

Daniel New Market Pres.

BIRMINGHAM – BBVA Compass announced today that it has named **Jeff Daniel** as its Quad Cities market president to lead the bank's business efforts in the Shoals area.

Daniel will be responsible for the bank's commercial and consumer banking business development and relationship management activities in the area, helping the bank capitalize on a resurgent market.

"Jeff has the experience, knowledge, and desire to deliver our community banking model to businesses across the Muscle Shoals area," said **Steve Mitchener**, East Region Community Banking CEO for BBVA Compass. "We are fortunate to welcome a leader of his caliber to drive our efforts in this market."

Daniel has more than three decades of banking experience. He has spent the majority of his career at SunTrust Banks, Inc. where he most recently served as its Tennessee Valley market president. Daniel began his career in 1979 with First National Bank of Florence, a predecessor of SunTrust in Florence.

Daniel earned a bachelor's degree in finance from the UNA and completed studies at LSU's Graduate School of Banking of the South in Baton Rouge.

Fred's Raises Over \$230K

MEMPHIS – Since 2002, Fred's Pharmacy has commemorated the fallen heroes of 9/11 through a fundraiser for the emergency teams that serve near their locations. The campaign was successful again this year, and Fred's Pharmacy is donating a chain-wide total of \$232,949 to local emergency teams across the region. Fred's locations sold Hero Hats for \$1 each with

See SHORTS... on Page 6

Way To Go, Ladies!
Brooks Lions
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Mars Hill 1A
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Volume 132 Number 3

November 4, 2015

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Seminar of Hope

Healing Place, Hospice of the Shoals Help to Cope

FLORENCE—The Healing Place and Hospice of the Shoals are presenting a community-wide grief seminar entitled, Hope for the Holidays, on Tuesday, November 10, from 6-7:30pm at the Marriott Shoals Conference Center, in Florence.

The teen and adult-centered program will consist of speakers who have suffered the death of a loved one due to accident, illness, homicide, or suicide.

They will be talking about normal grief reactions and offering tips on coping and handling the upcoming holidays.

Thanksgiving and Christmas are just around the corner and

See HOPE... on Page 6

JUDGE BEN GRAVES
Circuit Judge - Place 1

You're invited to the Campaign Kick-Off

Join us at First Friday's Nov. 6, 2015

5pm to 7pm
Court Street Market
Bring the whole family!

*Paid for by Ben Graves Campaign Fund
P.O. Box 2161 | Florence, AL 35630*

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



For Tate, CFF

Muscle Shoals Middle School sponsors an annual service project each October. This year the school chose to focus on the Cystic Fibrosis Foundation in honor of Tate Pierce, a 6th grade MSMS student. Tremendous support from faculty, staff, students, parents, and the community allowed MSMS to raise \$8,500 for this great cause. Pictured L-R in back: Nick Cottrell, assistant principal; Elmer and Leigh Ann Pierce, father and mother of Tate; Melanie Calvert, service project sponsor and teacher at MSMS; and Matthew Carpenter, MSMS principal. In front: Tate Pierce with his sister, Sara Pierce. MSMS photo

Stallings Speaking at Benefit Dinner



FLORENCE – The UNA Christian Student Center presents an evening with Coach Gene Stallings at 7pm on Tuesday, November 17 at the Florence-Lauderdale Coliseum in Florence.

Stallings played college football at Texas A&M University in the 1950's for Bear Bryant. He was one of the famed "Junction Boys." He joined Bear Bryant's original staff at the University of Alabama as a defensive assistant in 1958 and was part of the 1961 and 1964

See CSC HOSTS STALLINGS... on Page 8



Saban, Malzahn Promote Voting

MONTGOMERY – As the Secretary of State's Office aims to improve voter registration and participation in the state of Alabama, posters with Coaches Saban and Malzahn encouraging citizens to register to vote are available for pick-up at Board of Registrar Offices, Probate Judge's Offices, and the mobile units.

As the Secretary of State's Office announced in September, University of Alabama Head Football Coach Nick Saban and Auburn University Head Football Coach Gus Malzahn are participating to

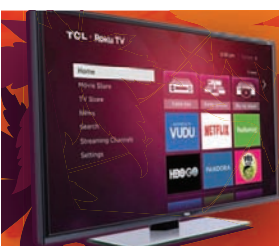
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- Dave Ramsey
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- A DIY Holiday Show
- Dr's Weekly Quiz
- Jr. Whirl
- Soaps
- Ask the Attorney
- Game Day Score Card
- Mystery Photo
- Web Poll
- Pet Talk
- Outdoor Alabama

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BANQUET Pot Pies or Fruit Pies
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Redline It - See Page 6

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Hope For The Holidays

A Community-wide Seminar presented by The Healing Place and Hospice of the Shoals **Tuesday, Nov. 10 • 6-7:30pm** Conference Center, Marriott Shoals

This program will consist of speakers who have suffered the death of a loved one – either a child, spouse or parent – due to accident, illness, homicide or suicide.

TOPICS

Coping with Special Days and Holidays
Common Thoughts, Feelings & Behaviors
What Helps and What May Not Help
Tips on Coping and Adjusting

NO CHARGE - No Registration Required **COME AND BRING A FRIEND**

No child-care provided
Please limit attendance to teens & adults only

Contact Information

The Healing Place - 256-383-7133
Hospice of the Shoals - 256-767-6699

"Although the world is full of sorrow, it is full also of the overcoming of it" – Helen Keller

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Benefit Book Sale for Cancer Survivor, Jessica Dillon

Saturday, November 7 • Noon-5pm
Overton Memorial Library

Campus of Heritage Christian University • Helton Dr., Florence



All books for sale make great gifts, and include:

Cutting A Wide Swath - \$5 each
Biography of Fred Dillon

Christian Life Study Guide - \$5 each
by Fred Dillon

Fruit of Our Lips Hymnal - \$10 each
4 lb. songbook by Kevin Dillon

All proceeds go to defray Jessica's medical expenses.

Jessica survived 2 major surgeries for neuroendocrine carcinoid, with removal of an esophageal tumor and a major portion of her stomach. She is pictured here with her son, Elijah.

Note: While you are here, please view the exciting new additions and changes to the Overton Memorial Library. Thank you!

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IF YOU'VE EVER YELLED OUT A
warning in panic — "Stop!", "Run!", "Don't!" — you've used a monopic sentence, one that is complete with just a single word. Of course, at the time you probably weren't concerned about the grammatical nature of your utterance.

2013 VOLKSWAGEN JETTA GLI
Leather, Sun roof, all power, 41k, \$17,988. Financing available. Call Nate 256-394-0409 or 256-764-3351 11-04

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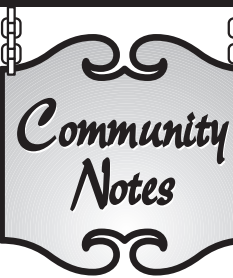
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COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge as space is available in the Courier Journal. All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. 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.

Amazing Grace Coat Give Away - November 7, 8-11am. Must be present to get a coat. We have coats for men, women, and children. While supplies last. Shoals Church of Christ, Hwy 72 in Tuscumbia, next door to Shoals Outdoor Sports. Info, 256-627-2678.

Day by Day, grief support group for bereaved family members whose child has died meets at 2pm Sunday, November 8 at Woodmont Baptist East Campus in Florence. Topic: "How Life can be Good During the Holidays." Parents share ways in which they handled the holiday season without their child and what brought peace and comfort to them.

For more information: anita.watkins@comcast.net or call Nena at 256-764-8093. Everyone welcome.

Brown Bag Sale - Sheffield Public Library, 316 North Montgomery Ave., Sheffield, November 4-6. Buy a Brown Bag for \$5 and fill with books from basement Bookstore. Bookstore open 9-5 Monday-Friday. 256-386-5633

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.FPAD.com. You can register anytime online. Registration fee is \$35 per player. For more information, contact David Dolan at 256-760-6628.

Personal Altar Art Workshop - November 5, 9am-noon, Tennessee Valley Museum of Art, Tuscumbia. Instructor: Provie Musso. \$60 Supplies Included

Fabricate your own artistic assemblage in this inspired and creative workshop. No prior experience necessary. This class is for both seasoned and budding adult artists. Supplies are included but bring your personal items (photos, mementos, postcards, etc.) that you may incorporate into your artwork. Learn essential techniques and the history of both assemblage and altered art forms.

Suggested reading: Crafting Personal Shrines by Carol Owen.
Call 256-383-0533 to sign up

TVAA Workshops Coming Up
Personal Altar Art Workshop November 5 Time: 9am-12pm. Fabricate your own artistic assemblage in this inspired and creative workshop. No prior experience necessary. This class is for both seasoned and budding adult artists. Supplies are included but bring your personal items (photos, mementos, postcards, etc.) that you may incorporate into your artwork. Suggested reading: Crafting Personal Shrines by Carol Owen. Instructor: Provie Musso. Fee: \$60 Supplies Included

Holiday Box Ornaments Made from Recycled Holiday Cards Sunday, November 8 from 1-2:20pm. Create a memento. Preserve a memory. Turn a holiday card into an ornament or gift container. Learn how to make box ornaments and/or small gift containers out of repurposed holiday cards. This simple, inexpensive, repurposing project results in lovely gifts. It is as simple as measure, mark, snip, fold and glue! Instructor: Glenn Rikard. Fee: \$20 Supplies: Participants provide their own holiday gift cards.

PrePayment is due at time of registration by credit card or check. Credit card information may be given by calling the TVAA at 256-383-0533.

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.

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VALUE PACK FRESH FRYER
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Center Cut Pork Chops	lb. 1.99
Boneless Beef Minute Steak	lb. 4.29
Armour Hot Dogs	12 oz. pkg. 99¢
Piggly Wiggly Sausage	16 oz. roll 2.49
Sunnyland Sliced Bacon	12 oz. pkg. 2.99
John Morrell Sliced Bologna	12 oz. pkg. 1.19
John Morrell Sliced Ham	7 oz. tub 2.49

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MCKENZIE Frozen Corn \$1 16 OZ. CHUB	SHUR SAVER Bleach 1.29 GALLON JUG

PEPSI & ALL Pepsi Products 12 OZ. CANS - 12/PACK 3/\$11	LUCK'S PINTO, MIXED, OR GREAT NORTHERN Beans 15 OZ. CAN 69¢	MAXWELL HOUSE Original Coffee 12 OZ. BAG (EXCLUDES DECAF) 2.59	OLD FASHIONED Frozen Yogurt or Ice Cream 4 QUART PAIL 4.29
PIGGLY WIGGLY Large Eggs DOZEN CTN. 2/\$4	TOTINO'S Frozen Pizza 10-10.9 OZ. BOX 2/\$3	PIGGLY WIGGLY Tastes Like Butter Margarine 16 OZ. CUP \$1	TINA'S Frozen Burritos 5 OZ. PKG. 2/\$1
PIGGLY WIGGLY Flour or Corn Meal Mix 5 LB. BAG 1.79	PIGGLY WIGGLY Choose-A-Size 2-Ply Paper Towels 4 ROLLS FOR \$3	PIGGLY WIGGLY Soft Margarine 45 OZ. TUB 2/\$3	MISSION PRIDE Sliced Peaches 29 OZ. CAN 1.69
PIGGLY WIGGLY Crinkle Cut Frozen French Fries 2 LB. BAG 2/\$4	PIGGLY WIGGLY FROZEN Whipped Topping 12 OZ. CTN. 2/\$4	PIGGLY WIGGLY All Varieties Salad Dressing 16 OZ. BTL. 2/\$4	LY-SOL Kitchen Cleaner 22 OZ. BTL. 2.59

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PIGGLY WIGGLY Deluxe Macaroni & Cheese or Shells & Cheddar
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Pepsi & All Pepsi Products
2/\$5 6 PACK 1/2 LITER BTL.



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)

LEIGHTON MULTI-FAMILY YARD Sale, Saturday, Nov. 7th, 7am until? 2411 Hatton School Rd., Clothing, Shoes, Household items, Some Furniture and misc. 11-04

GARAGE SALE THURSDAY, Friday, Saturday, 300 Park Ave. Muscle Shoals, Lots Christmas, wreaths, trees, lights, much more! Don't miss this! 11-04

TUSCUMBIA COAT GIVE AWAY Saturday, Nov., 7th, 8am-11am, Shoals Church of Christ, Highway 72, Next door to Shoals Outdoor Sports. FREE coats for men, women and children while supplies last! Must be present to get a coat, 256-627-2678 11-04

EVERY HOME EVERY WEEK, only the Courier Journal. TFN

HUGE YARD SALE NOV. 6TH AND 7th 7am-??; 2205 N. Wood Ave., Florence; most items under \$1! 11-04

LITTLEVILLE FRI. SAT. SUN., 8-4, 1631 OAK ST. Behind Chevron in Littleville. Semi truck items, baby items, scrubs, AVON, Confederate items, Christmas, handmade crafts, woodwork, jewelry, furniture, tools, DVD, Alabama Tennessee items, camo sheets/comforters Call 256-577-9253 for information. 11-04

GARAGE SALE INSIDE SAT NOV 7, 7am-12 noon, rain or shine, 220 Barbara St. Leigh High Acres, Tusculmbia. Lots of nice clothes, shoes and lots of other nice decorative items for the home. New pressure washer still in box, never used. 11-04

HUGE YARD SALE THURSDAY, Friday, and Saturday Nov. 5, 6, 7; 7am-??; 194 Chaparral Dr., off Helton; military badges, pins, collectibles, small tools, glassware, furniture, lots of miscellaneous. RAIN OR SHINE! 11-04

MUSCLE SHOALS ESTATE SALE, Nov. 6th, 7th, 8am-5pm and 9th 1pm-4pm. 2250 Mt. Pleasant Rd., East on 2nd St., left on Hatton School Rd., first left on Mt. Pleasant Rd., follow signs. Furniture including ten sofas, beds, dining table, buffet, sofa table, vintage glassware, including Fostoria, Candlewick, Star of David, Roseville and McCoy, Antique Crystal Chandelier, Churns, 1950's dinette set, vintage metal cabinets, many golf clubs including a full set of Ping Golf Clubs, Vintage Jewelry, hospital bed, wheelchair and lift chair, yard tools and wood working tools, quilts, large collection of vintage hats and hat boxes. Reasonable prices. CASH ONLY, no checks or cards. Please bring help for loading. 11-04

FLORENCE HUGE INSIDE YARD Sale Friday Noon-5pm. Saturday 7:30am-12:30pm. Cypress Creek Methodist Church 801 Lewis Bruce Ln end of Cox Creek Parkway West Furniture, clothes, toys, etc. 11-04

FRIDAY AND SATURDAY BROOKS/ Acres Rd.; Big Yard Sale 7am-1pm; 627 Brooks Dr., Killen. Nov. 6-7 11-04

TUSCUMBIA. DOWNSIZED! BIG Yard Sale, ONE DAY, Everything must go! Quality items, cheap! Saturday, 7 until. 709 Volunteer Dr., 11-04

YEARLY CHURCH YARD SALE, Saturday, Nov. 7th, 7am until? at Good Shepherd Lutheran Church, corner of Cloyd and Darby Dr., Lots of Everything!! 11-04

GREENHILL YARD SALE *CHICKEN Stew *Breakfast *Lunch-Beans and Greens *Bake Sale Saturday Nov. 7, 7am-?? Greenhill Methodist Church Hwy. 47 11-04

INSIDE SALE FRIDAY, NOV. 6TH 7am-Noon; 2243 Norwood Blvd., Florence 11-04

YARD SALE, BAKE SALE, CHICKEN Stew, Grace Baptist Church, Fri. and Sat., 7-2, 2040 Co. Rd. 200, Old Savannah Hwy., Florence, 1/2 mile NW Central School. 11-04

MOVING SALE, KENDALE Gardens, 312 Taylor Dr., Saturday, Nov. 7th, 6am until? Three Families, Tools, Household items, Furniture, Table and 4 chairs, Treadmill, Computer Desk, Miscellaneous. 11-04

ESTATE SALE: FLORENCE SAT. Nov. 7th. Rain or shine :Last one we are done. Furniture, appliance, small and tool. Some antiques. Starts at 7. 1933 Caples Dr. 11-04

MOVING SALE, Saturday, November. 7. Furniture, clothing, and toys. 104 Castlewood Ct, in Heathrow, Florence.

YARD SALE SATURDAY, NOV. 7th 7am-??; 795 Mt. Pleasant Rd., 3 miles from Stanfields off County Line Rd.; variety of items, good selection! 11-04

BIG YARD SALE, 102 BROOKE Drive, Cypress Lakes Muscle Shoals, Fri. and Sat., 7am. Tools, furniture, clothes. 11-04

FLORENCE GARAGE SALE NOV. 6th-7th, 7am-1pm; 1270 Co. Rd. 112; twin sled bdrm. suite, linens, honey bee supplies, trot lines, bushel baskets, household items, women's clothes, shoes, jewelry, toys, children's books. 11-04

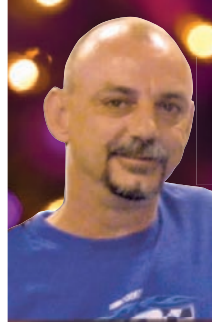
TUSCUMBIA UPSCALE YARD Sale! Sat. 7am. 1006 South Washington St. Nice designer clothes all seasons, purses, furniture, more! 256-389-1919 11-04

FLORENCE MOVING SALE, Saturday, Nov. 7th, 6:30 am until? 475 Co Rd 312, Across from Townsley's. Furniture, Clothes, Toys, Tools and much more. 11-04

MULTI-FAMILY YARD SALE Friday and Saturday, Nov. 5-6; 211 Heather Court, Florence High area; 8am; furniture, suitcases, glassware, plus sizes, cookbooks, miscellaneous. 11-04

LIVING ESTATE SALE, PROPERTY of Louise Spangler, 7935 Old Hwy. 20 Leighton, AL, Friday, Nov. 6th 9am-4pm, Sat., Nov. 7th, 9am-4pm, Will close on Sat. at noon and re-open at 1 pm. All items, 1/2 price after 1 pm Sun. Nov. 8th, 1pm-5pm, All remaining items on Sunday at 5 pm will be sold in bulk at sealed bid auction. Property owners have the right to decline high bid. Sale items include: Antique Four Poster Mahogany Bed with mattresses, Formal Dining Table and chairs, Antique Chests, Sofas, Chairs, Marble top table, Hall tree, China, Washer and Dryer, Large Oriental Rug, Piano, Framed Art, Refrigerator, Microwave, Small Appliances, Cookware, Books, Outdoor Furniture, Weed Eaters, Blower, Tools, Mower, Quality Clothing, Shoes and Purses. Please bring help to lift and haul heavy items. 11-04

ESTATE GARAGE SALE, 785 Oakview Circle, Killen, Saturday, Nov. 7th, 8am-noon. Dining room set, recliner, treadmill, washing machine, many household items/ decor, plus size women's clothing and much more! 11-04



Steven S. Atkinson
Nov. 3, 1963 - July 10, 2013

Happy Birthday!

Steve, you were the light of my life. My light went out when you left us. I love and miss you. I know I will see you in the by and by.

I love you, Mom

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.

Tenant Name	Address	Unit #	Stored Items
ALPHOSEAN W GUNN	P.O. Box 1743 Florence, AL 35631	0212	Household Goods, Furniture, Boxes, Trunks

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Midway Church of Christ
6000 Highway 43, Florence
(Near Greenhill Area of Killen)

November 8-11
Presented by Steve Klein

You are invited...


Sunday Bible Class at 9:30am
"The Greatness of God"

Sunday Worship at 10:30am
"Worship"

Sunday Bible Class at 7:00pm
"Authority and the Work of the Church"

Weeknights at 7:00pm
Monday:
"What the Lost Don't See"
Tuesday:
"What the Resurrection of Jesus Means to Me"
Wednesday:
"Working to be Remembered"

Please come and join us at Midway Church of Christ to hear God's Word clearly proclaimed





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- **Yard Sales** 20 WORDS or fewer - each add. word - 50¢ YARD SALES - An exclusive listing of the area's better sales prominently placed **\$10⁰⁰** /Week



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

Questions?
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DEADLINE: Friday 5pm

SHORTS...

Fred's Raises Over \$230K

Continued from Page 1

all proceeds going to selected emergency teams around store locations. In addition, all operating profits from Fred's store sales on Sept. 11 were also donated.

Since the promotion began in 2002, Fred's Pharmacy has raised and donated more than \$2 million dollars to local fire, police and sheriff departments.

Benefit Book Sale for Jessica

FLORENCE-The Overton Memorial Library at Heritage Christian University will host Benefit Book Sale for Cancer Survivor, **Jessica Dillon** Saturday, November 7 from noon-5pm. All proceeds go to defray Jessica's medical expenses. She survived two major surgeries for neuroendocrine carcinoid, with removal of an esophageal tumor and a major portion of her stomach.

Jessica is granddaughter in-law of the late **Fred Dillon** who was the director at the UNA Christian Student Center for many years and a well-respected local minister.

Two of Fred's books will be among those for sale for \$5 each, his biography, *Cutting A Wide Swath* and *The Christian Life Study Guide*. In addition, a songbook by Jessica's father-in-law, **Kevin Dillon**, entitled, *Fruit of Our Lips Hymnal* is available for \$10.

Heritage Christian is located on Helton Drive just before the Florence Industrial Park.

Register...

Continued from Page 1

promote voter registration and participation in the state of Alabama. During the football season videos will be played on the jumbotron at Jordan-Hare Stadium and Bryant-Denny Stadium, as well as local and statewide television and radio stations.

The purpose of this initiative is to encourage involvement in the electoral process. It will also ensure each eligible citizen of Alabama is afforded the educational materials necessary to be an informed voter. It is the responsibility of the office of the Secretary of State to ensure that every Alabamian who is eligible to be a registered voter has the opportunity to receive a photo ID and exercise his or her right to vote.

For more information, please call the Secretary of State's Office at 334-242-7200.

Hope...

Continued from 1

can be very difficult times for people who have suffered the death of a loved one. Educating yourself about the journey of grief and handling the holidays can help make holidays more pleasant.

The seminar is free and open to the public. There will be free materials on handling the holidays as well as topics such as common grief reactions, how will you know when you are adjusting, ways to handle guilt, man's grief, and helping children cope.

No reservations are necessary, and no child care is provided. Teens and adults are encouraged to come and bring a friend.

For more information, call the Healing Place 256-383-7133 or Kay Parker 256-335-3662.



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Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to 70,173 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:

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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.

PIANO LESSONS ACCEPTING students for lessons starting November 1st. \$75 per month. 4 lessons monthly. Ricky Howard Mitchell 256-436-5781. 11-18

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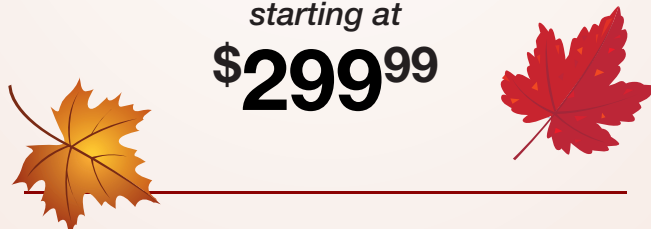


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CSC Hosts Stallings...

Continued from Page 1

national championship teams. Stallings was head coach at Texas A&M for seven years and joined the staff of the Dallas Cowboys in 1972 as Tom Landry's secondary coach. He remained with the Cowboys for fourteen seasons. Stallings briefly coached the St. Louis Cardinals before becoming the head coach in Alabama in 1990. His 1992 team drubbed heavily favored Miami 34-13 in the Sugar Bowl to cap a 13-0 season and win the national championship. His career record at Alabama was 70-16-1.

Stallings co-wrote the book, *Another Season: A Coach's Story of Raising an Exceptional Son*, with AP journalist Sally Cook. The book described his love for his son, John Mark Stallings.

John Mark, also known as Johnny, was born with Down Syndrome and was a dedicated follower of his father's career, a longtime Crimson Tide fan, and a tour guide in the Crimson Tide facilities. John Mark died in August of 2008 due to a congenital heart condition.

Two facilities at the University of Alabama are named for the younger Stallings, the Stallings Center that serves as home to the RISE Center for young children with

disabilities, (1994), and the equipment room in the University of Alabama football building (2005). Most recently, Faulkner University in Montgomery its new football and soccer field after John Mark Stallings (2010).

General admission tickets to the Stallings event including dinner are \$75 each. The purchase deadline is November 13. After dinner tickets are available for \$25 and must be purchased by November 16. Tickets can be purchased at www.eventbrite.com or by following the link at www.unacsc.com. Limited seating is available. All tickets are first come, first served within the support level you choose. To learn more about sponsorship opportunities with preferred/select seating and reception options, contact the UNA CSC at 256-764-9439 or unacsf@comcast.net.

The Christian Student Center was established as a non-profit campus ministry at UNA in 1964 sponsored by local churches of Christ. The CSC strives to serve the student body of UNA through our words and actions. A variety of activities are offered including devotionals, campus and community outreach, missions, and social events.

Ask Dr. Webb

Part II, of things a family needs to discuss regarding their end-of-life [EOL] care choices.



Dr. Robert Webb

Some folks won't discuss 'how they want to die'; but, if we want to prevent futile care and prolonged suffering, each of us needs to discuss what we want once the 'Downward Spiral' begins and the EOL approaches.

Every day we witness suffering because individuals have not had these discussions and their adult children often feel compelled to "do everything"; which, with modern technology and drugs, leads to prolonging unnecessary types of care and pain [be it physical, emotional, spiritual, or social pain]. We, physicians and families together, must accept responsibility for causing this, when we should be relieving it!

To help prevent these situations, particularly if you have a serious chronic disease, here are four critical questions everyone should consider, taken from Dr. Atul Gwande's book, *Being Mortal*:

- 1) **What is your understanding of your current condition?** (What have the doctors told you; do you understand there is no cure; have they told you the prognosis?)
- 2) **What are your goals when your health gets worse?** (We need to avoid the false hope that the problem will go away - it WILL worsen; so, is the goal be 'comfortable' or 'accept more suffering'?)
- 3) **What frightens you most about your health situation?** The possibility of losing memory, not being able to work or look after yourself, uncontrolled pain, smothering, or what?)
- 4) **What are you willing to trade-off, to sacrifice or give up, just to stay alive?** (Would you give up gardening, or toileting yourself, or sitting on the porch? Would you accept living in a nursing home?)

Clarify these issues and let everyone know your wishes. Then, complete an Advance Directive, which includes these preferences, and appoint a Healthcare Proxy you trust.

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Ask Dr. Webb is a bi-weekly article sponsored by Hospice of the Shoals as a community service to answer questions about hospice care and end of life issues. Please submit questions to ssimpson@hofts.org or call 256-767-6699.

Dr. Robert Webb has focused his practice on geriatrics and palliative care since 2003. He is the Medical Director at Hospice of the Shoals.

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Announce the Addition of
Inkyung K. Santiago, M.D.
To Our Practice Beginning November 2, 2015

Dr. Santiago received her BS degree from Boston University and is a graduate of UAB School of Medicine. She completed her residency in Internal Medicine at Wright-Patterson Medical Center in Ohio. She is Board Certified in Internal Medicine. She has practiced as a staff internist at the Kadena Air Base as well as the US Naval Hospital in Okinawa, Japan for the last four years providing hospital and office care for our service members and retirees. Dr. Santiago will provide outpatient care at our Cox Creek Office and will admit and consult at ECM Hospital.

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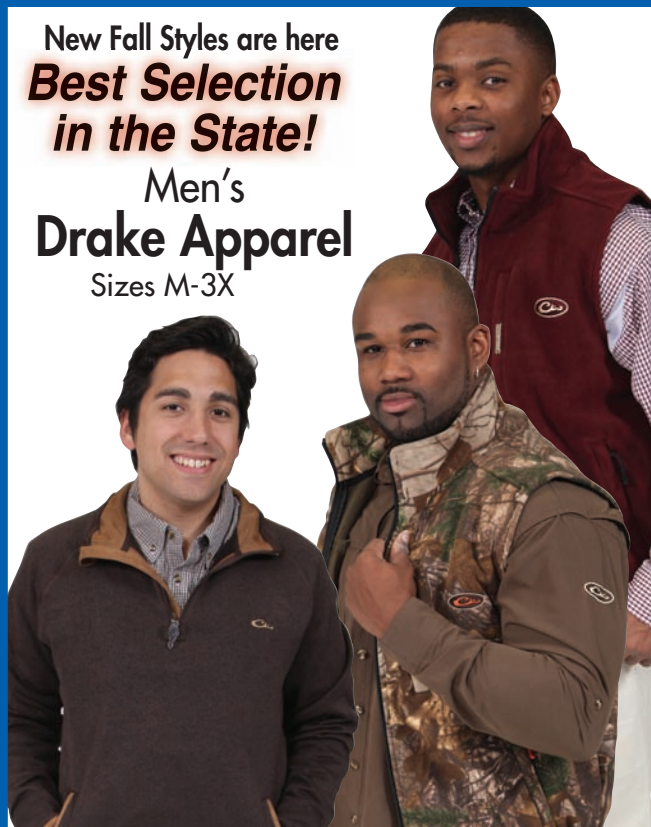
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The Sheffield Housing Authority is accepting applications for position of **MAINTENANCE MECHANIC AIDE.**

This is semi-skilled work in all phases of building maintenance such as painting, janitorial duties, remodeling, repairs. Work is generally performed under supervision of a Maintenance Mechanic and is under the direction of the Property Manager. However, the employee must be able to exercise responsibility for repairs without supervision as assigned or delegated. Must have, or be able to obtain, valid Alabama Driver's License. Pre-employment drug test and criminal background check required. Starting annual salary \$23,500.00. Application must be picked up and returned to Sheffield Housing Authority's Main Office at 505 N. Columbia Ave., downtown Sheffield, AL.

Deadline for application is November 13, 2015 at 4pm.
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YOUTH & FAMILY SERVICES COORDINATOR

Sheffield Housing Authority and the Sheffield City Schools wish to hire a **Youth and Family Services Coordinator** to work jointly with both organizations. This position promotes the provision of social services to meet the needs of Sheffield Housing Authority tenants, and the students of Sheffield City Schools. The Coordinator will provide direct services, and also will develop, coordinate and implement programs that foster family self-sufficiency and educational stability for students.

A Bachelor's degree in Education, Social Work, Early Childhood Development or a closely related field is required, plus experience in supportive services; or any equivalent combination of education, training, and experience, which in the sole determination of the employers, constitutes the required knowledge and abilities.

This is an exempt, grant funded position with benefits.

Applications may be obtained at Sheffield Housing Authority at 505 N. Columbia Ave., Sheffield, AL 35660.

Deadline for applying is November 30, 2015 at 4pm.

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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.

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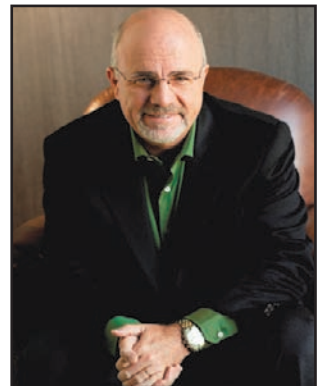
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DAVE Says

by DAVE RAMSEY



BE WISE WHEN SELECTING A ROOMMATE

Dear Dave,
I'll be moving out to finish college next year, and I'm not sure how to find a good roommate. I know this isn't a money question exactly, but I listen to your show and value your opinion. Do you have any suggestions?
Carson

Dear Carson,
I'm always happy to try to help someone who wants to make good decisions in life. I say that what I do is about life and money, so this question definitely qualifies.

Finding a good roommate can be tough. You need to choose someone you like and get along with, but someone who is responsible and has a little maturity, too. Sometimes you'll have different schedules, and this may lead to people working, studying or playing at all different times. You also have to be respectful of each other's needs and values, and remember, too, that certain things about another person will eventually get on your nerves a little.

Spend a lot of time talking to people and try to find someone with whom you have a lot in common. You won't always be on the same page with another person, but, if you take some time and try to choose wisely, it can be a fun and rewarding experience!
—Dave

MAKE THE DECISION WITH HER

Dear Dave,
My wife and I just started your class, and we're determined to get out of debt. At the same time, I'd like to do something to reduce the stress in her life. She's a nurse, and she works three 12-hour night shifts a week. I'm a teacher, and I think we possibly could get by if she cut down to just

two nights a week and worked part time. Would this be a good idea?
Randy

Dear Randy,
The truth is there's no "possibly" involved. Even without knowing your income and other numbers, it all boils down to one simple question — can you live on that?

It's a simple math thing. You need to look at your income and her income at 24 hours. Then, go over all of your bills and make a budget. If you can live on that, and it's what she wants to do, you have the answer.

There's no reason to do this immediately, either. I mean, we're only talking about one day a week. Chances are it won't change your lives that much. It probably won't hurt anything if she works her regular hours through the end of the year. That way, you guys can keep looking at the numbers and decide on what's best.

You obviously love your wife, Randy. But remember, this is up to her, too. Continue, with her, walking through the idea and the numbers. Make this decision together, so that you'll both be happy and it will be a blessing in your lives!
—Dave

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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2011 NISSAN ROGUE S, CLOTH, power windows, locks, 106k, \$10,977. Financing available. Call Brandon 256-710-4598 or 256-764-3351 11-04

2005 CHEVY EQUINOX LT, loaded, all wheel drive, 6 disc CD, satellite radio, OnStar, sunroof, 180K miles, black/tan leather, very nice SUV, clean inside and out. \$4,300 OBO. 256-810-8456 11-04

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HENDRIX CHAPEL Church of Christ

At Hendrix Chapel Thanksgiving is an activity which is never ending, forever, and eternal. We realize and we are sorry for the debt of our sin, for the torturous punishment, even to death Christ Jesus took upon Himself to pay it. We could not ever right our wrong before God without Christ's Precious, Priceless, Blood of Perfection. (With all due respect, neither can you!) Thank God our guilt and condemnation has been replaced with His promise of an abundant life here and everlasting life beyond.

We know and gratefully acknowledge our first breath came from God as well did our last - the first beat of our heart came from Him and so did the last - our bread, our water, and our luxuries, all flow from the Grace of Almighty God. Amazing!

At Hendrix while we give thanks everyday and at each assembly, an annual tradition has developed during November. In the spirit of Thanksgiving we designate a special Sunday to invite our families, our friends, our neighbors to a great feast. A spiritual feast with the Lord's Supper to remember Christ's death, His body, His blood, "shed for the remission of sins." A feast upon God's Word served from the pages of Holy Scripture - the Bible. Then after worship we ask everyone who will to stay and enjoy a common meal of many for many in celebration / thanksgiving for all our blessings.

The date is November 8, 2015, this Sunday. Chase Walters, a circuit preacher, evangelist for both the State Line and Bevis Churches of Christ, in Wayne County, TN will be our guest speaker this year. Chase has studied at Heritage Christian University and is currently a student at Nashville School of Preaching. This will be Chase's first time to speak for us and we are excited.

Please accept our invitation, let us together put Thanksgiving into action as we "enter into HIS gates with Thanksgiving, and into HIS courts with praise..."

Sunday: Bible Classes 9am • Worship 10am & 6pm

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Commentary

Three Affirmations from GOP Debate

Last week's Republican presidential debate reaffirmed three things.

- It typifies the blatant stupidity of establishment Republicans for assuming that CNBC news anchors would be a fair set of moderators. It's makes one wonder if the inside-the-beltway group would ever want conservative moderators who would further expose the liberal (inside-the-beltway) Republicans.
- It reaffirms that the leftist media recognizes a strong field of issues-based candidates from which the voter can choose to contest the congenital liar in November. And they are making it their jobs to publicly assault the credibility of each.
- It also reaffirms that Ted Cruz has a brilliant memory, that he recognizes a group of liberal skills when confronted, and that he is not afraid to call them out.

In A Few Words



TOM MAGAZZU
Editor

Seats Are Sparce on Tourism Board

Last Monday the Lauderdale County Commission appointed two new members to fill vacancies on the Florence-Lauderdale Tourism Board. The terms of Alex Nelson and Kelli Gaputis expired at the end of October. Nelson was not

See TOURISM... on Page 26

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

Courier Journal

THIS WEEK

in the

Shoals

November 4, 2015

Happening

THIS WEEK

Cinderella at UNA

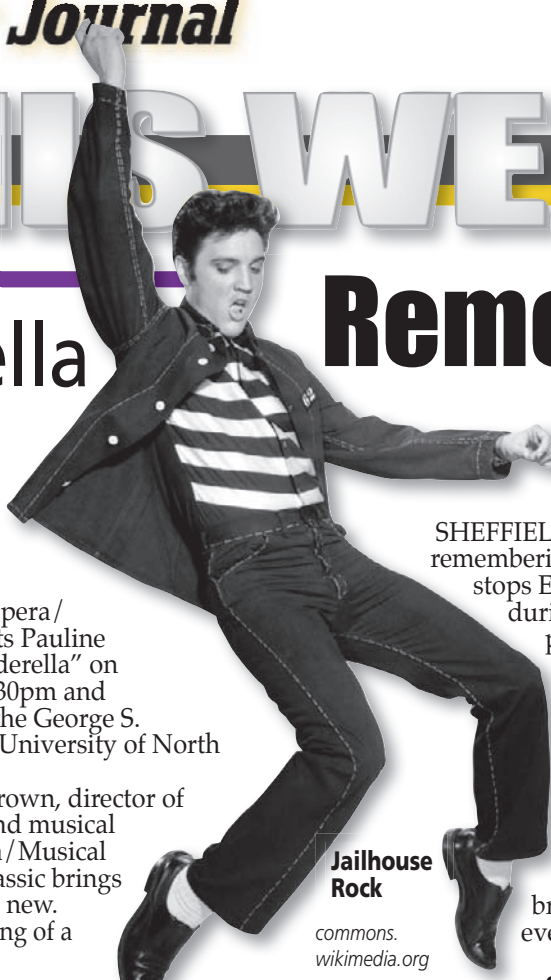
By Carole Maynard
UNA Dept. of Music

FLORENCE – UNA Opera/Musical Theatre presents Pauline Viardot's operetta "Cinderella" on November 6 and 7 at 7:30pm and November 8 at 2pm in the George S. Lindsey Theatre on the University of North Alabama campus.

Led by Dr. Terrance Brown, director of vocal studies at UNA and musical director for UNA Opera/Musical Theatre, this timeless classic brings together the old and the new.

"We thought the merging of a

See CLASSIC... Page 19



Jailhouse Rock

commons.wikimedia.org

Remember Elvis

SHEFFIELD—An all-day event remembering the three concert stops Elvis made in Sheffield during his early career takes place November 7 at the Jameson Inn at 4900 Hatch Blvd. in Sheffield.

There will be over a dozen Elvis Tribute artists performing concert sets throughout the day at *Sheffield Remembers*. There will be lunch and dinner breaks in between. The event begins at 10am and

See ELVIS.. on Page 19

THE SHOALS COMMUNITY CLINIC IN PARTNERSHIP WITH THE UNA COLLEGE OF NURSING will host the second day of its Annual Community Health Fair on Wednesday, November 4 from 9am-2pm at the Shoals Community Clinic located at 309 Handy Homes in Florence. The Fair is free to the public and will include flu shots, cholesterol testing, diabetes screening, hearing and vision exams, blood pressure, vascular check-ups, and many other free services. There will also be local community agencies on hand to answer questions and provide information and demonstrations on healthy lifestyle choices, mental health, community services, and much more. For more information, please contact the clinic at 256-760-4713.

Circle Hosts Do-It-Yourself Show for CASA

ST. FLORIAN - Mary Ellen's Circle will host a DIY Holiday Show for the public Tuesday, November 3 at Ava's Place in St. Florian.

Mary Ellen's Circle includes several past female board members



demonstrations by Nancy Milberger-Naturally Clean, Jill Larkin-Jill's Sweet Memories, Lucy Swindle-Lucy's Artsy Place, and Carl Casiday-Lola's Florist will have you ready for the upcoming holiday season with tips, dinner ideas, decor,

See DIY SHOW... Page 19

RYERSON & ASSOCIATES is honoring our Veterans on Friday, November 6 with FREE dental work - one procedure per patient. Free cleaning, filling or extraction. No appointments. First come, first serve. DD214, Military ID, or NGB23 required. Located at 1013 East Avalon, Muscle Shoals.

FOOTBALL

Sat., Nov. 7
12:30pm

at Shorter
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Friday, Nov. 7 • 7pm
vs Mississippi College
Flowers Hall

BASKETBALL
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THE ROGERS HIGH SCHOOL KEY CLUB AND HISTORY CLUB are sponsoring the Annual Veterans Day Program on Monday, November 9 at 8:30am in the high school gym. There will be special music by the Buccaneers in Blue, the Community Choir, and the 3rd Grade class. This is a community event and all veterans are invited as special guests. For more information, contact Allison Hines at 256-757-3156 or 256-757-3106 from 8am-3pm M-F.

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

Never Approved of Sin

Editor:

Dr. Drew Pinsky, host of HLN TV's, *Dr. Drew on Call*, recently said, "Jesus welcomed sinners."
Yes, he wanted them to change their sinful lifestyle and convert to be saved. As he told Mary Magdalene, "Go and sin no more."
Jesus wanted salvation for all people. However, he never gave approval to their sinful ways.

Paul Sabatino
Florence

Destroy The Threat

Editor:

Left media on attack against Dr. Benjamin Carson because he is a threat to undo Obama's transformation!
Erickson's *Red State* blog had some caveats on the media that are self-evident on how unfair the media is to Republicans! The Left media believe they must destroy any threat to their Democrat candidate. Here are a few caveats:
(1) "In a desperate move, *The Washington Post*. . . (in a 2,500-word article) on Sunday (warned) Carson to

“Perhaps this message is dreary, but learning to write and speak Chinese will be much worse.”

stop criticizing Obama."
(2) Although *GQ* attacked Dr. Carson, it did admit that "Ben Carson is everything Barack Obama is not." That's why he has to be destroyed! Just like the Sarah threat; she had to be destroyed!
(3) ". . . Ben Carson intends to undo Obama's project to remake America as a second-rate power hopelessly divided against itself. And he may be the one man who can do that."
(4) "Most important: The mainstream media, as Obama's Revolutionary Guard, must destroy Ben Carson. Obama's class warfare is grounded in his doctrine that black people can't be successful because America is a racist country. Carson is living proof that that is a lie."
(5) Finally, Mark Levin interviewed Dr. Carson asking what three things he would do as President? His first focus: "Our divisiveness." "I would "use the bully pulpit to teach the American

See LETTERS.. on Page 18

Get an early look at next week's issue with the...

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For each new like on Facebook during Operation Christmas Cheer, First Metro Bank will donate a TOY to make a local child's Christmas wish come true!

Contact Jerra Dover for more information
 256-314-1621 · jdover@firstmetro.net

When The Load Gets Heavy

Jesus said in **Matthew 11:28-30** "Come unto me, all ye that labour and are heavy laden, and I will give you rest. Take my yoke upon you, and learn of me; for I am meek and lowly in heart: and ye shall find rest unto your souls. For my yoke is easy, and my burden is light." We read in **1 Peter 5:7** "Casting all your care upon him; for he careth for you." Maybe you need to make a load shift. Could be you are trying to carry too much by yourself. People are so proud and stubborn. Even saved folks sometimes don't realize they aren't invincible. Usually, every outside dog, especially in the summertime has enough fleas to remind him that he is a dog. So it is with man and sin. There are enough traps and snares and temptations in the world, eventually even the best saved person is going to get dirty, and sin. Either in the mind, a thought, a hasty word will get you. It's very hard to starve the flesh. The people that don't sin are the graveyard dead ones. Anyone who is saved is only forgiven, not perfect and will sin.

Don't judge every preacher, Christian, or church and Bible by a few rotten eggs out there. You may not like your supermarket or bank, but you still need food and money to live, and patronize them. Why not try the Church, the Bible, and some Christian folks for a change? You say, "I don't need them." You may not like doctors or hospitals but eventually, if you got good sense, you will pay one or both a visit. Why not visit the church? When your load gets too heavy to bear, saved or lost, cast your heavy load and cares upon Christ. The Bible states **Proverbs 16:18** "*Pride goeth before destruction, and an haughty spirit before a fall.*" **1 Samuel 15:23** "For *rebellion is as the sin of witchcraft, and stubbornness is as iniquity and idolatry.*" Yes, you need Christ, the church and the Bible. Ask yourself this question; if all people were just like me, what kind of world would this world be? Your life is just a blink of the eye compared to eternity. Jesus Christ specializes in removing heavy loads. Don't die a loser, die a winner. Let Christ remove yours today.

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FOR THOSE WHO NEED something else to worry about: I recently received a Facebook "friend request" from my brother. That is weird because I was already "friends" with my brother. Then, a couple of hours later, I received another request from another friend of mine that I was already friends with. A quick investigation revealed that my brother and friend fell victim to a Facebook impersonator. Spoiler: There is evidently not a dang thing anyone can do about it which is scary. The potential danger here is that these fake profiles could be used to defame the individuals. I read a story of an ex-spouse who acquired some "revealing



Fisher

FACEBOOK DOPPLEGANGERS

by "The Computer Skeptic"

pictures" of their former spouse, made a profile under that spouse's name, published the revealing pictures then "friended" the spouse's friends and family. My brother, like his brother, would find great joy in the shock value of revealing pictures of him being posted somewhere. Some folks might not be so happy.

Other reasons for creating an impersonator profile may be to gather more information about you and your friends as part of identity theft. They may plan to target your friends with an "Emergency scam" by sending a message to your friends that

says something like, "Help! I'm in Key West and was mugged and need money to get home!" It may be a part of a ruse to get friends to participate in a scam such as "I just lost 200 pounds using this new weight loss pill. Click here to buy it!"

Facebook can potentially track down the true identity of individuals and punish them with fines and imprisonment. Sadly, that's a lot of trouble so if you fall victim to this, chances are you will simply put up with it.

If you know that you have been "doppelganged," you have only one "easy" option.

If you have access to the impostor's page, you can visit their profile and click on a link that allows you to "report" the duplicate profile. Unfortunately, the scammers often "block" the victim from seeing the imposter page therefore the victim cannot report it.

Another option is to have a bunch of your friends visit the page and report it for other abuses such as "offensive material" even when the page isn't really offensive in order to get the page taken down. I do not have hard evidence that this works but anecdotal reports suggest that it might.

The last option is to hire an attorney. This is expensive but may be the only resort for some people. As with most things, prevention is the best medicine. My friends had their profiles and posts set to "public" which

means anyone can see their entire profile. That allows a potential scammer to know all about you and then use that information to set up a fake profile. "Public" is the default setting for Facebook profiles so your profile is public unless you changed it to private.

I suggest you change it to private. Now.

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



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SAVE THESE DATES!

There is always something going on at our hospitals! Check our websites or Facebook pages for a complete list. Save these dates — we look forward to seeing you!

1: Daylight Savings Time. Has the time change affected your sleep? Schedule a sleep study at the Shoals Sleep Disorder Clinic to get back on track. 256-386-1791.

2: A Talk and Walk for stroke patients will take place throughout November beginning at 8 a.m. at First United Methodist Church in downtown Florence. The group will meet today, the 6th, 9th, 13th, 16th, 20th, 23rd, and 30th.

3: The Helping Hands Association will offer free blood pressure screenings today from 10 a.m. until noon in the front lobby of Shoals Hospital.

6: November is Diabetes Awareness Month. A free diabetes education class will take place today from noon until 2 p.m. in the first-floor classroom at Shoals Hospital.

The Coalition of Alzheimer's and Related Disorders Symposium will be today from 7 a.m. until 4:45 p.m. at Cross Point Church in Florence. The event is free to caregivers of individuals with Alzheimer's and dementia.

FREE DIABETES EDUCATION CLASS from noon until 2 p.m. in the first floor classroom at Shoals Hospital.

9: The WICP support group will meet today at 10 a.m. at First United Methodist Church in downtown Florence.

Sherry Muse is the guest speaker at today's **stroke support group meeting** at noon at Northwest Alabama Reading Aids in downtown Florence. You're invited to bring your lunch.

12: The Senior Care Center support group will meet today at 2 p.m. in the first-floor classroom at Shoals Hospital.

19: The Parkinson's support group will meet today at 2 p.m. at Merrill Gardens in Florence; David Hutchings will be the guest speaker.

The Breast Reconstruction Awareness Talks, or B.R.A.T. Pack will meet at 5:30 p.m. in Suite 300 of the Shoals Hospital Medical Office Building.

20: FREE DIABETES EDUCATION CLASS from 9-11 a.m. in the Community Learning Center on the ECM East Campus on Cloyd Boulevard in Florence.

24: Ross McDonald, of J.W. Sommer Rehabilitation on the campus of Shoals Hospital, will show techniques for exercise and therapy at today's **stroke support group meeting** at noon at the Northwest Alabama Reading Aids office in downtown Florence. Lunch will be provided.

The Southern Care Hospice grief support group will meet today at 2 p.m. in the first-floor classroom at Shoals Hospital.

The **Helping Hands Association** will have a holiday bake sale today from 7:30 a.m. until noon in the front lobby of Shoals Hospital.

26: Happy Thanksgiving!



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Classic...

Continued from Page 18

familiar story with new operatic music would provide a point of reference for new audience members," said Brown. "Though following the structure of the childhood classic, this version of 'Cinderella' is originally titled 'Cendrillon' with music written by the French composer Pauline Viardot, though we will perform the work in English."

Lively characters and finely crafted music, will not disappoint audiences with the new telling of this classic fairytale.

Tickets are \$10 for adults and \$5 for all students and children. Tickets are available at una.edu/music, at the Lindsey Theatre Box Office (open Monday-Friday, 10am-2pm), and at the door.

For more information, contact Carole Maynard, UNA Department of Music, at 256-765-5122 or visit una.edu/music.

DIY Show...

Continued from Page 18

and gifts. Vendors will be on site and door prizes will be awarded throughout the evening.

Doors open at 4:30pm, dinner service begins at 4:30pm, and demonstrations begin at 6pm. Tickets for dinner and all demonstrations are only \$25. For tickets or more information on Mary Ellen's Circle, please call Andrea Holt at 256-765-0041.

Elvis...

Continued from Page 18

tickets are \$15 for the entire day.

There will also be a Friday night Free-for-All in the lobby on November 6 at 8pm. That will be a chance to hear and meet the artists and become part of the Sheffield Remembers Family. Karaoke style music and jam time will be open to all who attend. Visit the Sheffield Remembers Facebook Page for videos and more information.

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ASK THE ATTORNEY

How to Use the Affordable Care Act



Thomas McCutcheon

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As lawyers there will always be rules, regulations and laws that we personally would not have on the books. Nonetheless, it is our job to use the law for the benefit of our clients. The Affordable Care Act has helped us when we represent someone who needs treatment but does not have insurance. One of the key provisions of the Act is that people cannot be excluded or priced out of the market because of pre-existing conditions. Therefore, we will occasionally buy insurance for a client who needs medical care so that they can get the treatment they need without waiting for a jury to make a decision a year or two down the road.

I think a lot of people can take advantage of the Affordable Care Act during the open enrollment period which begins November 1. I also think that some people make poor decisions when choosing an insurance plan. By that I mean people look for the lowest available premium. The problem with the lowest premium will invariably cost more in deductibles which may run into the thousands of dollars.

If someone has ongoing medical issues, they will come out ahead by paying a higher monthly premium for a plan that has lower out of pocket costs. Think about what your health care needs will be. Are you at risk for diabetes, cancer or kidney disease? If you are and have to go to a specialist frequently, then a higher premium for a better plan will cost a lot less in the long run. When you use the health care calculator it will rank your options beginning with the lowest premium when what you really want to look for is below that for total costs.

You will need social security number for everyone you want on your insurance policy as well as the gross salary for your family and a W-2 form if you have one. Have a list of medication your family needs and the dosages and see how much co-pay there will be for each prescription. If you already have health insurance and are shopping for a better policy, you will need the policy numbers for everyone already insured. Look at the co-pays for in network providers and out of network providers. Make a good decision about the total costs.

I had my knee scoped after skiing in 2010 and had a very good and very expensive health insurance policy. I was forced to pay for an x-ray even though I knew I had a meniscus tear (I am a personal injury lawyer after all) and anyone who knows about x-rays knows they won't show cartilage and other soft tissue. By the time I had the surgery my out of pocket costs were about \$2,000.00 which I could afford but I was surprised given the "Cadillac" policy that my law firm provided. So, be aware that there will be costs that aren't covered and if you can anticipate your medical needs and get the plan that covers your needs, it may cost a little more monthly but save you thousands a year.

Buckle up and drive safely.

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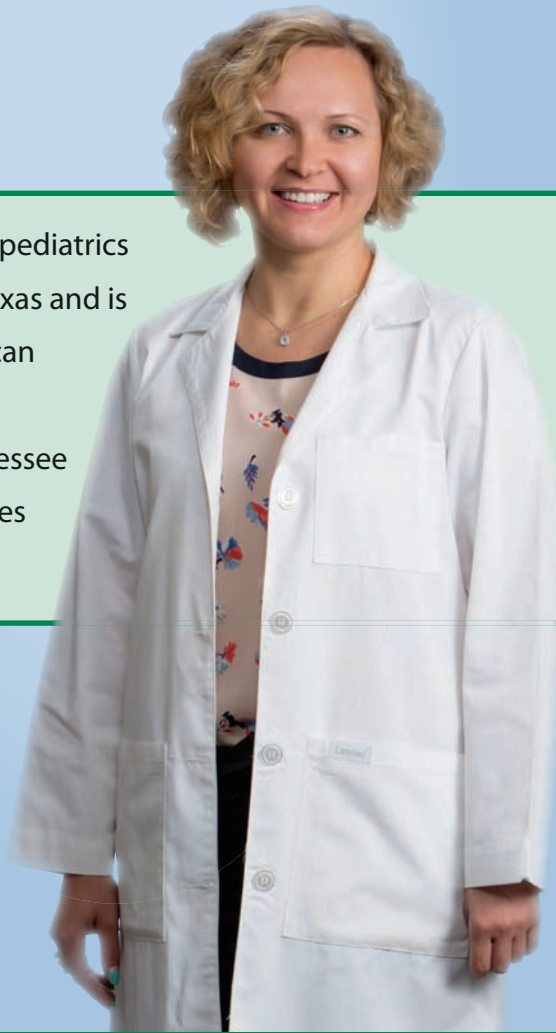
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Commentary...

Tourism...

Continued from Page 14

seeking reappointment; Gaputis did. The board had twelve applicants from which to choose. Adding to the mix was immense pressure to include at least one member from the hotel/hospitality industry on the five member board. The reason is obvious. The entities responsible for generating the lion's share of yearly tourism tax revenue should be represented with at least one member.

A motion was made to reappoint Gaputis, but the motion did not receive a second.

Nancy Pendleton-Byrd, the event coordinator at Marriott Shoals Hotel and Spa, was eventually appointed to one of the open seats. Dr. Larry McCoy, a retired Athens educator and a former president at Northwest-Shoals Community College, received the other appointment. I'm sure they will do a good job.

Based on the handful of recorded board meetings I have watched and first person accounts of Gaputis' work in the community, her passion runs deep. In addition, it was clear that her demeanor in stressful situations is admirable. It looks like the numbers game simply left her on the outside.

Again we should revisit why there are only five members on a Tourism Board with over a million dollar annual budget. Five is hardly large enough for a respectable committee within a board. There are several others from the hospitality industry alone who could contribute.

The circus from last December's Tourism Board meeting is still fresh on a lot of minds. The fact that Gaputis was willing to serve another term speaks volumes. I understand

that she enjoys serving her community, so she will be an asset to another local non-profit very soon.

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Junior Whirl

by Hal Kaufman

BY GEORGE! Two of the 10 hatchet bearers above look enough alike to be twins. Which two is for you to decide.

POLECAT SCANNER

When is a cat not a cat? When it's a polecat. Indeed, each of the groupings of three animals below contains two cats and a polecat of sorts. That is to say, one is not a cat. Can you point out non-cats?

1. Tiger, lion, bear.
2. Leopard, lemming,
3. Panther, puma, fox
4. Jackal, jaguar, ocelot.
5. Cougar, cheetah, weasel.
6. Catamount, serval, fennec.

Time limit: 3 min.

SEA DOG! Well, blow me down, it's Fido the Sailor Man. Add these colors by number: 1—Red. 2—Lt. blue. 3—Yellow. 4—Lt. brown. 5—Flesh tones. 6—Dk. green. 7—Dk. brown. 8—Dk. blue.

SPELLBINDER

SCORE 10 points for using all the letters in the word below to form two complete words:

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THEN score 2 points each for all words of four letters or more found among the letters.

Try to score at least 50 points.

BLANK CHECKS! Object of this test is to place 12 checkmarks in the circles at right so that there are two, and only two, checks in each vertical, horizontal and corner-to-corner diagonal row.

There is a rather symmetrical way of inserting the marks to comply with this challenge. See if you are able to puzzle it out.

Answers On Page 34

DO TELL! "BxExYxOxUxRxSxExLxF." This is just about the worst advice you can give to some people, said Thomas Masson: Eliminate x's.

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Knight's Corner

by Jerry Knight



game away, the Jackets defense stopped the Tigers on downs at the Coffee 12-yard line. It was do or die for the Jackets. Greg Burdine said "I remember how calm and collected Barry Hamilton was when he came into the huddle."

What happened next has become known as "The Drive" in Coffee football history. Fighting the clock, Hamilton completed six of eight passes with four of them going for first downs. Homer Crittenden converted a fourth and one to keep the drive alive. With less than a minute

remaining, Hamilton hit Mark Kimberlin with a five-yard touchdown pass. Later, Kimberlin intercepted a Foster Christy desperation pass to seal the win and give the Jackets a ticket to Legion Field to meet Mountain Brook and Major Ogilvie in the semifinals. This year is the 40th anniversary of "The Drive" and it will always be remembered as one of the most thrilling games in Coffee football history.

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

November 21, 1975

A date that will go down in Coffee High School football history as a date to remember. There are several reasons that date would become so significant in the annals of Coffee football history. The scene was Braly Stadium. The Yellow Jackets were playing in their first-ever playoff game.

The opponent was the Grissom Tigers. It was the quarterfinals of the class 4A state playoffs. The weather was brutally cold, but that didn't keep a near capacity crowd from jamming into old Braly Stadium for the game. The Yellow Jackets brought a 9-1 record into the game, having been upset by Hartselle that spoiled a perfect record.

On the Hartselle loss, coach Buddy Moore said "We just weren't mentally ready to play and I don't know why." "It was just one of those games that coaches dread." Senior quarterback Barry Hamilton came into the game having thrown 13 touchdown passes and rushing for five more scores during the season.

Fullback Homer Crittenden was the team's leading rusher with 628 yards and eight touchdowns. The defense was led by high school All-American Terry Anderson and junior tackle Sam Prater. Coffee scored first when Hamilton hit Greg Burdine with a 22-yard scoring pass on fourth down. Burdine said "coach Brub Hamilton had spotted a weakness in Grissom's defense and called the play."

The Coffee defense stepped up when current Courier Journal editor Tom Magazzu intercepted a pass to stop a Grissom scoring threat. The Jackets got another break just before halftime when Sam Prater scooped up a Grissom fumble and rambled 62 yards to give Coffee a 13-0 halftime lead.

Grissom rallied in the second half behind Auburn-bound quarterback Foster Christy to grab a 14-13 lead. Then with 5:55 remaining in the game and Grissom threatening to put the

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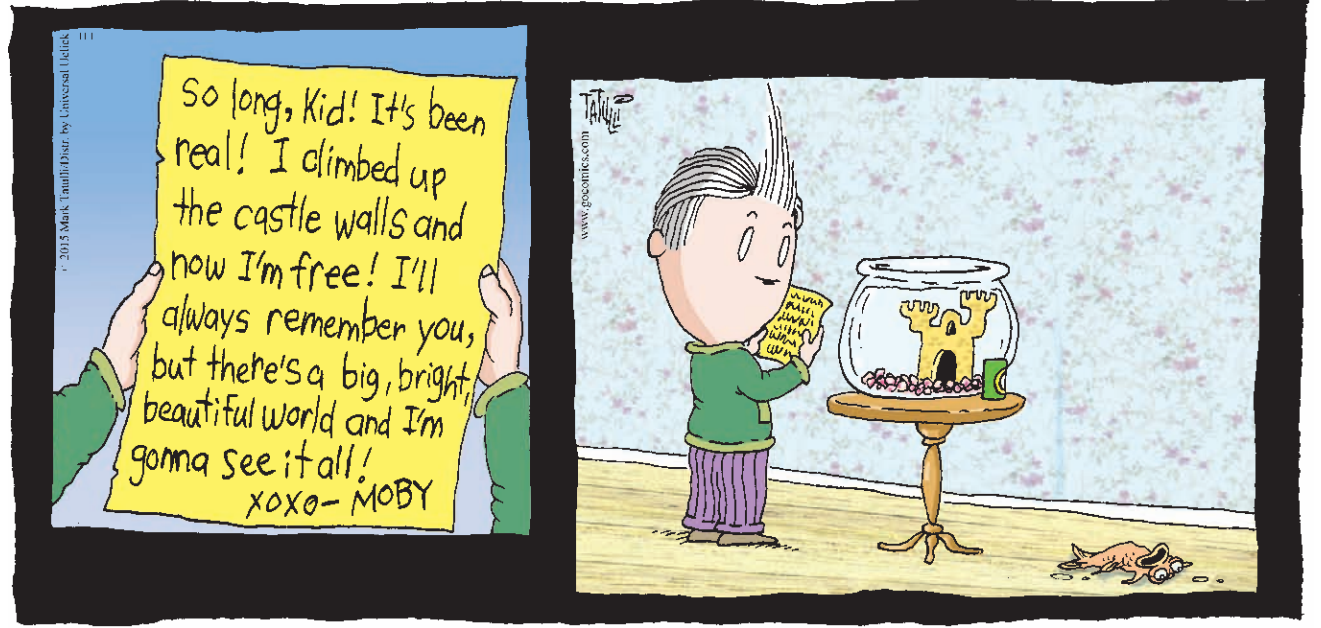
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BY MARK TATULLI



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Active Shoals Seniors

Travel Benefits for Those Ages 50 & Up

Active Shoals Seniors is a bi-weekly feature in the Courier Journal. For advertising information, please call 256-764-4268.

One of the best things about aging is being able to enjoy the fruits of your labor without as many obligations as you might have had when you were a younger adult. For example, many men and women have a lot more freedom to travel once they turn 50.

Many of today's older adults have a wealth of discretionary time, and those who focused on retirement planning from an early age have the money to fund a recreational lifestyle. Travel companies and other businesses understand that Baby Boomers and other seniors are valuable customers and are rolling out the red carpet with a bevy of discounts and perks.

AARP Services, Inc. has long been a trusted resource in senior-based information and resources. The organization continues

to broker relationships with various companies to arrange deals on travel-related services and products for older men and women. Members of AARP can link directly to deals through the organization's website.

In addition to companies that work with AARP, many other travel companies have discounts or other perks available to men and women over 50. All consumers need to do is inquire about such benefits. When in doubt, log on to the company's website or give their customer service department a call.

Here are some other ways to secure deals on travel and other services.

• Do some networking. Fellow seniors who log in to chat rooms or who are members of social clubs may have the inside scoop on age-based travel deals.



Learn the ropes from others who have been there before you and take notes on which companies offer the best deals.

• Read the fine print. Understand the details of senior discounts and compare them to other promotions offered to anyone, regardless of age. You may be able to get a better deal or combine offers if you're not locked into a senior plan. Also, check the dates when deals are valid to ensure you can travel when you want to.

• Always carry proof of age. Whether it is a driver's license, AARP card, passport, or birth certificate, carry proof of your age at all times. You do not want to miss out on a discount because you cannot verify you are 50 or older. Though being mistaken as younger could be a boost to your ego, it will not benefit your bottom line.

• Explore airline perks. Men and women 55 and older may be eligible for "golden-agers" discounts at major airlines. Such deals are not typically advertised, so you may need to speak with an airline representative to secure the discount. Seniors also can request special services, such as baggage assistance, priority seating and a ride to the gate, at the airport.

• Try negotiating with vendors. If you cannot find a senior discount, consider negotiating with vendors for deals. Local hotels or businesses may prove more flexible than national chains. It never hurts to ask for a senior discount.

• Embrace flexibility in scheduling. Unlike students or business travelers, seniors tend to have freedom with regard to the days of the week when they can travel. You have the flexibility to go and come as you please without having to coordinate with vacation time or school breaks. Use this to your advantage and travel during off-peak times when crowds will be small and rates may be lower.

Don't feel down if you're approaching another milestone birthday. Entering into your golden years gives you access to a variety of perks and discounts that can save you time and money on travel.

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a. Admit you are a sinner.

"There is no one righteous, not even one...for all have sinned and fall short of the glory of God." Romans 3:10, 23 (See Romans 5:8; 6:23)

Ask God's forgiveness and repent of your sins.

"Everyone who calls on the name of the Lord will be saved." Romans 10:13 (See Acts 3:19)

b. Believe in Jesus (put your trust in Him) as your only hope of salvation.

"For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life." John 3:16 (See John 14:6)

Become a child of God by receiving Christ.

"To all who received him, to those who believe in his name, he gave the right to become children of God." John 1:12 (See Revelation 3:20)

c. Confess that Jesus is your Lord.

"If you confess with your mouth, 'Jesus is Lord', and believe in your heart that God raised him from the dead, you will be saved." Romans 10:9 (See verse 10)

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OLD DOGS, NEW LIVES

Senior pets are among the highest risk animals at shelters, but they can be perfect companions for many people

By Kim Campbell Thornton
Universal Uclick

My heart breaks every day when I look at my Facebook feed and see posts about older dogs in shelters. They look sad, scared, hopeful and confused. I wonder by what misstep of fate they were separated from or given up by their families. And I wonder why more people don't adopt seniors. My own experience in adopting a 13-year-old dog has, two and a half years down the road, been nothing but wonderful.

Luckily for seniors in shelters, award-winning journalist Laura T. Coffey, ably partnered by photographer Lori Fusaro, has gathered the stories and photographs of 19 golden oldies — and the people who love them — in the new book "My Old Dog: Rescued Pets With Remarkable Second Acts." Released just in time for Adopt-a-Senior-Pet month, it's a remarkable and heartwarming collection of aging dogs, lost or thrown away, who find second chances with people who look beneath their gray muzzles and slower steps to the loving heart inside.

There's Fiona, who was 15 with mammary tumors when Rita Earl found her at a West Los Angeles shelter. Earl took Fiona in as a hospice dog, thinking she had little time left. But with TLC and home-cooked meals, Fiona blossomed. Now she loves to barrel down stairs, play with Earl and her other two dogs, and dance when she's happy, which is most of the time.

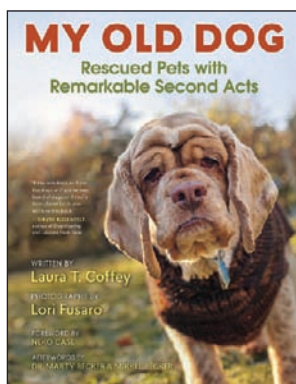
"She makes my heart burst when she looks up at me with that gray face, full of

love," Earl says.

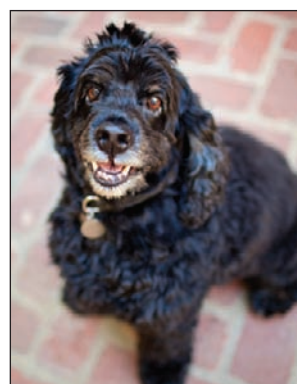
Jimmy Chee, an 11-year-old retired racing Greyhound, was returned by adopters three times through no fault of his own. He found his forever home with Bob Fitzgerald, who had suffered debilitating health problems and spent long, lonely hours at home. Fitzgerald worried at first about Jimmy's age, but changed his mind: "This is a cool dog. He deserves to have enjoyment in life and relaxation and to be treated like a little king. He has a wonderful personality, and his age doesn't make any difference to me."

Advancing age caused Cullen, 9, to have to retire from his job as a service dog for Kristie Baker. Baker didn't want to give him up, but she knew he would have to play second fiddle to a new service dog. Her friend Jeannie Curtin adopted Cullen, and now he enjoys a second career as a therapy dog who makes weekly visits to a children's hospital.

"My Old Dog" is more than sweet stories and photos. It shares information about rescue groups that specialize in seniors, such as the Grey Muzzle Organization, Old Dog Haven and Old Friends Senior Dog Sanctuary. It discusses the most common health problems seen in older dogs — bladder stones and dental disease — both of which are treatable, as well as ways people can help oldsters, even if they're



A book about secondhand seniors highlights the special love an old dog can give — and receive.



Actor George Clooney fell hard for an aging cocker spaniel with a snack habit.

not in a position to adopt. And it explores the phenomenon of pet-friendly senior communities and assisted living and nursing facilities, which are often good landing spots for senior dogs.

Coffey is passionate about the benefits of adopting an older dog — "They're calm, mellow, sweet, loveable, and they're usually already house trained" — but she also recognizes that senior adoptions can come with a tinge of sadness because people can expect fewer years with the dog (and let's not leave out cats).

"We always want our dogs to live longer," she says. "But when you go out of your way to help an older dog who has run out of options, you get so much in return: affection, gratitude, unconditional love and so many happy memories."

pet
buzz

Chihuahua named top hero dog

A one-eyed Chihuahua named Harley, grizzled from age, was named American Hero Dog on national television last week. The award, given by the American Humane Association, honored the 14-year-old dog for his journey of physical and emotional healing after spending the first 10 years of his life in a small cage at a puppy mill, with health problems including a diseased heart, rotten teeth, a fused spine, a broken tail and deformed legs. After adopting him, Rudi and Dan Taylor of Berthoud, Colorado, were inspired to start a campaign called "Harley to the Rescue." The funds raised have saved and provided medical care for more than 500 puppy-mill dogs over the past two years. Harley goes on rescue missions, helping to calm sad, scared dogs, and makes public appearances to educate people about puppy mills.



American Hero Dogs are chosen through a combination of votes by the public and votes by a panel of animal advocates and celebrity judges.

The love of a cat can save a life. A man who was threatening to jump from the third-story ledge of a building in San Francisco reconsidered after a relative brought his cat, Trip, to the scene. We don't know what the orange-and-white tabby said to him, but the situation ended with the man being talked off the ledge and taken into custody. Relatives are caring for Trip. San Francisco Police Department spokeswoman Grace Gatpandan tweeted, "Never underestimate the power of an owner's love for their pet #kitten."

— Dr. Marty Becker and Kim Campbell Thornton

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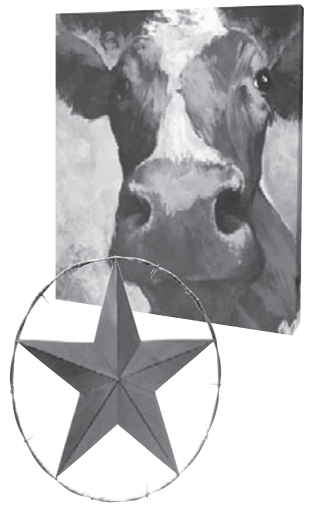
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Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Katie appreciated Bill's new attitude about work. Ridge was concerned that Caroline's pregnancy would become a greater focus in the media than their current designs. In a Forrester Creations staff meeting, Thomas made an uncensored outburst regarding the Spencer brothers' positions within the company. Wyatt felt that Thomas' opinion was triggered by something more personal than professional. Liam and Wyatt's usually tense relationship was pushed aside as the brothers bonded over their common rival -- Thomas. Ridge and Caroline were bursting with

joy as they prepared to see their baby on the sonogram. Nicole made her final decision about the surrogacy. *Wait to See: Jealousy causes tension in a relationship.*

DAYS OF OUR LIVES Hope and Aiden's wedding day arrived. Abigail found herself in a dire situation with Ben. Some of Salem's most prominent citizens made a toast to their beloved town -- and the late, great Tom and Alice. Bo raced against time to stop Hope from marrying Aiden. Adrienne was shaken when she witnessed Eve and Justin in a passionate embrace. Abigail struggled to escape from Ben, who continued to unravel. On the night of his

wedding, a conflicted Aiden made a difficult decision. Steve and Bo arrived in Salem, but Hope's fate likely was already sealed. Kayla was stunned when someone she loved was rushed to the hospital. Abe confronted Lani about the true reason she came to Salem. *Wait to See: A fierce battle leads to a stunning death.*

GENERAL HOSPITAL Carly had a dangerous encounter after making a mind-blowing discovery. Kiki acted out after learning about Morgan's tryst. Lulu unleashed her fury on Dante. Patrick and Sam shared some sweet family time together. As Elizabeth started to get ready for her big day, Carly desperately tried to get a hold of Jake. Anna met her new doctor. Michael, Sonny and Jake began to panic about Carly. Morgan tried to be a good friend to Kiki after her wild night out. Nikolas reminded Laura of their secret. Ric helped Sonny with his custody dispute.

Meanwhile, Scott advised an anxious Ava, who feared that she was going to lose baby Avery. *Wait to See: Nina has a job interview.*

THE YOUNG AND THE RESTLESS Devon asked Paul if he should just accept Hilary's death. Lily told Cane that he was too unpredictable and shouldn't be around Charlie and Maddie. Victor reopened the Top of the Tower restaurant at Newman Enterprises in time for Nikki and Phyllis to host a Halloween Gala fundraiser for the Delia Project. Faith got scared when she saw someone walking around the building dressed as a devil. Lauren was upset that Michael was working and would be late for the gala. Nick convinced Sage to take a break from the hospital and attend the party. Chelsea worried about her future with Adam. Kevin received a cryptic message on his computer. *Wait to See: Soap veteran Jensen Buchanan debuts as Elise Moxley.*

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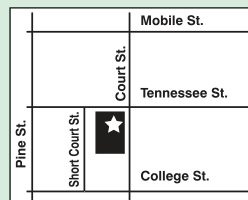


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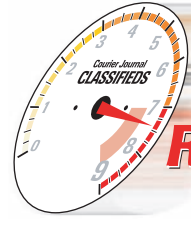
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Letters...

Continued from Page 18

Voting Based On Ignorance

Dear Editor:

Perhaps our Republic is in its last days and our day of reckoning is swiftly approaching. Providence has positioned a powerful nation to supplant our franchise in toto. Our new owners will solve problems that our system seems powerless or unwilling to control, such as the immigration of our Latin neighbors and drug addictions among our citizens. The down side of having a communist people solve our problems will be that we will not like knowing that the state owns everything and we cannot vote on the ruling party.

One of the perils of Democracy is birthing a majority of voters that are ignorant and undisciplined. This electorate will select those who promise short-sighted comfort and ease or talk of dedication to principals that they have no intention

or resolve to follow because their actions will be controlled by those that have already bought them. Mainland China has taken advantage of our stupor and will soon own us lock, stock, and barrel. They will not have to sneak into this country. Their friends in this country are paving the way for them to come here legally. Wealth can make anything legal in the U.S. This does not tarnish the many good works done by wealthy patriots of this nation who have helped us to overcome real hardships in the past.

None of this is a secret. The acquisitions of *Zhonghua Renmin Gongheguo PRC* in this country and the rest of the continent are well known. Many Mainland China women come here to give birth to their children that automatically become citizens of this country because they are born here. When they come of age, these children can buy any election that they desire. This and many other things illustrate to us that the PRC is a sovereign nation; the United States of America is not.

The only semblance of discipline in our nation resides within the military whose faithfulness and honor rise high above that of most of the elected officials that boss them. They are too few to have much effect on the civilian population.

Perhaps this message is dreary, but learning to write and speak Chinese will be much worse.

William R. Graham
 Athens

See LETTERS...on Page 40

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EACH WEEK'S WINNER RECEIVES A **\$50 GIFT CARD** **LEGENDS STEAKHOUSE** Authentic & Delicious since 1988

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Mail or deliver your entry to: Courier Journal, 219 West Tennessee St., Florence, AL 35630 or Fax to: 256-760-9618 or enter online at www.courierjournal.net
 Winners will be listed online Tuesday afternoon and in the FOLLOWING week's Courier Journal.

WEEK 8 WINNER: DONNA JONES, KILLEN

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KENTUCKY at GEORGIA
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 ARKANSAS at OLE MISS
 TCU at OKLAHOMA ST.

S. CAROLINA at TENNESSEE
 AUBURN at TEXAS A&M
 LSU at ALABAMA
 CALIFORNIA at OREGON

TIE BREAKER GAME Write Score HERE
FLORIDA ST. at CLEMSON

RULES: Only one entry per person per week. Only one winner per week. Check the box beside the appropriate picks for the first 11 games, then write in the exact score of the tie-breaker game. Person with the most correct picks receives a Gift Certificate for 2 entrées, 2 desserts, and 2 beverages from Legend's Steakhouse in Florence, tax and gratuity not included. In event of a tie, tie-breaker score will be used. Closest score wins. Total points will be next tie-breaking procedure and a random drawing of finalists will be used to determine the winner if they are exactly tied. Person with the winning card for the week, who also picks every game correctly including tie-breaker, will also win \$50 cash. Judges decision is final. Mailed entries must be post-marked by deadline day. Hand-delivered, faxed or on-line entries must be submitted by exact time of deadline stated above. NO EXCEPTIONS. Winner is posted on web site each Tuesday and in the paper delayed by one week. Employees and family of Courier Journal and sponsors are ineligible to win.

NOTE: If you're faxing, first make a CLEAN MACHINE COPY, then FAX THE COPY. NEWSPRINT DOES NOT REPRODUCE CLEARLY ON A FAX, NOT RESPONSIBLE FOR ILLEGIBLE COPIES.

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Mystery Photo of the week!

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Last week's winner is **Beth Benson** of **Florence** who correctly guessed "Gravelly Springs, CR 14, Waterloo"

One entry per person. Winners will be announced each week in our paper and on our website. Winners can pick up their Gift Certificate at the Courier Journal office on Wednesdays after 12 Noon.

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AND SATURDAY, NOVEMBER 7 • 9AM
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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

***201 N. BROADWAY, FLORENCE.** 3BR, 1BA, central heat and air, \$600 month, \$600 security. Section 8 OK. No pets. 256-627-0414. 11-04

ECM AREA HOUSE FOR RENT 3 bedroom, 2 full bath, large house, fenced in yard with workshop. \$750 month. 256-710-5866. 11-11

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

APPLETON VILLAGE Apts., Sheffield. 2BR, 1BA, Appliances, C/A, W/C conn. \$350 rent, \$300 deposit. 256-764-3137 11-04

FOR RENT SHEFFIELD 3BR, 2BA, covered car port, storage building, \$600 month, \$600 deposit. Call Paul 256-335-9782 Cypress Realty 11-04

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

18757 HWY. 157 - Apartment #1 - Moulton - 2BR, 1BA, \$350 rent / \$300 deposit - appliances - window air and heat, washer and dryer connections - 256-764-3137

HOME FOR RENT, 1.5 FROM Underwood School. 3BR, 1.5BA, Hardwood, \$750 Rent, \$750 Deposit. No smoking, no pets. 256-412-4540 11-11

728 KENDRICK - FLORENCE - House - 3BR., 2BA, \$650 month, \$650 Deposit, appliances, 256-764-3137 11-04

HOME FOR SALE BY OWNER Tusculumbia, nice older two story home with 4BR, 3BA, central heat/air, formal dining, hardwood floors, clawfoot tubs, \$70's. Call for more info. 256-762-8241 11-11

SMALL HOME ABOUT 4 miles from UNA, \$48,500. York Terrace, Sheffield. 2BR. 1BA. Central, new roof, NOT FOR RENT! 256-415-9217 11-04

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

TOMBIGBEE COURT APTS, Florence, 2BR, 1BA, Near UNA, Appliances, central heat/air, balcony, security gate, water included. \$550 rent, \$300 deposit 256-764-3137 11-04

***PETERSVILLE. 3BR, 1.5BA,** Central HVAC, \$600 month, \$600 Deposit, No Pets. 256-627-0414. 11-04

BY OWNER CENTRAL/ Cloverdale; 5BR. 3BA, hardwood/tile, new windows; "room to grow," well-maintained, much more! 256-762-6966 SERIOUS INQUIRIES ONLY! 12-09

FOR SALE BY OWNER MINI Cades Cove, 10 minutes from Florence Cypress Creek Ranch. 42 acres on Cypress Creek. 3BR log home. 2 Barns, swimming hole, bluffs, wildlife and more. \$450,000 OBO. 256-762-3134. 11-11

More Real Estate on the Following Page

FOR SALE, 40 WOODED acres, Bull Skull Rd., Colbert Co. \$120,000. 256-383-0184 11-25

FOR RENT - 2 BEDROOM 1 bath duplex, central heat and air, Florence. \$360 a month plus security deposit. Call 256-627-7493. 11-11

511 E. TOMBIGBEE #5. Florence. 2BR, 1BA, appliances, Win AC, elect. heat. \$300 rent, \$300 deposit. 256-764-3137 11-04

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

RENT DUPLEX 1BR, 1BA, 3008 12th Ave., Sheffield; remodeled, no pets; \$330 month + deposit. 256-394-5441 11-04

NON-SMOKING UPSTAIRS apartment for rent in N. Florence. Entire top floor of home. Separate entrance and parking. All utilities, washer/dryer and DIRECTV service included. \$595 month plus \$595 security deposit. No dogs. 256-443-8865 11-04

COLBERT SQUARE APTS. Sheffield, 2BR, 1BA, \$250 rent, \$275 deposit. Appliances, 256-764-3137 11-04

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

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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

13461 HWY 101 Apartment #1 - Town Creek 2BR., 1BA \$350 month, \$300 deposit, appliances 256-764-3137 11-04

MOBILE HOME FOR RENT in Wilson School District. 3BR, 2BA, Section 8 Accepted. \$400 rent. \$250 deposit. No pets allowed. 931-724-4647 11-04

18757 HIGHWAY 157 - Apartment #1, Moulton, 2BR, 1BA, \$350 \$300 Deposit, Appliances, Win A/C, Elect Heat, W/D Conn. 256-764-3137 11-04

FOR RENT - 2 BEDROOM Apartment, North Florence. Appliances, Washer/Dryer connections. \$425 plus deposit. 256-764-3986 11-11

FLORENCE HOUSE FOR RENT 3BR, 2BA, central heat air, on Wincrest St. Washer, dryer 256-383-5299, 256-762-1755. 11-04

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APARTMENTS:

- 402B W. Tombigbee St., 2BR, 1BA.... \$450
- 3450 Cloverdale Rd., 2BR, 2BA..... \$450
- 213 E. Mattielou St. #2, 1BR, 1BA..... \$250

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Real Estate & Personal Property
Auction

Saturday, November 7 • 10am
3 Bedroom 2 Bath House-Out Buildings on 10+/- Acres
Tractor-Boat-Furniture-Glassware & More!
1340 Bailey Lane, Tusculumbia, Alabama "in the Littleville Community"
Seller: Lisa Pirtle



Nice 3 bedroom 2 bath, home with split floor plan it has hard wood floors in the living room, hall and two of the bedrooms. The kitchen has custom built maple cabinets and the master bedroom has a private bath. The roof was replaced 2 years ago. It's serviced by a heat pump central unit, there is public water and two wells on the property. Under the home is a concrete cellar/storm shelter. Nice mature trees shade the front and rear of the home. A partial chain link fence and pasture fence encloses the back yard. The 24' above ground pool has a nice deck for lounging. There are two out buildings and a 24'x30' metal building w/ 12' side shed that will be offered for removal.

Call Shane today for your private showing at 256-757-8898

Also selling: 253 Massey Ferguson tractor, 1040 hours, 2400QT Bush Hog Front Loader with bucket, Great Condition, Land Pride RCR1872 6' Cutter (bush hog) like new, 3pt hitch Spray Rig w/ booms & Spray wand, Leinbach Line Post Hole Drill, 1987 Venture 18'-V Tournament Edition Bass Boat w/ 175 Mercury Black Max motor & Trolling motor & Venture trailer. Note this boat has not been in the water in several years. Looks nice and was serviced when stored. Diamond Back 48 Gun Safe, like new, Stevens 20ga Double Barrel shotgun, Washer & Gas Dryer (natural gas), 2 Cherry Corner Cabinets, Grandfather Clock, Hall Mirror, Small Curved Bench, Bed, Hall Tree, Bakers Rack, 2 Drawer Fire Proof File Cabinet, Cedar Chest, Other Furniture, 12pc Emeril Cook Ware Set (Copper Bottom), Fenton & Imperial Glass Ware, Silver & Gold Crest, Milk Glass, Carnival Water Pitcher & Glasses, Other Carnival, Plants & Planters, Saddle, Old Tools, David White Transit, Barb Wire, Corral Panels, Street Light, Lawn Swing & Chair, Old Cast Iron Bell, & More! See more at www.shanealbright.com

DIRECTIONS: From: The intersection of Hwy 43 & 72 in Muscle Shoals, AL go south on Hwy 43 for 8.4 miles, turn right onto Poplar Avenue, go 2 tenths mile, cross Jackson Ave to continue on Bailey Lane 1/2 mile to auction on the left.
Watch for the SHANE ALBRIGHT AUCTION SIGNS!

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 22nd, 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.



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Real Estate

Continued from the previous page.

AUCTION SAT., NOV 21ST • 10AM

171± Acres • 7 Tracts
Farmland • Timber • Investment Property
Fronting Cook Ln • Near Tusculumbia, AL

Directions: From Hardee's at the intersection of Hwy 43/72 in Tusculumbia, go S on Hwy 43 for 3.5 miles. Turn right (W) on Cook Ln (towards Belle Mont Mansion) and go 7/10 mile to property on both sides of road.

Real Estate: This property consists of 171± ac of prime farmland and timberland fronting 1/2± mile along both sides of Cook Ln. This property lies 3± miles south of the Hwy 43/72 intersection and 1± mile west of Hwy 43 offering easy access to the amenities of Shoals area. The property will be offered in 7 tracts ranging in size from 14± ac to 53± ac. Thornton Branch borders a portion of this property.

Property will be offered in tracts, combinations of tracts and as one unit.
Agents will be on property Sat., Nov. 14th from 10AM - 2PM.
Please visit our website at www.kingrealtyauction.com

Sellers: James Gary and Margaret Sizemore

TERMS: 20% down payment on day of sale. Balance due upon delivery of deed within 30 days from day of sale. Possession upon delivery of deed. Seller will provide survey and owners title insurance. Seller reserves the right to accept or reject any and all bids.

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

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HENRY J. KING, BROKER (AL #2926) • PAUL L. KING, III (AL #5354)

Letters...

Continued from Page 36

Thanks To Our Police

Editor:

I just want to take this opportunity to say "Thanks" to all of our law enforcement men and women. I think our police department and sheriff department do a great job. I think it's time for all of us to stand up for our law enforcement officers who lay their lives on the line daily to protect us.

It seems like a certain segment of our society has taken an anti-attitude towards our law enforcement. Without them our cities would be a jungle.

I was shocked to see buildings, stores, and businesses burned and looted while police were ordered to stand by and do nothing in Baltimore.

Thanks again to all of our wonderful policemen and women. You are doing a great job and we are grateful to all law enforcement officers for the wonderful job you do to protect us and our families.

Eugene Richey
Florence

No Man Is To Be Worshipped

Dear Editor:

The Bible proves that Obama and Francis the Catholic are not Christians.

The angel Gabriel announced to Mary that she would be the mother of a Son, and that she was to call His name Jesus because He would save His people from their sins [Luke 1:31]. Later dying on a cross, Jesus accomplished salvation for those who would believe Him and be obedient to Him.

Francis and Obama are not Christians because they are not obedient to Jesus.

Jesus made the following statement:

"And call no man your father upon the earth: for one is your Father, which is in heaven." [Matthew 23:9].

Lest I be accused of judging, Jesus informs us that we can know wicked people by their fruits [Matthew 7:20]. It is evident that Obama and Francis do not believe Jesus, nor are they obedient to Him, because Obama calls Francis "Holy Father," and Francis allows Obama to do it! Go ahead and inspect their fruit! I inspected it on an internet video. I saw their behaviors myself!

If we believe Jesus, we must necessarily obey what He says. Therefore, we must call NO MAN on earth father in the spiritual sense. The only being we may refer to as our spiritual Father is God, who is in heaven.

Sorry, Francis, you don't have the right or privilege to be called Father. Jesus Himself says you don't. If you doubt the authority of Jesus, read Matthew 28:18.

See LETTERS...on Page 41

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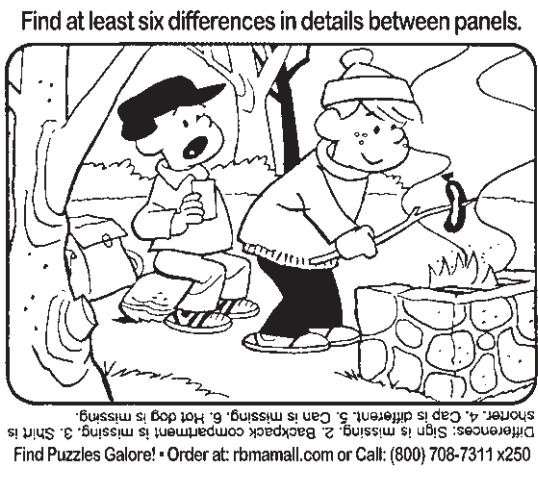
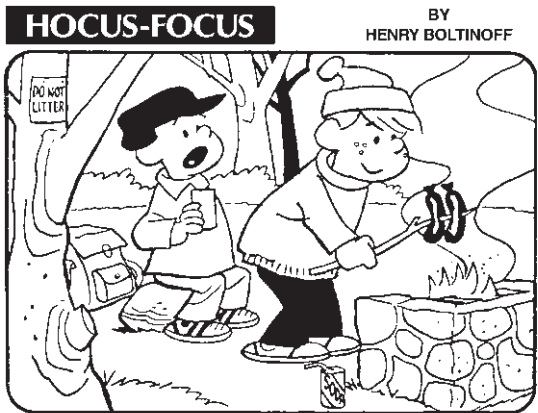
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 9:45am and 5pm

Wednesday
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"A Place For You"

Letters...

No Man Is To Be Worshipped

Continued from Page 40

Ephesians 4:6 reads: "There is one God and Father of all, who is above all, and through all, and in you all."

Weigh Obama's words against Revelation 21:8. Bible facts are facts. With Obama's support of Planned Parenthood, he sounds much more akin to King Herod of Jesus' day, who slew all the baby boys age two and under in a grisly attempt to murder Jesus.

Although Catholics claim that Peter was the first pope, the Bible never says that. And by Catholic standards, Peter could not have been a pope because he was married. He even refused to be set apart [Acts 10:26].

Jesus warned, "Beware of false prophets, which come to you in sheep's clothing, but inwardly they are ravening wolves." [Matthew 7:15].

Kevin Patrick Dillon
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Notes...

Continued from page 18

{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.

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.

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

Thursday, November 5, 7am-4pm, Centiva, 1701 Mars Hill Rd, Florence

Friday, November 6, 1-6pm, Marriott Shoals Hotel & Spa, 800 Cox Creek Pkwy, Florence

Friday, November 6, 10am-12:30pm, Cracker Barrel Old Country Store, 150 Cox Creek Pkwy, Florence

Saturday, November 7, 9am-5:30pm, Dog's Biker Heaven, LLC, 11257 Hwy 101, Lexington

Sunday, November 8, 9am-2:30pm, Branding Iron Cowboy Church, 690 Hwy 101, Rogersville

Monday, November 9, 8am-3:30pm, Muscle Shoals Career Academy, 1900 Avalon Ave., Muscle Shoals

Tuesday, November 10, 2-10pm, SCA Tissue North America LLC, 1834-B Haley Dr., Cherokee

Tuesday, November 10, 9am-2pm, Tractor Supply Co, 535 Avalon Ave., Muscle Shoals

Wednesday, November 11, 2-10pm, SCA Tissue North America LLC, 1834-B Haley Dr., Cherokee

Wednesday, November 11, 9am-1pm, Wells Fargo, 2015 E Avalon Ave., Muscle Shoals

Warm Coat and Food Giveaway - Saturday, November 7, 9am at Lone Cedar Church of Christ, 10000 Co. Rd. 47, Florence.

Free coats, jackets, blankets, pullovers, scarves, warm hats, gloves, and so much more!

Lone Cedar encourages the community to assist by providing new or gently used clothing items: coats, toboggans, socks, hoodies, scarves, gloves, blankets, pillows and pillow cases. Canned food items such as vegetables, canned chicken, canned hams, Mac n Cheese, cake mixes and other non-perishable food items to help a family have a good Thanksgiving meal. Personal hygiene bags will also be distributed with items like toothbrushes, toothpaste, deodorant, soap, bath cloths, shampoo, combs, brushes, etc. Any assistance with these items for dispersal is appreciated

Benefit for Connie York (Chopper) Saturday, November 7, 9am-6pm at the Pipefitters Union Hall, Avalon Ave., Muscle Shoals. \$5 donation: bowl of chicken stew, crackers, dessert and drink or white beans, cornbread, dessert and drink.

Lots of items donated by Shoals Area Merchants and Restaurants. Tickets available for \$1 each for drawings from 3-4pm. T-shirts for sale \$15 each. Stew will be available for sale the day before for \$25 per gallon or \$6.25 per quart (must pre-order). Call 256-335-9319 or 256-335-9843.

Donations taken at any Bank Independent.

Join us for the Fall Pet Festival at the Colbert County Animal Shelter on Saturday, November 7 from 9am-4pm. It will be a full day of fun for pets and their families!

Adopt a new family member from Colbert Animal Shelter. 5010 Missouri St, Tuscumbia. Be a part of the King and Queen contest. Enter the Pet Talent Show. Shop our supportive vendors. Enter the 50/50 drawing. Have Fall pictures taken of your pets.

We are looking for vendors to set up at our November 7 Fall Pet Festival at Colbert County Animal Shelter. Booths are 10'x10' for \$25 or 20'x20' for \$40 payable to Shoals Animal Advocates.

Free children's activities are also encouraged at the booths.

Contact Stephanie Flanagan if you are interested in having a booth. Call or text 256-415-7155 or email shoalsanimaladvocates@yahoo.com

A Special Program Of Dulcimer Music will be provided by the North Mississippi Dulcimer Association from 10am-1pm on Saturday, November 7 at the Parkway Visitor Center located at milepost 266 near Tupelo, Mississippi. The North Mississippi Dulcimer Association teaches dulcimer history, tradition, craftsmanship, and music by sharing its knowledge and talents. The Appalachian mountain dulcimer is the first instrument developed in the United States. Dating back to the early 1800s, the dulcimer is an instrument whose very name means "sweet sound." The National Park Service and the North Mississippi Dulcimer Association invite everyone to listen to the soft sweet sounds of the dulcimer and learn about its extensive history. This program is free. For additional information, call 662-680-4027 or 1-800-305-7417.

Revival - at True Gospel Pentecostal Church, 719 Michigan Ave., Muscle Shoals, Friday, November 7 and Saturday, November 8 at 7pm with Bro. Tommy Rushing. More info, 256-284-5726.

Homecoming will be Celebrated at Jacksonburg 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.

The Underwood/Petersville Neighborhood Watch will be having their meeting on Sunday, November 8 at 2pm at the Underwood/Petersville Community Center. Please join us as we get together to discuss ways of making our neighborhood safer. Our guest speaker is going to be Will Powell who is running for judge. It is also a great opportunity to meet your neighbors. Contact suebeehoney2015@outlook.com with any questions or concerns.

The Florence Chapter of the Omega Psi Phi Fraternity, Inc. will have its Annual Achievement Week program on Sunday, November 8, 2015 at Greater St. Paul A.M.E. Church on Cherokee Street in Florence. The time for the event is 4pm. The program will honor area high school students for their academic accomplishments. Participants will be eligible for the James H. Floyd and other achievement scholarships. An award will also be presented to one of the area's outstanding citizens.

The speaker for the event is Rev. Corey Thomas. Rev. Thomas is the Senior Pastor at the New Beria Missionary Baptist Church in Elkmont, Alabama. He is a Veteran of the U.S. Army and has degrees in both Theology and Business Administration. He was honored with a key to the City of Athens by the town's mayor for his love and commitment to his community. Rev. Thomas is a member of the Omega Psi Phi Fraternity.

John Humes is the chapter's president. The program chairman is Rev. Charlie Johnson, Jr.

Veteran's Day Celebration - Please join us for a Veteran's Day Celebration at the Veterans Memorial, located at A.L. Phillips Park, behind Lexington Town Hall, November 8 at 2pm. Light reception inside of Town Hall to follow ceremony.

For directions or more information, please phone Town Hall at 256-229-5221.

Is food a problem for you? Do you eat when you are not hungry? Do you binge, purge or restrict? Overeaters Anonymous Meeting Thursdays, 6pm, 505 N. Seminary St, Florence. Contact person: Bill 256-335-2514. No dues, fees, diets, or weigh-ins.

NAMI Shoals Support Group for families with adults and/or children who have brain disorders (mental illnesses) meets Tuesday, November 10 at 7pm at the NAMI Shoals office, 749 Thompson St., Suite A, Florence.

Families helping families. You are not alone. Need directions or more information, call 256-765-2081.

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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
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Doctor's Weekly Quiz - Topic: Where's the Fire?

- This city blazed in 1871, allegedly due to a kicked lantern by the O'Leary's cow? A) Chicago, B) Columbus, C) Cleveland, D) Cincinnati
- The Great Earthquake of 1905 led to firestorms in this city? A) Los Angeles, B) San Diego, C) San Francisco, D) San Jacinto
- In 1945, this is the first Japanese city to have fires caused by a nuclear bomb? A) Fukushima B) Nagasaki, C) Takahama, D) Hiroshima
- Lava from Kilauaea has caused infernos on this island? A) Mauna Kea, B) Hawaii, C) Moloka'i, D) Maui
- Emperor Nero is alleged to have played a fiddle while this city burned? A) Naples, B) Rome, C) Palermo, D) Sicily

Answers: 1: A 2: C 3: D 4: B 5: B

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"Be yourself."

Answers

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<p>FIORA PAPER TOWELS 6 ROLL PKG.</p>  <p>\$3.99</p>	<p>XTRA LIQUID LAUNDRY DETERGENT 75 OZ. BOTTLE</p>  <p>2/\$5</p>
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12 Months With No Interest!
With Approved Credit,
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Option 3
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Income of at least \$1,000
per month required.
Payments about \$69
every 2 Weeks

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