospice.org. 256-269-2100 Comfort Care Hospice, Sheffield.

See NOTES... page 30

I'VE BEEN TRYING REALLY HARD TO AVOID ICKY **HUMANS FOR A WHILE. I**

try to do my grocery or Lowes shopping in the mornings when it's not crowded. I have barriers in my office that keep 10 feet between myself and clients. I

have fans blowing in my lobby to simulate the outdoors. I wash my hands, use hand sanitizer, wipe down all incoming computers with alcohol, and of course I wear a





by "The Computer Skeptic"

But I still have to go forth into the wild to purchase provisions from time to time. One of the things that have bugged me about shopping is that I still have to touch that germ-laden credit card swiper that the nasty person in front of me just touched. So I decided to finally utilize the technology built into my smartphone to handle payments without touching stuff. I don't know why I've done without it for so long.

There are three main players in game: Google Pay, Apple Pay,

and Samsung Pay. They all use a technology called Near Field Communications (NFC) to securely transmit credit card information from your phone or smartwatch to a credit card terminal. The terminal must support NFC and will usually display a little symbol that looks like sound waves.

Samsung phones use NFC as well as a cool technology called magnetic secure transmission (MŠT). MST gives your phone the ability to simulate the magnetic the touchless payment processing strip found on the back of a credit or debit card. This allows your

phone to work with older credit card terminals.

To use this feature, simply launch either Apple Pay (for iPhones) Google Pay (for all android devices), or Samsung Pay (for Samsung brand phones). These apps are already on your phone. The app will ask you to simply take a picture of your credit card. Your phone will recognize the numbers on your credit card, ask a couple of simple questions, then you're set. You can scan in all of your cards. They will all appear on your phone just as they do in your

The next time you go shopping, instead of inserting your credit or debit card, you simply launch the app on your phone, scroll through your credit cards, tap the one you want to use, then hold your phone close to the terminal and watch the

magic happen. Those of us with smartwatches can simply tap our watch, choose a card, and hold our wrist close to the terminal.

This technology is a lifesaver for those dummies among us who sometimes go grocery shopping, collect a buggy full of stuff, then discover they walked out of the house without their wallet. I mean, who would do such a silly thing? Well, this dummy, is who. As long as you have your phone, you can still do your shopping.

Jim Fisher owns Excel Computer Services in Florence. Reach him at www.ExcelAL.com



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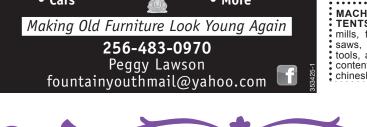
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Commentary

Majestic Loss for **UNA**, the Shoals

lthough 95% of us only know Leo III and Una at the University of North Alabama from a distance, it is easy to take pride in their prominent position on campus and in our community. No other school across the country can match having two live lion mascots.

In A

Few

Words

Editor

Bevo XV at the University of Texas, and Ralphie the Buffalo at the University of Colorado may come close simply because they are out front and active at football games.

However, there is nothing as magnificent and majestic as those two muscular creatures at the top of the food chain relaxing outside the state-ofthe-art George H. Carroll Lion Habitat as they watch your every move.

The UNA family suffered a heartbreaking loss last week as 17 year-old Una passed away peacefully in her habitat **TOM MAGAZZU** after a brief illness. Leo and her human/parent caregivers, Anne and

Dan Howard were at her side. "All of us at UNA are saddened by Una's passing," said UNA President Ken Kitts. "She and her brother, Leo, are part of the UNA family, and we mourn her death. We also are grateful for the many years she had representing the University as part of the lion mascot duo as well as to Anne and Dan Howard for the gracious care they have

provided, and continue to provide, to

See MAJESTIC... on Page 13

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

Courier Journal



Take Part in the Virtual Job Fair

SHOALS-The Shoals Chamber Commerce is collaborating on a Virtual Job Fair with North AlabamaWorks!, other local chambers, economic developers, and educational partners to assist dislocated workers and other job seekers to connect with

in-demand job openings.
Those individuals laid-off due to COVID-19

qualify for notrainings and funded certifications from the government for dislocated workers (your tax dollars at work!). The Upwards Career & Training Fair (virtual job fair) seeks to match job seekers interested

in upskilling/reskilling and finding a fulfilling career with employers

Insults to **Black History**

Guest Commentary

rany whites are ashamed, saddened, and feel guilty about our history of slavery, Jim Crow, and gross racial discrimination. Many black people remain angry over the injustices of

the past and what they see as injustices of the present. Both blacks and whites can benefit from a better appreciation of black history.
Often overlooked or

ignored is the fact that, as a group, black Americans have made the greatest gains, over some of the highest hurdles, in a shorter span of time than any other racial group in history.

For example, if one totaled up the earnings and spending of black Americans and considered us as a separate nation with our own gross domestic product, we would rank well within the top 20 richest nations.

A black American, Gen. George Mason Colin Powell, once headed the world's mightiest military.

Black Americans are among the world's most famous personalities, and

See HISTORY... on Page 20

THE FLORENCE/ LAUDERDALE

TOURISM BOARD will host a regular business meeting on Thursday, July 9 at 9am in the Visitor Center Gallery. Florence/ Lauderdale Tourism Board meetings normally take place on the first Thursday of each month and are open to the public. For additional information, call 256-740-4141.

THE MEETING OF THE **SHOALS WRITERS**

GUILD scheduled for July 18, has been canceled. The Guild will reconvene when the Florence Public library resumes hosting meetings.

Dr. Walter E. THE CLOVERDALE Williams **COMMUNITY CENTER** John M. Olin will not have lunch in July.

Distinguished

Professor of

Economics at

University

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for bereaved parents/ grandparents, meets Sunday, July 12 at 2pm at Cross Point Church, Cox Creek Pkwy, in Florence. For mpre information, email debbiec2414@aol.com.

THERE WILL BE A **SINGING** at Muscle Shoals Church of God, 1700 Firestone Ave. on July 11 at 7pm and July 12 at 10:45am with Micheal Knight and Redeemed from Georgia



See UPWARDS... on Page 16

Courier Journal

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www.CourierJournal.net

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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:

> by Mail or in our mail slot **Editor-Courier Journal** 219 W. Tennessee St., Florence, AL 35630 · e-mail: editor@courierjournal.net

• FAX- 256-760-9618

Gen. Lee Was Not a Good Person

Editor:

Regarding George Pate's letter praising Robert E. Lee on June 24, (Lynching His Legacy), not only was Lee a slave owner, his slaves referred to him as the worst man they had ever seen.

When two of Lee's slaves escaped and were eventually caught, they were whipped. Lee told the man whipping them to lay it on hard, then to pour brine in the wounds to make

Robert E. Lee was not a good

Dwight Patterson Florence

If we understand these important concepts, we can solve many of our long-standing social problems...

A Spiritual Danger

Dear sir,

All religions have central teachings and principles. The "oneness of humanity" is the central principal of the Baha'i Faith. This principle is the one ground which all other of is the one around which all other of

its teachings revolve, and has led to over one hundred years of effort on the part of the Baha'is to develop this understanding within our own community and to bring to human awareness the oneness of the human

America has a central place in the development of this necessary worlddevelopment of this necessary world-wide understanding. If we ignore the racism that is a part of our own history, then we and the world with us are exposed to "physical, moral, and spiritual danger". Viewed through this lens, the present derangement of our society is a long overdue reckoning with what the unity of humanity really means for us and for our future as a human race.

There is no other country which can

There is no other country which can be seen as a microcosm of the diverse populations of the earth. No other country can demonstrate the value and

See LETTERS...on Page 19



Commentary

Majestic...

Continued from Page 12

our lions."

UNA has housed a live lion on campus since Leo I lived in his enclosure beginning in 1974. A few months after his passing in January 1988, Leo II came to campus. He was voted "Second Best Mascot" by Sports *Illustrated* in 1997.

As a former Vice President at UNA, Howard Dan was instrumental in obtaining the sibling cubs after Leo II passed away in early 2000. He and Anne took on the monumental emotional and financial commitment of arranging for initial funding and ongoing support for the Lions. This is necessary because no state or federal education dollars may be used for hosting or upkeep of the Lion mascots.

The \$1.3 million habitat was built based on AZA (Association of Zoos and the Aquariums) guidelines. Every advocacy, health, African lion recreation, and safety aspect was thoroughly covered, if not exceeded. So much so, that the habitat received



consecutive 100% ratings from the U.S. Department of Agriculture during unannounced annual And the inspections. Howards have made care of the Lions THE priority in their lives since day one.

Local artist, Jeanne Summerhill, has been a volunteer caregiver for the Lions since they came to their new habitat 17 years ago. The emotional bond she shares with them is evident in the hundreds of paintings she has created that feature the pair.

UNA graduate, Brandon Kutz, also has been volunteering with the lions for two years and they have been very comfortable around him.

Una was born in 2002 in New Hampshire. She became

first female mascot UNA when she and Leo III moved into their 15 brand new oncampus habitat in 2003.

My wife and I are very fortunate that we were able to visit with the cubs early in life and have seen them often on campus since. When Leo III and Una were new in town and waiting to occupy a completed habitat, we were allowed to invade their space for a few minutes. It was hard to fathom how a pair of 25 pound playful, non-stop, energetic muscle balls could completely ravage the ground floor of their new parents' house in such a relatively brief

Petting that unusually coarse hair that helps deter pests in their native Africa, seeing those gorgeous golden/hazel eyes close-up, and having a paw haphazardly swipe across your arm in play when it could only do minimal damage are all thrills of a lifetime.

Since arriving campus in 2003, Una and Leo

have

represented the University as mascots at events early in their tenure, engaged thousands of visitors at the habitat and on the Lion Cam, and celebrated birthdays with community.

"Una's passing was peaceful, and her brother and primary caregivers were at her side," said Dr. Brandon Fisher, one of the two local veterinarians who provide care for Una and Leo. "It has been a remarkable part of my career to be able to care for Una since she was a cub, to watch her grow and to see her very distinctive personality develop."

A memorial will be planned for Una later this year. Leo is expected to have a time of mourning his sister. All four of his caregivers will also be there for him.

"Leo is in very good health for an African lion that is almost 18 years old," said Dr. Matt Connolly. "We have done a full health assessment on him which did not reveal any abnormalities.

We fully expect him to mourn his sister and will continue to monitor his appetite and activity closely during this time."





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Like Yard Sales? See page 3!

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Upwards...

Continued from Page 12

who provide familysustaining wages of at least \$9-\$10.

The date for the first event will be July 14-16. Tentative plans are to offer similar opportunities in mid-August and mid-September.

This event will be marketed across North Alabama, and job seekers from across north Alabama are expected to take part.

THERE IS NO COST TO PARTICIPATE

Employers (or training schools) providers should register UpwardsAlabama.com and upload information to build their Virtual Booth. Employers (or training providers / schools) will select the county(s) where they have a physical presence.

[NOTE: The site will save your information so you do not have to reenter it for every event; you can edit it; you are not obligated to participate in every event.]

Each employer training provider)
need to prepare
upload the following: will and

 One video welcoming job seekers to your virtual booth and explaining more about your company (or training provider / college)

 At least one specific positon for which you are hiring and a job description in any format (Companies)

• Up to three specific interview questions that align with the company culture or the specific position (Companies)

• A description of your company (or school organization), including the mission, vision, values, and potential opportunities to grow

• A company logo

Training providers and colleges will provide at least three educational tracks job seekers may want to consider. N AL WORKS will also make specific changes on the form to suit respective educational offerings and certifications.

Employers who provide family-sustaining wages (generally \$9- \$10/hr. are eligible for OTJ training reimbursement from the

The virtual fair will be live all three days and will contain information pertinent to the job seeker. The employer will need to commit to being available for the event chat with prospects during tollowing days & times:

Tues, July 14 1–4 pm.
 Weds, July 15 2–4pm

7–8pm optional •Thurs, July 16 9am–noon

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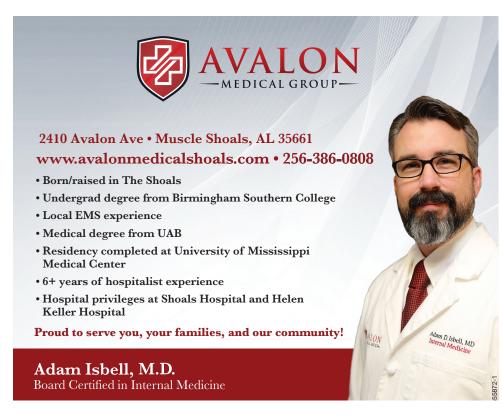
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Letters...

A Spiritual Danger...

Continued from Page 12

benefits of overcoming racism and truly moving forward as a united society. Baha'is understand this as the mission that has been given to the United States by the one God of the universe, and one that will bring spiritual and material prosperity to our people.

If we understand these important concepts, we can solve many of our longstanding social problems. It does, however, require laying aside our prejudices and coming to terms with a history that has delayed our material and spiritual development as a nation.

Jacqueline Osborne Florence

Anderson, Tonya

Barnett, Angela

Davis, Mark

Fountain, Brad

Haynes, Tiffany

Morris, Nichole

Richardson, Tina

Rogers, Melinda

Rodgers, Georgette

Beckwith, Charles

A Repetition of History!

Editor:

The revolution has begun here in the South. Government leaders are helpless. City government is cyber-attacked. What do our elected representatives do? Pay ransom to hackers with good reputation of honestly upholding their demand. Paid by Insurance money? Guess what, insurance costs will go up to cover! We will pay for their incompetence.

A leftist group is offended by a historical statue which not only is a reminder of the past, but respectfully points out where we are today. What do our elected officials do? They ignore the majority of citizens! Instead of having backbone and leadership and protect history and heritage of Alabama, they acquiesce to the Leftist demands. Of course, they

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Storage Act; legal notice is hereby given to enforce a lien

imposed on the following property. Pursuant to Alabama codes 8-15-30 through 8-15-38; the following units will be

sold or disposed of by sealed bid after July 8, 2020. Past

due charges and fees will be accepted until 5pm on

July 8, 2020. A Central Storage, LLC reserves the right to

withdraw any unit from sale or disposal. Motor vehicles are sold "As Is/Parts Only." No titles or registration.

Unit#

L-8

1-1

K-8

M-33

A-51

A-44

P-16

M-13

L-11 and L-7

fear, the mob may decide to tear down the statue.

Will moving a statue from normal daily viewing be the end of their demands? Perhaps they will want Pope's Tavern torn down as it was reportedly once leased by a slave owner. That it was utilized as a hospital for civil war troops? Change the name of Wilson Dam? There are many other places, names, etc., which some elitist finds offensive. What will our elected leaders do then? What other revisions of history and ignorance of technology will Florence/ Alabama citizens have to pay for?

Social justice reform, revision of history, threat violence, divisive politics, fear, restriction of religion, and stimulus checks are the path leading us to socialism. The goal of Socialism is Communism. History repeats itself.

Iohn Lee Florence

Covid-19 Hiss

Letter to the Editor,

throughout the United States is a sense disapproval about everything that used to mean so much to the American people of all colors and races. Some of the outcries and demands would have not been a thought in the minds of Americans in the times I grew up in. I had family and friends WHO knew what the words courtesy, dignity, loyalty, and respect meant.

If someone were to act

back then in the manner that is displayed by some of our citizens now, they would have been declared domestic terrorists and dealt with accordingly. It seems that when a

person of authority even makes a suggestion on how to approach or solve a problem, in present times, it is either taken as a joke or blown out of proportion by the media or some radical

group.

It seems to be the trend of the present to either ignore or destroy any reasonable method of resolving a problem either domestic or foreign. I have seen with my own eyes people entering and leaving businesses without face masks. When you enter some businesses that have lines and/or spots on the floor to designate a 6 foot interval between customers, these efforts to establish local social distancing are completely ignored.

We are facing a pandemic that has never been dealt with before and some of our citizens are treating it like it is some kind of joke. If it is a joke, it is not too funny to hear that the covid-19 virus is killing

See LETTERS...on Pg 27

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CLASSIFIED FORM ON PAGE 6

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cancellation in the event of settlement between owner and

#511 - Furniture, Clothes, Household Goods

Guest Op-Ed – Dr. Walter E. Williams

History...

Continued from Page 12

a few black Americans are among the world's richest people such as investor Robert F. Smith, IT service provider David Steward, Oprah Winfrey, and basketball star Michael Jordan. Plus, there was a

black U.S. president.

The significance of these achievements cannot be overstated.

When the Civil War ended, neither a slave nor a slave owner would have believed such progress would be possible in less than a century and a half—if ever. As such, it speaks to the intestinal fortitude of a people.

Just as important, it speaks to the greatness of a nation in which such gains were possible. Nowhere else on earth could such progress have been achieved except in the United States of America.

The issue that confronts us is how these gains can be extended to about one-quarter of the black population for whom they have proven elusive. The first step is to acknowledge that the civil rights struggle is over and won. At one time black Americans did not enjoy the constitutional guarantees as everyone else. Now we do.

While no one can deny the existence of residual racial discrimination, it is not the major problem confronting a large segment of the black community.

A major problem is that some public and private policies reward dependency and irresponsibility. Chief among these policies is the welfare state that has fostered a 75% rate of out of wedlock births and decimated the black family that survived Jim Crow and

Keep in mind that in 1940 the black illegitimacy rate was 11% and most black children were raised in two-parent families. About 25% of poverty is found in female-headed households. The poverty rate among husband-and-wife

families has been in the single digits for more than two decades.

Black people can be thankful tħat double standards and public private policies and rewarding inferiority and irresponsibility were not a part of the 1920s, '30s, '40s, and '50s. If there were, there would not have been the kind of intellectual excellence and spiritual courage that created the world's most successful civil rights movement.

From the late 1800s to 1950, some black schools were models of academic achievement. Black students at Washington's Dunbar High School often outscored white students as early as 1899. Schools such as Frederick Douglass (Baltimore), Booker T. Washington (Atlanta), P.S. 91 (Brooklyn), McDonogh 35 (New Orleans), and others operated at a similar level of excellence.

Self-destructive behavior that has become acceptable in predominantly black schools is nothing less than a gross betrayal of a struggle paid with blood, sweat, and tears by previous generations, to make possible today's educational opportunities that are being routinely squandered.

I guarantee that blacks who lived through that struggle and are no longer with us would not have believed such a betrayal possible.

Government do its job of protecting constitutional rights. After that, black people should be simply left alone as opposed to being smothered by the paternalism inspired by white guilt.
On that note, I just cannot

resist the temptation to refer readers to my "Proclamation of Amnesty and Pardon," which grants Americans of European ancestry amnesty and pardon for their own grievances and those of their forebears against my people so that they stop feeling guilty and stop acting like fools in their relationship with Americans of African ancestry.

Published in *The Daily Signal* June 24, 2020 COPYRIGHT 2020 CREATORS.COM

Williams holds M.A. and Ph.D. degrees in economics from UČLA, a Doctor of Humane Letters from Virginia Union *University and Grove City* College, Doctor of Laws from Washington and Jefferson College and has served on the faculty of George Mason University since 1980.

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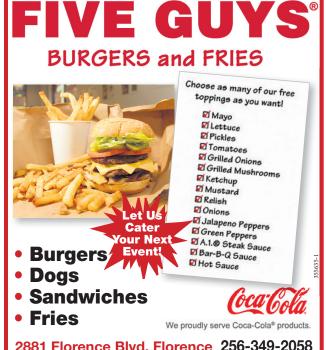








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Until production resumes, "GH" is replaying special episodes from years past. This week's episodes featured highlights of Sonny (Maurice Michael Benard) and Corinthos (Chad Duell) from 2008 through 2016: Michael took a bullet intended for Sonny. Michael confessed to killing Claudia and was later sentenced to prison. Sonny visited Kristina in the hospital. Sonny told Kristina

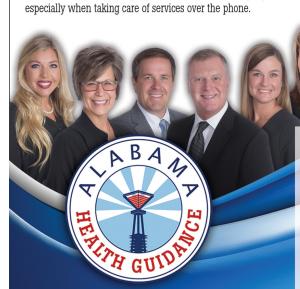
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Kayla couldn't help but think of her past with Steve. Victor defended Xander to Sarah. Steve made a big announcement to John and Marlena. Victor, Justin and Sonny shared a warm about Parker. moment before the ceremony began. Justin stunned Kayla with a huge confession. Syndicate, Inc. Kayla was faced with a tough decision. Marlena comforted John as he mourned Steve's departure. A familiar face returned to Salem. Kayla confronted Steve. Justin was Shingle & shocked by what he saw at **Metal Roofing** Adrienne's gravesite. Rafe delivered stunning news to Lucas and Kate. John and Marlena learned that Allie was pregnant. Claire offered to help Ben with a very special task for the wedding. Wait to See: Vivian asks Kate for a favor. Eli and Lani bask in their newlywed bliss. Gabi gets

an unpleasant surprise when

she drops by Jake's apartment.

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

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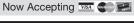
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Athletic by Eli Cranor SUPPORT

Vulnerability is key in uncertain times

Dear Athletic Support: My daughter had her first softball tournament of the summer last weekend. It felt so good to be back out on the field, but things were definitely different. I don't know if it was the masks all the girls were wearing or what, but my daughter just didn't seem as sharp as usual. It was like she was distracted. Or maybe she was just rusty from the long break. Do you have any suggestions on how I can get my daughter back on track? I've tried taking her out to the field and getting some extra swings in, but that doesn't seem to help. I guess what worries me most is that some of the other girls haven't skipped a beat. It's like they're just as good as they were before the shutdown.

— Wishing For A Cure Dear Wishing: All kids process trauma differently. Some internalize it. Some lash out. Others don't seem to be phased at all. But the truth is, they're all impacted one way or the other.

If your daughter's softball game is showing signs of regression, it could mean a couple things. First, she might really be struggling with the fears and uncertainties surrounding COVID-19.

If this is the case, then you're right, there's no amount of extra batting practice that's going to snap her out of this funk. Your daughter just needs time. Time to process all the changes that have occurred in her young life over the last few months.

She might also need to talk to you. You'd be surprised how far a ten-minute conversation can go, especially when kids are trying to deal with something like COVID-19.

Even if you don't have all the answers, or you're not sure what you believe when it comes to the pandemic, talking to your daughter is still a good idea. It's okay to be vulnerable in front of you kids. In fact, sometimes it's just what they need to hear.

After you've had your talk, I have a feeling your daughter's game will change for the better. She'll be able to get back to being a kid again without having to worry about the unknown.

If, however, you find that she's still struggling, I'm afraid there's no amount of talking that's going to snap her out of this funk. The prognosis is simple — your daughter just doesn't like softball as much as she used to.

Over the last few months, I've heard from more than one concerned parent where this has been the case. Their child takes an extended break from sports due to COVID-19, and then, when it's time for sports to get going again, the child has lost interest.

There's absolutely nothing you can say in this situation. When a kid is ready to quitthey're ready. Period. Back when I was coaching, I knew when a player was coming into my office to quit. I could see it in his eyes every time. I tried everything I could to get those players to stay on the team, but it never worked.

You can — and should try talking to your daughter about why she's lost interest in softball. But in the end, if she's ready to quit the team, she's ready to quit. And honestly, that's okay. There's a lot of worse stuff that could happen.

Eli Cranor is a former professional quarterback and coach turned award-winning author. Send questions for "Athletic Support" to eli. cranor@gmail.com or visit elicranor.com.

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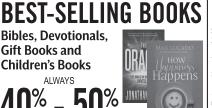
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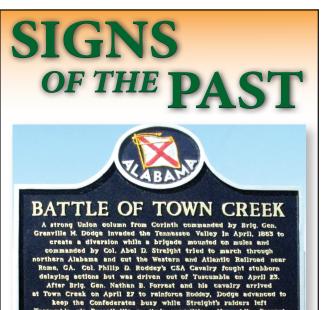
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Confederate Brig. Gen. Forrest and Col. Roddey faced the Union's Brig. Gen. Dodge at Town Creek as Dodge advanced across North Alabama on April 28, 1863. The marker describes the 18 Federal guns vs the 8 Rebel guns. The next day Cornyn's Cavalry burned the La Grange Military College: "and everything that would ... aid the Confederacy".

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



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When I began working with Medicare health plans a few years ago it became obvious to me that people aging into Medicare were joining a health insurance program that they really didn't understand. Although the Centers for Medicare and Medicaid Services (CMS) do all they can to educate Americans about the benefits of Medicare it still isn't enough for them to fully understand what they have as far as medical coverage through the federal government. Over the next the next few weeks we're going to discuss the basics of and what is covered under Medicare. But first let's look at how Medicare started.

On July 30, 1965, President Lyndon B. Johnson signed into law the bill, Title XVIII of the Social Security Act, which led to the establishment of Medicare. The original bill included Part A (Hospital Insurance) and Part B (Medical Insurance). Today we know these 2 parts as "Original Medicare". In the beginning Medicare was created to provide health insurance to people 65 years of age and older, regardless of income or medical history.

Over the past five decades changes have been made as to who qualifies for Medicare. In addition to people over the age of 65, Medicare now covers people under the age of 65 who are permanently disabled and have been receiving Social Security Disability Insurance for 24 months. Also anyone at any age can receive Medicare if they have End Stage Renal Disease or ALS.

Although Medicare provides medical coverage for those who qualify it is not 100% coverage!! We often hear "once I go on Medicare my medical insurance worries are over." Medicare has deductibles and coinsurance that the Medicare beneficiary is responsible for unless the beneficiary has additional coverage to supplement Medicare.If you have questions regarding any aspect of Medicare or Medicare health plans feel free call us at Alabama Health Guidance (256-648-5710), stop by our office at 885 Florence Blvd (Four Lane Shopping Center) or email me at ikey@ alabamahealthguidance.com. Alabama Health Guidance

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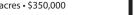
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Letters... Covid-19 Hiss

Continued from Page 19

hundreds of citizens daily and remains to spread like wildfire throughout the great United Stated of America.

I don't want to sound as though I support tyranny, but it may take marshal law to restore some kind of order to our great nation and its citizens. I hope that some of the people that have acted in a manner that was inappropriate at the time, see themselves on television or hear themselves on the radio think for an instant and ask themselves the simple question: "Did I act in a manner that displayed courtesy to others, did I act with dignity, did I show loyalty to my nation, and did I display self respect and respect for others in my actions?" I know that some people will say the environment or heredity has to do with the development of bad and good actions and manners, but every individual should have the self respect to act civilized and controlled.

Thanks to all of the essential personnel who have worked so diligently to save lives and property in these troubled fimes. I also thank the personnel that make a conscious effort to wear you face masks and gloves, when needed, in public buildings and outings. Hopefully, there will be a vaccine available soon to rid the Covid-19 virus.

John Futrell

The Year of 2020

Editor:

In February 2020, China sent the world a gift It was really mean We opened up a lethal virus Better known as Covid-19.

We were told it wasn't serious Like the Flu, it would just go away Over 90,000 people in the US have died This is just the month of May.

Nursing Homes were hit very hard On family could no longer rely All alone and helpless Many of them would die.

March we had a global shut down Unemployment at all time high We were told if we open back up Thousands more would die.

We know we must go to work We should do what they ask Stay six feet apart Never forget your mask.

If you think it is a conspiracy Just another political fight Are you willing to risk your family Just to prove you are right.

Covid-19 doesn't know if you are republican or democrat It really doesn't care It has no respect for anyone It will strike anyone, anytime, anywhere.

> Take the Covid-19 very serious It will not go away Until we find the right vaccine Covid-19 is here to stay.

Little children were immune That's what doctors told us at the start Now they find they were wrong Covid-19 is targeting children's hearts.

Parents keep your children home Your little ones are counting on you Not because you were ordered Because it's the right thing to do.

2020 will go down in history As the darkest year we have ever seen The year China blindsided the world With the gift of Covid-19.

Only God knows what lies ahead We know he has a plan No matter how dark it may seem Cling to his unseen hand

Barbara Casteel

Florence

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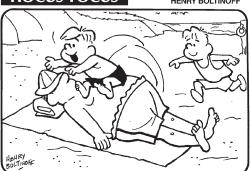
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HENRY BOLTINOFF



Find at least six differences in details between panels.



5. Swim trunks have no stripe. 6. Boat is on horizon. Man has mustache. 4. Water bottle has been added. Differences: 1. Boy is barefoot. 2. Blanket is narrower.

HOUSE CLEANING

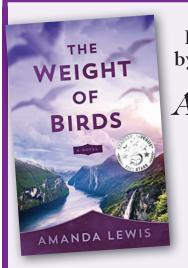
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HIDDEN in the above frame is a famous proverb. You can find it by reading every other letter as you go around clockwise. The trick is finding the right first let-







by Charles Barry Townsend

David Coulson

Illustrated by





S S O R Y S T E B P D A F S R W C L E T U L A S M L R T E H M O D E E R F E A A C R HISELGAERGTR ZDL SBDX OTTK ENKESC YADGALFRAS MIBINEULBYBSE



"One word in our JUNIOR WHIRL feature has been deliberately mispelled. You have one minute to find it.



SNOW CONE SEASON IS HERE AGAIN! Below are two puzzle grids for you to fill in. Hints are given for each word. The words in Grid B contain the same letters as the corresponding words in Grid A.

- 1. Type of barge.
- 2. Single units.
- 3. Illuminating gas.
- 4. Start again.





- GRID B
- 1. Biggest are whales 2. Opposite of yeas.
- 3. Not any. 4. To grow smaller.





Waving at Old Glory

Hidden in the diagram above are 18 words or names associated with our flag. They can be read up or down, forward or backward, or even diagonally. The items to look for are:

AMERICAN OLD GLORY **BANDS** BETSY ROSS **BLUE EAGLE** FLAG DAY FLAG POLE FREEDOM

PARADE RED SALUTE (FRANCIS) SCOTT KEY (JOHN PHILIP) SOUSA

STARS **STRIPES** MARCHERS WHITE





by DAVE RAMSEY

EVALUATING INSURANCE NEEDS

Dear Dave,

about life insurance. My son able to take care of him. is only two, and if something I'd get a good term happened to me, he would life policy equal to the go to his father. His dad is amount that you'd like in good shape financially to supplement your son's and responsible with money, care. The good news is you so how much life insurance can get a couple hundred should I have?

Christian

Dear Christian,

Well, you



most people. The only Last year I got a divorce. dependent you have is also I'm 32, a teacher and a single dependent upon his dad. mom. I'm on Baby Step 2 right And from what you said, now, and I was wondering his father seems perfectly

> thousand in life insurance at your age for practically nothing.

If you get life insurance, probably make sure his dad—your don't need the full 10 to ex—is not the beneficiary. 12 times your income The beneficiary should

upon your death, and the work, and we need good money would go into that trust for the benefit of your child. You set the terms of the trust. It should not be controlled by your ex. In a divorce situation, I would never name someone I'm not willing to be married

I'm so glad you're thinking about these things, Christian. It shows you're an intentional lady, a fine platforms. Follow Dave on the mom, and a good planner. web at daveramsey.com and Those traits will serve you on Twitter at @DaveRamsey. and your son well!

to the trustee of my money

on behalf of my child.

-Dave

ARE UTILITIES INCLUDED?

Dear Dave,

I just received a formal job offer in law enforcement. I'm debt-free, single, and I'd like to move out of a roommate situation and into my own apartment. I'll be starting out at \$34,000 a year, then moving up to \$38,000 after my probationary period. You have a rule that says to make sure rent or house payments are 25% or less of your take home pay. If I can find a place where utilities are included, do they figure into that amount?

Josh

Dear Josh,

It's really more of a guideline than a rule. The point of not letting your housing cost eat up more than 25% of your take home pay is to make sure you have money left over for other important things. It's hard to save and invest for the future when a huge chunk of your money is eaten up by rent or a mortgage payment each month. But no, utilities are not part of the one-fourth of your take home pay guideline.

At this point, it doesn't sound like you need anything fancy. Try to find a safe, quiet place to call home—somewhere you can relax and decompress when you're off duty. And thanks for entering law enforcement. A lot of folks are leaving your line of

* Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total

men and women in that

profession right now.

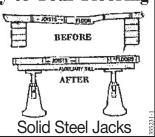
–Dave

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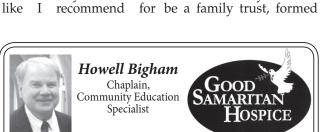
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Bill Withers changed the lyrical world when he wrote and recorded "Lean on Me" in April, 1972. After reading this article, google the song and sit back and enjoy the melody. Pay close attention to the words. The song reminds us that whatever struggles we face, help is available. Lean on me!

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Withers observed "We all need somebody to lean on." That "somebody" is Good Samaritan Hospice. We're waiting for your call!

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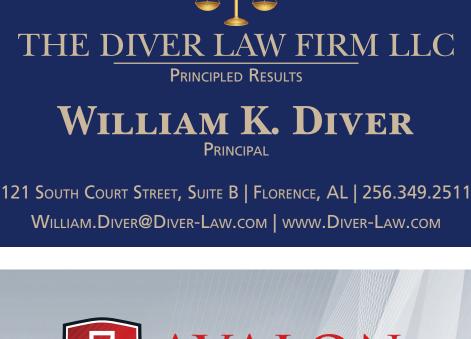
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Notes...

Continued from page 10

Volunteers Needed - Keller Hospice LHC of Tuscumbia is currently seeking volunteers to serve in Colbert, Lauderdale, and Lawrence.

Areas of need: Patient Volunteer, Administrative Volunteer, Craft/Hobbies Volunteer, Community Outreach/Event Planning/Fundraising Volunteer.

For more information contact: Keller Hospice LHC of Tuscumbia, 1404 East Avalon, Suite C, Tuscumbia. Phone 256-314-1204 or email Barbara. Johnson@ LCHgroup.com.

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City of Florence - Recycling Program: Paper, cardboard, plastic bottles and jugs only (#1 & #2), aluminum cans, and steel cans are all recyclable. Residential curbside cart collection is provided within City of Florence limits. The Florence Recycle Center drop-off is available to everyone, 24 hours, 7 days a week. Cardboard Boxes

Place large, broken-down cardboard boxes 3 feet away from your recycle and garbage carts. Remove all contents from each box before recycling as Styrofoam and plastic film are NOT recyclable.

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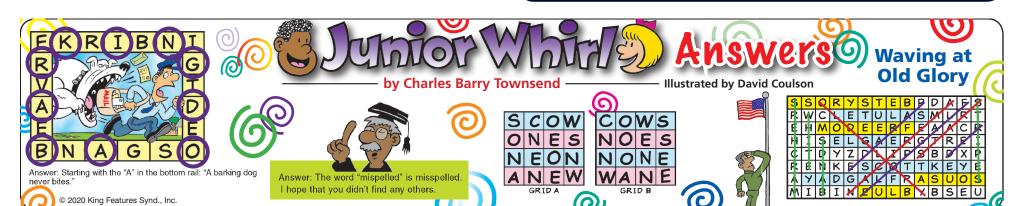
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$oldsymbol{A}\mathsf{S}\mathsf{K}$ THE **A**TTORNEY



support to my ex-wife on August 1, 2020. I want to know if the payments are deductible? May I claim the child as a dependent?

I have to start paying child

Bradley, Leighton, AL

Thomas McCutcheon

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No and maybe. Child support payments are neither deductible by the payer nor taxable to the recipient.

This is where a good divorce lawyer plays a very large role. If your federal and state combined tax rate is 25%, you have to earn \$1.25 for every \$1.00 you pay in child support.

The payer of child support may be able to claim the child as a dependent if the child lived

with the payer for the greater part of the year. If so, the payer is the custodial parent for federal income tax purposes. The custodial parent is generally the parent entitled to claim the child as a dependent under the rules for a qualifying child if the other tests for claiming the child are met. This should always be addressed in the agreement and ratified by the court.

If the payer is the noncustodial parent, then the payer may only claim the child as a dependent if the special rule for a child of divorced or legally separated parents applies.

That rule requires, in part, that the custodial parent sign and provide the noncustodial parent a Form 8332, Release/Revocation of Release of Claim to Exemption for Child by Custodial Parent. The non-custodial parent must, then, attach a copy of that release to his or her return in order to claim the child as a dependent.

When I did divorce work 30 years ago and the child support guidelines came into effect, I occasionally would negotiate agreements where the non-custodial parent could claim the child with an IRS Form 8332. My reasoning and argument was that in certain cases the parent who was paying was able to benefit substantially more by having the child as a deduction than a spouse who had little or no income. It just made financial sense to keep more money in the hands of the parents, divorced or not.

Buckle up, wash your hands and as always your referrals are appreciated! 256-764-0112

Please send the questions to:

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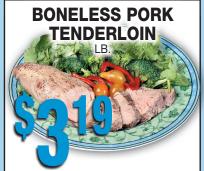


















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