

**NWSCC-UWA
Agreement**

MUSCLE SHOALS— At press time Northwest-Shoals Community College and the University of West Alabama were scheduled for a signing ceremony Tuesday, July 14 on the Northwest-Shoals campus. The agreement will allow for a seamless transfer process for students and create additional scholarship dollars for NW-SCC students at UWA.

NW-SCC President, Dr. **Glenda Colagross**, UWA President, Dr. **Ken Tucker**, and other college representatives were scheduled to be in attendance. The articulation agreement allows UWA and NW-SCC to have a clearly defined transfer process that includes academic advising, enhanced communication, and scholarship opportunities. NW-SCC students with a minimum 2.0 grade point average and 45-50 transferable credit hours are guaranteed admission at UWA. In addition, students who complete their associate's degree at NW-SCC are guaranteed admission to UWA.

More SHORTs... on Page 6

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Musical Honors

Frontline Workers in COVID-19 Battle are Guests at Special Outdoor Event



Allen

TUSCUMBIA— Health care providers, first responders, and essential workers who have been on the frontlines during the battle with COVID-19, will have a special free musical event in their honor on Monday, July 20 from 6-8pm at Spring Park in Tuscumbia.

Life Coach Casey Eggleston and Shoals City TV are sponsoring the event as part of this year's W.C. Handy Music Festival. "We planned this event to say thank you and show our appreciation to the many individuals who have been such a tremendous help to people in the Shoals," Eggleston said.

The concert will feature music by **See FRONTLINE EVENT... on Page 7**

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

A New Approach for School Share

SHEFFIELD—Bank Independent kicked-off its 7th Annual School Share Drive on July 13 for local school children. The bank will offer two "less-hands-on" ways to lend a helping hand through July 31. School Share can accept monetary donations through PayPal and through supplies purchased for donation at Office Depot throughout the month of July. All items will be distributed to local children in need through partner organizations across North Alabama.

"The COVID-19 crisis has altered the way we currently approach our daily lives," explained Penny Camp, Chief People Officer at Bank Independent. "Now that the new school year is drawing near, we needed to rethink how we support our community through the bank's Helping Hands initiatives,

See SCHOOL... on Page 15



Morgan Saddles-Up

- **THURSDAY, JULY 16 •**
7pm- Farm open for primitive camping
- **FRIDAY, JULY 17 •**
7am- Farm open for primitive camping and trail riding
- **SATURDAY, JULY 18 •**
7am- Gate opens for trail riders
7:30am - Trails open for riding (Ride at your own pace all day)
10am - Concessions all day
10:30am- CC JAGS
11:45am- Drive
1:15pm - Josh Brannon Band
2:30pm - Live Auction
7:30pm - Lorrie Morgan
- **SUNDAY, JULY 19 •**
Farm Closes at 4pm

TUSCUMBIA—The 24th Annual Northwest Alabama Saddle-Up for St. Jude Trail Ride and Concert!

There are over 3,000 acres of riding trails to enjoy along with our featured entertainment of local musicians. Country music star, Lorrie Morgan, will headline at 7:30pm Saturday night.

Gardiner Farms in Tuscumbia has hosted this fun family-oriented fund-raising event on the third weekend of July every year since 1996 filled with horseback riding, music, and local generosity. Saddle-Up has raised over \$2 million dollars for St. Jude Children's Research Hospital over the years.

Gates open Friday at 7am. There is a \$35 donation to ride for the weekend, \$20

See SADDLE-UP... on Page 4



Lorrie Morgan Promotional photo

Inside this Issue



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National Advance Auto Sales
Jeff Elledge Auto Sales

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- Randall on Real Estate
- Insurance Insights



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- Cat & Kids
- Adopt-A-Friend
- Dave Ramsey

- Ask the Attorney
- Simple Acts of Kindness
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- Guest Commentary
- SIGNS of the PAST

- Pet Talk
- Outdoors
- Web Poll

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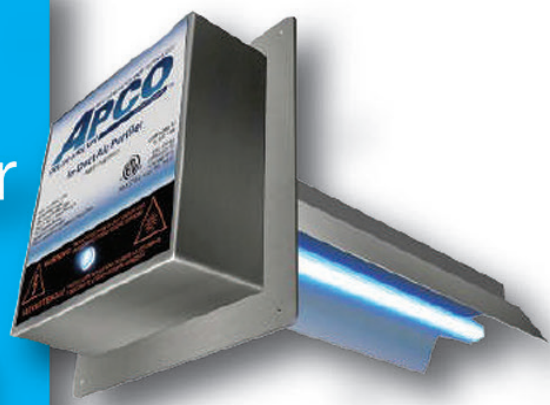
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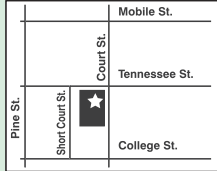
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Yard Sales

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

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

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

FLORENCE: 251 ROOSEVELT AVE Friday & Saturday (8 am to noon). Items include: DVDs, Plus Size Clothing, Lawn Mower, Microwave and much, much more.

MUSCLE SHOALS: 2010 PLEASANT Drive Sat. 7AM, Move in sale. A little bit of everything: toys, clothes and household goods.

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CHEVROLET: ASTRO, 1997 \$1,200, Cargo Van, runs good, tool boxes inside and driver divider, ladder rack, 256-627-5966 Florence area

CHEVROLET: TRAILBLAZER, 2004, \$2,500 OBO, 4x4, good condition, 256-483-7659

FORD: RANGER, 1989, 4X4, 5-speed 4 cylinder, everything works, \$1,300 256-443-9776 Central Heights area

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She wanted to go unnoticed and simply do a good deed, but this couldn't be overlooked.

She is a local nursing home administrator who is beyond generous. When she heard about another local nursing home struggling with the dreaded COVID-19 plague, she went to work making sure the staff at the other nursing home was fed lunch one day.

When it came time to pay for the gift, she reached into her own pocket without missing a beat. No one knew the details at the time. And still no one can put their finger on exactly who this good Samaritan is (and she would want it that way). However, God knows who she is, and her treasure is stored up in Heaven.

Thank you to this generous woman who put a smile on more than a few faces that day!

Dawn

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Saddle-Up...
Continued from Page 1

if you don't ride. Riding is not required to come out and have a great time! Bring your lawn chair and a thankful heart and empty stomach. The best in concessions and food you'll find anywhere begins serving at 10am Saturday! Music gets started at 10:30am on stage CC JAGS. Drive takes the stage at 11:45am. The Josh Brannon Band gets rolling at 1:15pm.

The auction Saturday afternoon at 2:30pm will be something you don't want to miss. It all leads up to country music legend, Lorrie Morgan live on stage at 7:30pm Saturday.

A Force Entering Her Fifth Decade

Morgan is the first woman in her genre to begin her career with three consecutive Platinum albums. She married fellow country singer, Keith Whitley, in 1986. She was signed to RCA Records in 1987, and her onslaught of hits began the following year. Whitley's tragic death of an alcohol overdose in 1989 left Morgan a widowed working mother. Their duet, "Til a Tear Becomes a Rose," earned her a 1990 CMA award.

Her first three albums, *Leave the Light On* (1989), *Something in Red* (1991) and *Watch Me* (1992), all went Platinum, as did her Greatest Hits collection in 1999. *War Paint* (1994), *Greater Need* (1996) and *Shakin' Things Up* (1997) are all Gold Record winners. Country fans voted Lorrie

Morgan their TNN/Music City News Female Vocalist of the Year in 1994, 1996, 1997 and 1998.

She sang, "The Sad Cafe" on *Common Threads: Songs of the Eagles*, which was named the CMA Album of the Year in 1994. Morgan maintained her recording pace in the new millennium, releasing collections in 2002, 2004, 2009 and 2010. In 2012 and 2013. At a spry 61, she now re-emerges with *Letting Go...Slow*, a collection that showcases a gamut of emotions, from darkest heartache to bright, shiny humor.

"I have been a daughter, a bride, a mother, a divorcee, a widow, a single mother, a breadwinner and, ultimately, a survivor," Morgan said. "In many ways, I am a living, breathing country song, and I know what I sing."

"I'm not afraid to express my views on anything, especially on being a woman."

All-terrain vehicles will not be allowed during St. Jude weekend except for those used by St. Jude volunteers.

Speaking of which, a new 2020 Kawasaki 600 Mule SX 2x4 will also be raffled on July 18. Tickets are a \$25 donation each and the winner does not have to be present.

You and a host of good neighbors will have a great time with this celebrated tradition of supporting one of America's best causes, the children at St. Jude.

The event is coordinated by Circle 5 Outfit and Jimmy King.

For more information, visit Saddleup4kids.org or call 256-446-5392.



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. Community Notes must be submitted in writing by 3pm Friday for consideration in the following week's issue.

- Email to editor@courierjournal.net;
 - Look for "Submit News" on our website at www.courierjournal.net.
 - Fax to 256-760-9618;
 - Mail to 219 W. Tennessee St, Florence, AL 35630; or
 - Bring in person.
- All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. We do our best, however, there is no guarantee that this free information will be published in the paper. Visit our website for a complete list of community notes. If your item MUST appear in the paper a certain week, we suggest you also place a paid ad by calling 256-764-4268. That way it will be in at least one area of the paper. When your community note is published, your event will have coverage in two different locations.

Cloverdale Community Center will not have lunch in July.

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

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

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

The Club is closed for activities. However, curbside meal pick up is Monday-Friday. Call 8:30-10:30am for meal. Pick up between 10:30-11:30am.

Donations accepted, but not expected. 256-760-6668.

Motor Coach Tours With The Club (Florence Senior Center). These trips are open to the public. www.GroupTrips.com/TheClub

Pigeon Forge/Smoky Mountain Show Trip, 5 days 4 nights, \$575, November 9-13.
Prices for 2020 are being honored for now on 2021 trips! Register soon!
Mackinac Island, 7 days 6 nights, \$719, August 15-21, 2021.
Niagara Falls & Toronto, 7 days 6 nights, \$689, June 13-19, 2021.
For more information, call The Club 256-760-6642

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

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

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

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

Classified Form on Page 6

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RED LINE YOUR ADS. SEE PAGE 6

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MAIL - Mail your written ad to address at right. Include your phone number. We will call to finalize your ad. List how many weeks the ad is to run.

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

- **Private Party Rate** 3 LINES for 1 item Prepay - No REAL ESTATE, FIREWOOD, or TICKETS. Each additional line - \$1.50 - CASH DISCOUNT - 4 Weeks/3 LINES for 1 item \$13.50 - Each additional line - \$5.00 no credits..... **\$4⁵⁰** Week
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 - **Yard Sales** 5 LINES Prepay Each additional line - \$1.50 YARD SALES - An exclusive listing of the area's better sales prominently placed **\$11⁰⁰** Week
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Please Print Ad Clearly. NOT RESPONSIBLE for illegible handwriting

Questions? Call our office at 256-764-4268.

ADVANCE PAYMENT IS REQUIRED in cash, check or Credit/Debit Card.

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DEADLINE: Friday 5pm



Front left: Mayor Kerry Underwood, Waylon Huguley, David Isom, and Rep. Andrew Sorrell at Tuscumbia's Pocket Park. Sorrell, Rep. Jamie Kiel (not pictured) and Isom (on behalf of Sen. Larry Stutts) each allocated funding for the park and presented checks totaling \$10,750 to the mayor on Friday. Courtesy photo

Shorts...

Continued from Page 1

Money for the Pocket Park

TUSCUMBIA—The City of Tuscumbia was awarded \$10,750 in Colbert County Community Development Commission grant funding to assist in the continued development of its unique Pocket Park beside FiddleDeeD! on Main Street in the heart of downtown. The innovative venue features a small stage, lighting, seating, and tables for special events or daily enjoyment by the community.

Several legislators presented a check to

Mayor Kerry Underwood, Council William Foster, and Councilman Mike Isom Friday morning at City Hall. The park is in Foster's district, and he has led the efforts to design, implement, and secure funding for the project.

"The Pocket Park is such a great idea," said Sen. Larry Stutts. "I'm always thankful to have opportunities to support great projects like this and put our tax dollars back into our community. This park will be an asset for all."

The park was conceptualized by industrial, landscape, and environmental designer Owen Foster, co-owner of Shift Design and a former professor at Savannah College of Art and Design.



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

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DEADLINES: Issues Published Every Wednesday
INSERTS - 5 pm Thursday
DISPLAY ADS - 5 pm Thursday
CLASSIFIED ADS - 5 pm Friday unless otherwise specified

219 W. Tennessee St.
Florence, AL 35630
256-764-4268
Fax: 256-760-9618

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

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

219 W. Tennessee St.
Florence, AL 35630
or email to:
editor@courierjournal.net

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

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2003 HITCHHIKER II 5TH WHEEL LS Deluxe Series Camper, in great condition, \$10,500, 256-229-5256

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Frontline Event...

Continued from Page 1

Anna Kate Warner, Rev. Jerry Reeves & Ensemble, Colbert County Sheriff Frank Williamson, Common Ground, Brae Allen, and Deja King White.

Eggleston and Pastor Greg Corble will also offer a prayer at 6:50pm for the protection and safety of health care providers, first responders, and all essential workers.

Immediately after the special prayer, at 7pm, everyone will be asked across the Shoals to honk their car horns and give a round of applause for all health care providers, essential workers, first

responders, grocery workers, delivery workers, and everyone who has diligently worked during the COVID-19 pandemic. The concert will also air live on Facebook at <https://www.facebook.com/lifecoachcaseyeggleston>

"We appreciate the many businesses who have joined as co-sponsors to help make this event possible," Eggleston added. That list includes the city of Tuscumbia, the Law Office of

Robert F. Smith, Superhero Chef Restaurant, Shoals Management, TVA Community Credit Union, Kappa Alpha Psi Fraternity, Potts & Young Attorneys, L.L.P., New Birth Ministries, Dick Howell's BBQ, and Distinguished Productions.

Thanks to the support of these businesses, Eggleston will be able to present a donation to the Helen Keller Foundation,



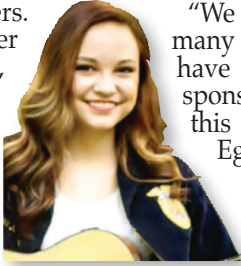
White

Colbert County Sheriff's Department, and the Colbert County Association of Volunteer Fire Departments.

The concert will also be aired on FM radio for those who are parked in their cars or just want to listen within a 10 mile radius. Check the FB page for details.

"We ask everyone getting out of their cars at the park or sitting in lounge chairs and blankets in the park to please act responsibly by maintaining social distancing and/or wearing a mask."

For more information, please contact Eggleston at 256-710-1558.



Warner



Common Ground



Reeves

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Carolina Pride Bacon

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Tennessee Pride Roll Sausage

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Kraft Original Mayonnaise

\$2.99 30 Oz.

Heinz Ketchup

\$2.99 38 Oz.

Piggly Wiggly Hamburger Dill Slices

\$1.99 32 Oz.

Dale's Original Steak Seasoning

\$2.99 16 Oz.

Kraft BBQ Sauce

99¢ Hickory Smoke, Honey Or Original 17.5-18 Oz.

Kellogg's Cereal

\$2.99 Corn Pops 10 oz., Apple Jacks 10.1 Oz., Froot Loops 10.1 oz. or Frosted Flakes 13.5 Oz.

Post Golden Crisp Cereal

\$2.49 14.75 Oz.

Frito Lay Lay's Chips

2/\$6 7.75 Oz.

Coke Products

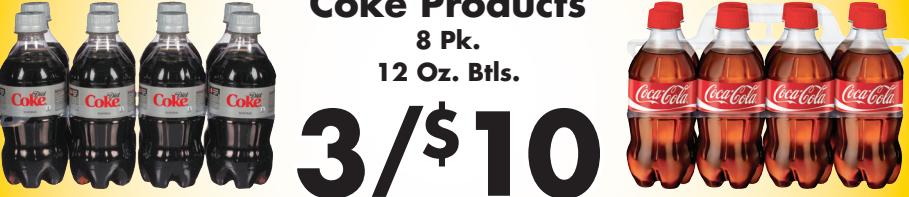
2/\$3 2 Liter Bottles

Red Diamond Family Size Tea Bags

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4/\$11 6 Pk. 1/2 Liter Btl.

Coke Products

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49¢ Lb.

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NISSAN: ROGUE SL, 2013 \$9,700. 57K miles, purple, leather seats, roof rack, sun roof, mag wheels. 931-242-2302.

WE BUY RIDING MOWERS, John Deere, Cub Cadet, Kubota, Craftsman, etc, Zero Turn. Running or not. 256-275-2276.

MORE IMPACT WITH RED LINE ads. Available only in your Courier Journal. See page 6 or go to courierjournal.net.

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1955 FORD TRACTOR 600 model with bushhog, \$2,000 Call 256-314-6781

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JOHN DEERE 4010 TRACTOR with front-end loader and New Holland 845 hay baler. \$9, 500. 256-710-3966

FISH TANK, 20 GALLON Complete set up, just add fish, \$70, 256-766-4900, Florence area

2002 DUTCHMAN MOTORHOME FOR sale, low mileage, good condition, \$12,000, 256-412-6206.

2000 HARLEY DAVIDSON HERITAGE softail, pearl, white R.M. fairing with radio, many extras. 24,000 miles. \$6500 256-810-2298

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SOAP OPERA PREVIEWS - Keep up with your favorites each week in the Courier Journal.

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Weed flower beds and trim bushes. Free estimates. 256-366-3295

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THANK YOU for reading the Courier Journal!

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QUEEN SIZE ADJUSTABLE BED base, \$250 OBO, 256-389-8063 Tusculumbia

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HAPPY LAWN CARE- mowing, trimming, pressure washing. Free estimates. Shoals area, 256-668-5939. God Bless

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1989 MACK RD690 TRI-AXLE DUMP TRUCK, 44 rears, 300 engine, Mack 7-speed transmission, air conditioned, two-way tailgate, excellent tires, very very good condition! Owned for 21 years, \$22,500, 256-483-9656

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

CHEVROLET: CAMARO, 2014 \$10,250 OBO, LT2, black, one owner, 126K miles, loaded, leather, moon roof, well maintained, Call or text 256-665-1611 Hartselle

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Everywhere

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The candidate must hold a commercial property and casualty license, be proficient in essential Microsoft programs, and enthusiastic about learning new E-commerce platforms. Agency or individual sales or marketing experience is highly desirable. Must also have excellent communications skills and be able to convert concepts to actions. Some underwriting experience would be a plus. Periodic travel and conference attendance required.
Position opening is optional for location either in the Huntsville, Alabama or Palm Beach County, Florida area.
Compensation commensurate with experience and skill level.
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If you're looking to jump start your savings or pay a few bills, here is your chance.
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- **Hartselle/Cullman**
Contact: Machele 256-227-7807
- **Moulton Town Creek**
Contact: Betty 256-612-3699
- **Priceville/Somerville**
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Insurance Insights

8 Ways to be a Good Neighbor

Get to know the people who live in your community- because everyone loves a good neighbor!

Introduce Yourself

A friendly wave and an occasional "Hello" are great, but when you reach out, shake someone's hand, and introduce yourself, a real bond begins to form. If you're new to the neighborhood, ask questions about favorite restaurants or nearby parks. If you are the one who's been in the neighborhood for a while, share a few suggestions that can help newbies get a feel for the community.

Host a Meet and Greet

Break out the name tags and invite the neighbors over to get to know one another. Try a potluck-style dessert bar. Chatting over sweet treats gives everyone a chance to talk about where they're from and what they do for work, but it doesn't require a big-time commitment. (Plus, dessert is a fan favorite for everyone in the neighborhood, from ages 1 to 101.)

Connect Online

While it's important to meet your neighbors face-to-face, you can also grow your relationships through social media. Busy schedules make it difficult to catch up in person, but congratulating them via text or email on a promotion at work or wishing them happy birthday can mean a lot. Additionally, websites and apps like NextDoor and LotsaHelpingHands are designed to help neighbors stay in touch more easily or support families who need extra help.

Lend a Helping Hand

If you notice a neighbor struggling to start their lawn mower or see someone who has locked their keys — and mobile phone — inside their car, offer to help. Loan them your mower for the day. Offer your phone for them to call a locksmith. Helping a neighbor in need builds good will. (And it just may come in handy to have a pal next door when your snow blower dies next February.)

Create Opportunities

Spending time outdoors is a great way to meet the neighbors. But if you don't live on a street with front porches and wide sidewalks, it can be difficult to find a way to connect. One simple idea is "Front Yard Fridays." Make a picnic out of whatever you're eating for dinner on Friday night. You may feel silly at first, but soon you'll have people dropping by to say hello or to join you for a meal alfresco.

Arrange a Neighborhood Swap

Kids grow quickly, and arranging a clothing swap among neighbors helps parents stay on budget and meet some new friends. Boxing up a few toys and rotating them from house to house is a fun way for the kids to play with something "new" — and another great way to stretch a dollar. Swaps aren't just for parents. If you're cleaning out the shed and discover you have five similar shovels, consider organizing a tool swap.

Play Matchmaker

If you've been in the neighborhood for several years and taken time to get to know everyone, you can help new neighbors make valuable connections that foster a sense of community. Introduce pet-loving new neighbors to the couple down the block with a dog-walking business. Match a retiree with a DIY guru to help with small projects around the house. Share the number of a teacher who offers tutoring lessons to parents.

Start a Garden

Gardeners love to share. They share advice, tools, and produce. If you start a garden, or just spend some time sprucing up your landscape, you're likely to buddy up with other green thumbs in the neighborhood. If you're a novice, listen and accept the guidance of veteran gardeners on how to keep the bunnies away and when to trim the rose bushes. And if you're a gardening pro, you'll generate a lot of goodwill by sharing perennial transplants, starter plants, and the abundance of tomatoes and zucchini you grow.



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Guest Commentary

The Woke Event and A Great Awakening

We are told by the opinion makers that our nation has had its woke moment. By this event we are being transformed into something new. We are owning up to a sinister reality --- the systemic white racism of our nation's history. We are told that the brutal murder of a black man by a white policeman in Minneapolis is the sure sign of a deep deformity in our nation's character and life. Violence and destruction have surged all over America since, resulting in the deaths of many innocent people.



DAN L. HENDRICKS
Retired UNA
Vice-President of
Advancement

Can this same act of police brutality reveal a deeper and more enduring truth? Will it also invite our nation's people to a great awakening of a different sort? To be woke right now is a political reality that has unleashed a moral insight wrapped in the ambiguities of peaceful marches and violent criminal behavior. It has unleashed moral indignation and irrational passions fueled by hatred and recrimination. It has made what might have been a moment of national soul searching into a national cataclysm. Our woke moment has descended into a baptism of blood. What has happened to America? What have we become?

I cannot believe that being woke is a license to slash and burn our cities, leaving

See AWAKENING... on Page 13

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Courier Journal

THIS WEEK

in the

Shoals

July 15, 2020

Happening
THIS WEEK

The Dismals Canyon in Franklin county retains much of the aura that many of us remember from decades ago, including the enchanted Dismalites when conditions are ideal.

Alabama Tourism



ARTWorks 2020: A Survey of Work by TVAA member artists opens this weekend. The 58th Annual Tennessee Valley Art Association's member art show takes place July 19 - August 31 at the Tennessee Valley Museum of Art in Tusculumbia. Artists have entered up to two pieces that have been completed in the last three years. A "Meet the Artists" opening reception takes place from 1-3pm on Saturday, July 18. An opening day popular vote will decide four \$25 People's Choice awards - Results will be announced on July 27.

Spend an Alabama Summer Outdoors

Be it standing at the foothills of the Appalachians in countless river valleys or on the sugar white beaches of the Gulf, natural wonders abound for the explorer in you. Caves, caverns, and towering mountaintops - adventure awaits. Marvel in the beauty of our many trails and waterways which are sure to take you off the beaten path. The 22 state parks, which encompass 48,000 acres of land and water, provide endless opportunities to fish, camp, canoe, hike and enjoy the great outdoors. Each season in Alabama brings a beautiful change for adventurers to enjoy all year long.

Alabama's 7 Natural Wonders

Go for a hike, a bike, or a stroll through picturesque mountains, layered canyons and scenic valleys in Sweet Home Alabama. After you've done that, take a cool dip in one of the many cascading waterfalls or winding rivers that you will find hidden throughout the wilderness. If trekking through the great outdoors is not your thing, our Alabama beaches are here to provide you with a relaxing getaway. Whatever your interest

See 7 WONDERS... on Page 24

SHOALS ARTIST GUILD will meet at 9am Friday, July 17 at McFarland Park. Those attending are asked to bring your own lounge chair and mask. Input will be sought for future ventures, positions in our Guild and upcoming shows. All members and those interested are encouraged to attend. Please bring your questions and ideas.

MOTOR COACH TOURS With The Club (Florence Senior Center) are open to the public. Pigeon Forge/ Smokey Mountain Show Trip, 5 days 4 nights, \$575, November 9-13. Prices for 2020 are being honored for now on 2021 trips!. Register soon!
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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:

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Malicious Falsehood

Editor:

According to the imminent historian and author, Douglas Southall Freeman, who spent approximately 20 years researching and writing his definitive Pulitzer Prize-winning biography of Robert E. Lee, "Lee never owned any slaves, thought slavery was bad for both the slave and the slavery owner, and was responsible for freeing his father-in-law's slaves shortly before the Civil War."

Therefore, the letter about Lee having one of his slaves whipped and brined, recently published in the Courier Journal (*Gen. Lee Was Not a Good Person, July 8*), is a malicious falsehood.

David Williams
Florence

Why do Democrats and the NAACP favor so-called Planned Parenthood which was instituted for the elimination of black people? . . .



Don't Believe a Word Servants Paying In?

Editor:

I think Mr. Patterson shows a lot about his character, or lack of it, by making the July 8 accusations about Robert E. Lee (*Gen. Lee Was Not a Good Person*) and not offering one iota of proof to back those accusations.

That's why no one should believe a word of it.

B.F. Lee
Rogersville

Dear Editor:

Section 1 of the Thirteenth Amendment to the U. S. Constitution provides: "Neither slavery nor involuntary servitude, except as a punishment for crime whereof the party shall have been duly convicted, shall exist within the United States, or any place subject to their jurisdiction. Did President Obama violate this

See LETTERS...on Page 20

Guest Commentary

Awakening...

Continued from Page 12

the livelihood and future of some people in ruin. Being woke cannot mean hating all people who happen to have the same color as a rogue policeman. I will not believe that being woke means that our justice system is irreparably corrupt, and its law enforcement agencies must be abolished because they are not perfect. And I cannot believe that the Christian Church is a deformity of white racism.

What I do believe is that our nation and all nations are guided by a divine hand. I believe this whether or not the opinion makers do. It seems to me that our modern language of political life in America is inherently inadequate. Our political language has lost its moral and spiritual grounding.

This has not always been the case. President Lincoln, for example, saw the Civil War as struggle for a more perfect union, an America of peace and justice for all people including African Americans. That war was a great awakening for America, even if its fulfillment would remain unfinished.

Less than a hundred years later, Martin Luther King would lead another awakening. Civil rights for all people was its political theme, but King declared something deeper and more enduring. King called America to be a righteous nation according to the righteousness of God. The true marks of this awakening were not hatred and blame, but love and reconciliation. He denounced the sin of racism, but called sinners to repent. People of good will, people of all colors, rallied to God's great awakening. They were woke in a divine and truthful way.

I do want, as I know you desire, to be reminded of the more perfect union that Lincoln declared

and to recall the divine righteousness that King proclaimed. To be truly woke in our time is more than a political act or slogan. Instead, it is something divine that struggles to claim us in the midst of mob violence and political posturing and unspeakable hatred. It is the spice of our conscience that must surely quiet our toxic acrimony and bring us together again. Somehow by the grace of God, we must find a way to stop brutalizing each other in this nation.

America always seeks a more perfect union even if it must struggle against its own disturbing imperfections. It is the possibility that Americans can be righteous by a divine gift and build a just nation. That new creation begins in the heart of God. Then by His great generosity, God draws us to it, so that we might have a heart for each other.

Our awakening struggles to be born out of the sinister solidarities of the world. God's righteousness is a real divine truth that has a concrete political life in America, even if sometimes it is hidden from view. Our nation is a latent possibility born in the righteous dreams of true patriots touched by Divine light. May we be given in our time a great waking to a new social creation. May it claim America again, making our blest Republic the bright city set on a hill which sages of old foretold.

Dan L. Hendricks retired from the University of North Alabama where he served as Vice President for Advancement and Executive Officer of the UNA Foundation. He presently serves as President of the Alabama State Parks Foundation.

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ON YOUR DEBT

Should I File Bankruptcy With My Spouse or Solo?



B. Grant McNutt
 Managing Attorney

A married person can file bankruptcy alone or jointly with his or her spouse. The better option depends on circumstances such as:

- The type and extent of joint debts the couple has
- The property the couple owns jointly
- The income of each party
- Any separate assets each party has
- Any separate debts of the parties

If both parties have substantial debt and will need to file at some point, it may be beneficial to file jointly. Separate cases will cost double the amount of fees and expenses. It is also important to note that while a separate bankruptcy makes sense in many cases, the non-filing spouse is not entirely ignored for bankruptcy purposes. If you are married and considering filing bankruptcy on your own, it is a good idea to consult an experienced bankruptcy lawyer before making a final decision. You may not be aware of how your bankruptcy may impact your spouse or how your spouse's income may impact your bankruptcy.

Spousal Income in an Individual Bankruptcy Case

The Chapter 7 Means Test

If you are filing for Chapter 7 bankruptcy and you share a household with your spouse, his or her income will be considered in the means test calculation. This can present a problem for a bankruptcy filer whose spouse has significant income. Even when the spouse's income is relatively small, it can tip the household income over the state median income line or shift the disposable income calculation.

However, the Chapter 7 means test allows for an adjustment to ensure that the non-filing spouse's income is counted only to the extent that such income goes to support the household. The means test form provides for adjustments based on income the non-filing spouse uses to pay separate obligations, such as individual tax debt and the support of separate children. In other words, depending on the expenses in play, it is possible that only part of the non-filing spouse's income will be considered when determining whether the filing spouse is income-eligible for Chapter 7.

Chapter 13 Repayment Plans

The non-filing spouse's contribution to the household is also considered for purposes of determining disposable income in a Chapter 13 bankruptcy. However, as in a Chapter 7 case, adjustments are available when the non-filing spouse is directing part of his or her income to separate obligations and expenses. Thus, the impact a spouse's income has on the Chapter 13 plan requirements will depend on specifics such as the amount of income and how much of that income is committed to supporting the household.

Joint and Separate Debts

Treatment of some debts and assets in a single-spouse bankruptcy filing differs depending on whether you are filing in a community property state. Since Alabama, Tennessee and Mississippi are all non-community-property states, we will only look at how debts and assets are affected under that system. But, if you are in another state, know that the rules are a bit different in a community property state.

Separate debts of the filing spouse can be included in the bankruptcy with no effect on the non-filing spouse. Similarly, the non-filing spouse's individual debts are not listed in the bankruptcy and not impacted by the filing. However, joint debts are a bit more complicated.

Joint Debts in Chapter 7

In a Chapter 7 bankruptcy case filed by both spouses together, eligible unsecured debts can be discharged as to both parties. That means that once the debt is discharged, neither spouse has a legal obligation to pay it. When only one spouse files, this plays out differently. The filing spouse may be released from the legal obligation to pay a debt, but the non-filing spouse is not. This means that one spouse could file bankruptcy and include large joint debts, and when the discharge order was entered, the non-filing spouse would still be responsible for 100% of that debt. From a practical standpoint, the household obligations would not

have changed—at least, not as to joint debts.

Unless the bankruptcy filing wipes out enough other debt to free up household funds to make those joint debt payments, the couple may find their situation does not improve much. A joint filing, if it is an option, could eliminate that debt for both parties and give the household a fresh start.

Joint Debts in Chapter 13

In a Chapter 13 filing, the non-filing spouse shares in the benefits to a degree. That's because if the filing spouse includes a joint debt in the Chapter 13 plan and the plan is confirmed, the automatic stay will usually continue to protect the co-debtor spouse for as long as the filing spouse makes timely payments and otherwise complies with the plan. For example, if the husband filed for bankruptcy and included \$5,000 in joint credit card debt in a five-year repayment plan, the automatic stay would typically remain in effect and prevent the creditor from attempting to collect from the wife—even though she had not filed.

However, if the bankruptcy case fails or if plan payments do not cover 100% of the outstanding debt, the non-filing spouse could still be on the hook to pay the remaining balance.

Joint and Separate Assets in an Individual Bankruptcy Case

Another area of concern for married couples when only one spouse is considering bankruptcy is the treatment of assets—especially in Chapter 7 cases, where non-exempt assets can be sold by the trustee to pay creditors. Here is an example of how a joint asset could be at risk:

Mark and Rebecca have lived in the Muscle Shoals area all their lives and purchased their home more than 20 years ago. The value of their home is \$150,000, just under the median home value in the Muscle Shoals metro area. They have an outstanding mortgage debt of \$50,000, so their equity in the property is \$100,000.

Mark has a lot of unsecured debt in his name alone and wants to file for Chapter 7 bankruptcy. Rebecca has a few debts in her own name and just a few joint debts with Mark, so she does not want to file. The problem is all that equity they built up in the house over the years. While half of the equity—\$50,000—belongs to Rebecca for purposes of Mark's bankruptcy, the other half belongs to him. That means he has a \$50,000 asset in the form of equity in the house.

Since Alabama's homestead exemption is just \$15,500 for a single filer, Mark has \$34,500 in unprotected equity in the house—equity the bankruptcy trustee is entitled to claim for the benefit of creditors.

Of course, in this situation, Mark would likely opt not to file for Chapter 7 bankruptcy. However, a similar situation can arise with any non-exempt property that Mark and Rebecca jointly own.

The Best Way to File for Your Family

There's no one-size-fits-all answer to "Should I file individually or with my spouse?" and there is no quick and easy response to "How will my bankruptcy impact my spouse?" The best approach for you and your spouse will depend on the specifics of your financial situation, including how much of your debt is shared and whether you have joint assets that would not be exempt. If possible, it is best for both parties to participate in the initial consultation. In one instance, the husband sat in the car because he was determined that he was not going to file. After the wife called him and explained that it would be best for them to file a joint case, he came into the office and decided to move forward immediately!

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Share...

Continued from Page 1

and particularly how School Share can set our local children up for success."

Current restrictions have caused community supporters to be more creative in their efforts with fewer hands-on opportunities. Health and safety practices make it more challenging to provide volunteers in person.

"To continue to make a positive difference through the Helping Hands share drives, new avenues of giving need to be opened through contactless donation options," Camp continued. "Creating a donation option at bibank.com/help opens a direct donation point through PayPal. Office Depot has generously agreed to collect donations in-store at their Decatur, Florence, and Huntsville locations to limit the number of touch points between donation and distribution."

For a second year in a row, Bank Independent pledges to match 50% of customers' Smart Swipe savings up to a total of \$10,000 between July 17-23. Smart Swipe is a simple savings plan that rounds up change from Bank Independent Debit Card purchases to the next dollar and deposits the difference into another BI account of the customer's choosing.

Every time a customer enrolled in Smart Swipe uses their debit card for a purchase during that seven-day period, Bank Independent will donate the pledged cash proceeds to the School Share partner organizations. It is easy to enroll in Smart Swipe. Customers can sign up at any location, online, through the Sync mobile app, or through Customer Service.

School Share has created a financial impact of almost \$179,000 into the community over the last six years. That total was derived from the generous donations of supplies and the many hours volunteered by bank team members to assist partner organizations.

Donations will go to purchase supplies to be distributed through local organizations in each market including Committee on Church Cooperation in Decatur, Sidney's Safe! Foundation in the Shoals, the Department of Human Resources in Franklin, Lawrence and Limestone counties and Free 2 Teach in Huntsville.

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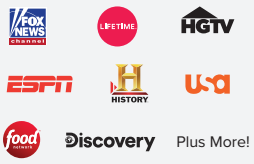
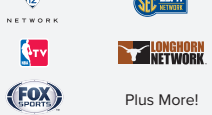

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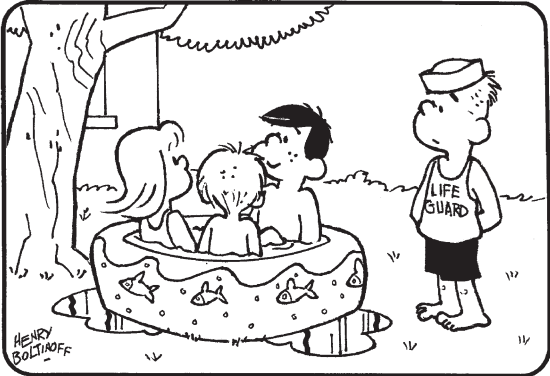
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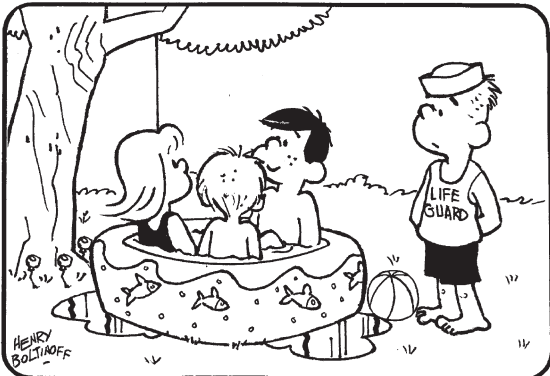
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BY HENRY BOLTINOFF



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Differences: 1. Window is gone. 2. Girl's swimsuit is different. 3. Ball has been added. 4. Fish have changed direction. 5. Lifeguard's shirt is different. 6. Flowers have been added.

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Letters...

Servants Paying In?...

Continued from Page 12

amendment when he signed Obama Care into law, requiring involuntary servants to pay money from their earnings to pay for the health insurance of others? What do you think?

Yours for Freedom,

John Hargett
Florence

Questions That Matter

Dear America,

When 13 British colonies in North America declared independence from Britain in 1776, Christians for the abolition of slavery were among the founders of the new country. Christians set the tone in our country's founding documents. "We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty, and the pursuit of Happiness." This sentiment refused to die and within 85 years caused the pro-slavery Democrats to walk out of

Congress and take their states with them out of the Union and into war.

They lost the Civil War and slavery was abolished. When Federal troops were eventually withdrawn from southern states, free black men who had been elected to legislatures in their states were forcibly ousted from office. They were kept out by the Democrat enforcement gang, the Ku Klux Klan. Don't forget the Democrat governor who would keep them out of college. He campaigned on "segregation forever." Color mattered and was posted, "Whites Only."

It is strange how the phrase "color matters" is always a means to an end for the Democrat party. Now that their spectral concern has faded to

black, a few questions remain unanswered. Why do Democrats and the NAACP favor so-called Planned Parenthood which was instituted for the elimination of black people? Why does the leader of Black Lives Matter admire and befriend Venezuelan dictator Maduro who would destroy all of America if he could? Did the deaths of black men Larry Bland, Nate Spencer, and Donald Young benefit the Democrat party? Why are statistics so high regarding black-on-black murder? If Black Lives Matter, these questions certainly detract from the cause.

All lives matter. So on both sides of the black

See **LETTERS...on Pg 23**



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Medicare Minute

"Signing up for Medicare - Part 1"

The most common way to qualify for Medicare is when you are turning 65. You will have a specific time period, set by Medicare, to enroll in Part A and Part B Medicare. This is known as the Initial Enrollment Period (IEP).

If you are qualifying for Medicare by turning 65 you will have a 7 month window to enroll in Medicare. This window is based off of the month you turn 65. It starts 3 months prior to the month you turn 65 and extends 3 months past the month you turn 65. For example, if you are turning 65 in September your IEP begins in June and extends all the way through the month of December. If you are eligible, you may not have to pay a premium for Part A, but Part B will have a premium.

For those electing to sign up for Part B after their IEP a late-enrollment penalty may be assessed. This penalty can last as long as you have Part B and there may be a gap in your health coverage. However, one exception to this rule is being employed and having coverage through your company's group health plan. If this applies to you check with your benefit coordinator, Medicare or contact our office.

In most cases, if you are already drawing your Social Security or Railroad Retirement Board benefits you should automatically be signed up for Part A and Part B. If you are not drawing your Social Security or RRB benefits and want to sign up for Medicare you can do so by signing up online at ssa.gov, visit your local Social Security office or give our office a call and we can help direct you.

If you have questions regarding any aspect of Medicare or Medicare health plans feel free call us at Alabama Health Guidance (256-648-5710), stop by our office at 885 Florence Blvd (Four Lane Shopping Center) or email me at ikey@alabamahealthguidance.com. Alabama Health Guidance is an independent insurance agency and is not affiliated with Medicare or any other government agency.



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CLASSIFIED FORM ON PAGE 6

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Letters... Questions That Matter

Continued from Page 20

and white spectrum, no one will ever make a difference like sincere, genuine, true Christians. This has been the case since the inception of the American idea. From whichever side you are on, love God and prove it by loving your neighbor as yourself.

Floyd Jones, Jr.
 Killen

Once Ignorant About History

Dear Editor:

In the mid-1970s, I was a green college student and made a stupid mistake in my American History class. American History in high school was tough for me because it was difficult to remember all those dates, names, and places.

I really wasn't looking forward to taking the required American History course in college, but I sat second in the row of desks closest to the professor--a tall, thin, rather authoritarian-looking man.

One day in class, I smartly remarked that I didn't see why we needed to study history anyway. I don't remember exactly what the professor replied, but I learned an extremely important lesson: If we don't know our history, we are bound to make the same mistakes that were made in the past.

The United States Civil War [1861-1865] was largely fought because

of a huge disagreement over slavery. The Union won and President Lincoln freed the slaves effective January 1, 1863 with the signing of the Emancipation Proclamation. The war left huge devastation, but the war has been fought. Why are we fighting the same war again? Are we not all free?

The Bible sheds a great deal of light on the origin of wars:

"Where do wars and fights come from among you? Do they not come from your desires from pleasure that war in your members? You lust and do not have. You murder and covet and cannot obtain. You fight and war. Yet you do not have because you do not ask. You ask and do not receive, because you ask amiss, that you may spend it on your pleasures." [James 4:1-3].

Today's rioting, looting, and murder is caused by the greed that the Holy Spirit warned us about.

Further, I call your attention to the ruthless desires of some to tear down historical statues. Do people never stop to consider that God has addressed this very thing?

The wisest man who ever lived [other than Jesus Christ, of course] was King Solomon, who wrote:

"Do not remove the ancient landmark which your fathers have set." [Proverbs 22:28].

Further, God commanded:

"You shall not remove your neighbor's landmark, which the men of old have set, in your inheritance which you shall inherit in the land that the LORD your God is giving you to possess." [Deuteronomy 19:14].

If we tear down the monuments to our history, we will forget our roots and we are doomed to repeat past mistakes.

And if you won't listen to this once ignorant history student, please listen to Almighty God!

Kevin Patrick Dillon
 Florence

Don't Remove the Statue

Editor:

As a citizen of Florence and Lauderdale County, let me say something. Don't remove the Confederate monument downtown to the graveyard of American history. Despite the insistence of the Southern

See LETTERS...on Pg 27

Courier Journal ADOPT A FRIEND

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

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7 Wonders...

Continued from Page 12

maybe, there's no better place to enjoy some sunshine and fresh air than in the great state of Alabama.

From free flowing rivers to the towering mountaintops, natural wonders abound in Sweet Home Alabama. See below for seven of our favorites:

a bright blue-green light to attract its prey. When the conditions are just right, the glow of these creatures make it difficult to determine where the Dismalites end and the night sky begins. Peak seasons to visit are April through May and late September through early October.

Little River Canyon

Towering rock bluffs that look over a rushing river below make Little River Canyon a place of solitude where you can truly take it all in. Its ability to showcase the power that water has on shaping the land is just one of the features that make it one of Alabama's Seven Natural Wonders. As you stand on the rigid bluffs overlooking the canyon, you can feel the cool canyon air on your skin and hear the rush of the river below. Little River Canyon is truly an oasis amid the business of life.

Mount Cheaha

The 2,799-acre mountaintop retreat is the highest point in Alabama with an unbeatable view that is unlike any other. As you stand at the top of Mt. Cheaha, you are surrounded by miles and miles of Talladega National Forest. The forest continues on as far as the eye can see.

No matter what season, these breathtaking views are available all year round.

Dismals Canyon

Deep in the canyon along the canyon floor is where you will find the geological and biological splendor that lands this site on the list of Alabama's Seven Natural Wonders. As you walk along the 1.5-mile long hiking trail, you'll encounter cascading waterfalls, deep caverns, moss-covered rocks and diverse plant life that will transport you into a thriving world of natural beauty. If the natural beauty of this canyon doesn't draw you in, how about an experience that can only be found in three areas of the world? The Dismalites found in Dismals Canyon are a type of glowworm that emits

Cathedral Caverns

Cathedral Caverns received its name because of its cathedral-like appearance. You enter the caverns through a grand entrance, but that's just the beginning. As you move deeper into the depths of the cave, you encounter some of the most beautiful rock formations ever created. Along with hearing the gurgle of the "Mystery River," you will encounter a "caveman" perched atop a flowstone wall, a "frozen" waterfall and a stalagmite forest that contains one of the largest stalagmites in the world.

See ALABAMA...on P 27

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A Quiller-Diller Quiz!

It's time for another dictionary quiz! To the left is a list of seven words, each of which contains the word "ink." Using the following hints, see if you can "ink in" the correct answers:

1.	I	N	K			
2.		I	N	K		
3.				I	N	K
4.			I	N	K	
5.		I	N	K		
6.	I	N	K			
7.			I	N	K	

1. An animal noise.
2. A sour musical note.
3. An edible marine snail.
4. A type of wrap.
5. A stair descender.
6. A testing pattern.
7. Playful, noisy activities.

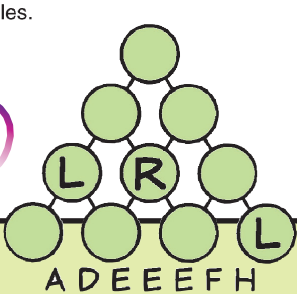
PUZZLE CARD




TOOTHPICK PUZZLE! Place 9 toothpicks on the table and challenge your friends to arrange them in the form of 5 equilateral triangles.

Answers On Page 30

Illustrated by David Coulson



CHAIN REACTION! Take the seven letters printed below our diagram and place them in the circles so that eight four-letter words can be read, top to bottom, along the connecting lines. All the words will begin with the letter in the top circle.



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If you have the loss of ability to earn and the injury is to a hip, neck, shoulder or back, the evaluation of your case takes into account your loss of physical abilities and how that affects your ability to go back to your usual occupation. If you used to earn \$20 an hour but now the best job you can do pays \$10 an hour you might have a loss of earnings of 50%. It could very well be that if you only work 20 hours a week, a court could find that you are permanently and totally disabled, even though you could work part-time.

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Remember that the judge who hears your case will make a decision based upon all the evidence, including its own observations, and must interpret the evidence, to its best judgment. The court is not bound to accept a physician's assigned impairment rating. Judges can't and won't just make up numbers without evidence. A good workers compensation attorney can tell you whether an offer is fair.

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



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615 Geneva Ave, Muscle Shoals Approx. 3,500 Sq. Ft. • \$1,750 a month - Includes Utilities
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REAL ESTATE AUCTION!
SATURDAY, JULY 18th • 10AM
6056 US HWY 72 W, ATHENS, AL.
LIMESTONE COUNTY

Listing Auctioneer: Weston Stewart
Ranch Mobile Home - 3 Bedroom - 2 Bath - Spacious Living Room & Kitchen Combination - Stove & Dishwasher - Office - Laundry Room - Central Heat & Air - Attach Carport & Storage Room - Detach Garage/Carport - Breezeway & Large Deck
DIRECTIONS: From Hwy 72, Rogersville, AL. travel East for 5.1 miles. Destination will be on the right. **Look for our Holland signs!**

PARTIAL LIST OF PERSONAL PROPERTY: 20x8 FT Trailer w/ 7,000 LB Axle • Electric Wheel Chair & Charger • Bass & Accessories • Dobro • Lift Chair • 2 Small Flat Screen TV's • China Cabinet • Antique China Cabinet • Hand Saws • Large Saw Blades • 2 Large Tool Boxes • Upright Freezer • Queen Sleeper Sofa • Craft Books • Computer Table • Dining Table & Chairs • Tools • Needle Craft • Plastic Canvas • Yarn • Old Books • Needlepoint Kits • Serving Baskets • Book Stands • Playboy Glasses • Large Platter • Bowls • Diesel Mechanic Tools • Wheelbarrow • 4 Ton Body Frame Repair • Hand Tools • Pressure Washer • Router • Honda EX 1000 Generation • Hand Tools • Pressure Washer • Tow Bar for Car • Drill Press • Air Jack • Yard Wagon for Lawn Mower • Craftsman Sander • Wood Clamps • Levels • 5 PC Bedroom Suite • Open & Box End Wrenches

TERMS & CONDITIONS: Real Estate: A non-refundable deposit of 15% will be required the day of the sale with closing within 30 days. Real Estate is being sold "as is" with no warranties expressed or implied. The seller will furnish a deed and preliminary title search. A 10% BUYERS PREMIUM will be added to the final bid price to determine the total contract price on real estate. All other expenses, including closing cost will be charged to the purchaser(s).

Personal Property: Cash or check with proper identification the day of the sale. 10% BUYERS PREMIUM ON PERSONAL PROPERTY. All items sold "as is" with no warranties expressed or implied. Please make arrangements to remove your property the day of the sale.

Information contained herein believed to be correct but not guaranteed. Announcements made the day of the sale supersede any printed material.

Agency Disclosure: Auctioneers are acting as agents for the seller only. 2020

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Estate

Randall on Real Estate
News & Tips on the Shoals Market



Alabama's 7...

Continued from Page 24

Mobile-Tensaw Delta

The Mobile-Tensaw Delta is a vast region of wetlands that are home to some of the most diverse wildlife in the United States. This phenomenal region features numerous interconnected stream systems, floodplains, swamps, bayous, lakes and forests. The 45-mile long delta is home to 1,071 flora and fauna species. Out of these species that call the Mobile-Tensaw Delta their home, 67 of them are rare, imperiled, threatened or endangered. More importantly, and perhaps, one of the most fascinating things about this bio-diverse land is that the Delta is the place where all the water flowing downhill from the rest of the state meets the sea.

Cahaba River

The Cahaba River is Alabama's longest stretch of free-flowing river with an abundance of biological diversity. This river is home to more fish species per mile than any other river in the country. In May you can find a rare and beautiful sight along the babbling waters of the Cahaba, although the Cahaba Lily is as rare as it is fleeting. They consist of large white blossoms with a bright green center and petals that spread in a shape resembling a star. These lilies bloom between late May and early June. Each lily blooms in the evening, but usually withers away the next day.

Gulf Coast Beaches

The sugar-white sands and turquoise waters of Alabama beaches are a crowd favorite. As soon as you step on the warm, soft sands, it's like a cushion forms around every curve of your foot. Walk a little further, and you will step right into the warm, clear turquoise waters that go as far as the eye can see. Just the beauty of the beach itself lands it on the list of the Seven Wonders of Alabama.

Whether you're interested in going off the grid in the great outdoors or simply disconnecting beach-side, plan your Alabama-inspired escape today. Which of our Seven Wonders of Alabama are you visiting first?

De-personalize

Believe it or not, for most people this is the hardest part of getting a home ready to sell. We are all attached to our photos and mementos, but if you're going to sell, put them away.

I'm talking about family portraits, family pictures, snapshots of the grandkids, and pictures from the Disney cruise in the souvenir photo frame. This means clearing off the front and sides of the refrigerator, also. While clearing all of this out, you may end up with room to display those nice candlesticks you like. The objective is to remove anything that will tie the home to you.

De-personalization is a must.

Put your personal photos away. It's not about you showing your home. It's about you showing potential buyers what could be their new home. Let them visualize their furniture in the home. Let them visualize their family pictures on the wall. Let them visualize their own holiday decorations. Don't let them see yours. It's not about you anymore. It's about packaging, promoting, and selling a product to someone else and giving it your best. I also think it helps for the interior to be painted neutral colors. It makes sense that the more neutral the inside of the home, the more people it will appeal to. Also, you don't want people coming in and being drawn to the color of the walls; you want people to be drawn to the high ceilings and the cabinets and the floor coverings. If you have specialty ceilings or extra moldings, features that are above average, you don't want people to come in and notice just the purple wall. You want them to see the home's amenities and features and how these features would benefit them. It would be a shame if a bright color on the walls overshadowed all those extras. In that case, your home may be remembered only as "the one with the purple wall."

If you have an already busy schedule, you may not have time to do all this yourself. It's worth hiring a cleaning service or housekeeper to come once or twice a week to help you keep it ready to show. Or, if that's not in the budget, have someone come and do a complete "spring cleaning" for a one-time fee. And then spend time every single day keeping it that way. However you do it, this extra investment alone will save you hundreds to thousands of dollars when you get ready to negotiate.

Please feel free to send your questions.

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

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

Mike Randall, REALTOR®
Associate Broker | ABR, CRS
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CAN YOU FIND THE DIFFERENCES in the two drawings? Look for Hocus Focus each week, only in your Courier Journal.

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TUSCUMBIA: 303 GANN BLVD 6000 sf building for lease. office, docking bay, 220 service and bathroom with 16' ceilings in warehouse located in small industrial part. \$1,300/mo. First and last required to move in. Henry Heredia. 909-744-7354 - call or text

BRICK HOUSE FOR SALE: 1,379 sq. ft., on two acre lot, 4956 Co. Rd. 236, Town Creek, AL. 2 bedroom, 1 bath, sunroom, with detached two car garage. Call after 5 pm leave message, 256-685-3675 or 256-446-5550.

★ ★ ★ ★

3308 17TH AVENUE 3 Bdrm/1 1/2 Bath home, totally renovated for immediate occupancy. Totally new kitchen--cabinets and all stainless steel appliances--two new HVAC units, new water heater, new electric panel. Hardwood & ceramic tile floors. All new bath fixtures, including whirlpool tub. \$109,500. Call 256-710-5093 for appt.

DOWNTOWN FLORENCE APT.: TOMBIGBEE Court Apts. 2 bdrm., 1 ba., Multi-level style with balcony, pet friendly with breed restrictions, security gate, \$625 rent with Water Inc. \$300 Deposit. 256-764-3137.

KILLEN AREA RENTAL: PEACEFUL 2 or 3 bedroom house in the country on an acre, \$600 per month plus deposit. Section 8 welcome. 931-231-0387 call mornings

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Seller: Mr Glen Cox

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Letters...

Don't Remove the Statue

Continued from Page 23

Poverty Law Center, the monument is not just about Jim Crowe and white supremacy. To say it is and call for its removal from our civic memory is a grievous mistake.

In 1983 Dr. John J. Winberry, Distinguished Professor Emeritus of the University of South Carolina published, "Lest We Forget." He catalogued the rich diversity of hundreds of Civil War monuments erected throughout the North and South in the nineteenth and twentieth centuries. Winberry discovered that their symbolism and design were as diverse as the communities that erected them.

He found that the Southern monuments were not all dedicated to white supremacy. Instead, they expressed a host of human motivations, including a reverence for the dead, a remembrance of loved ones, a respect for martial courage, and an abiding connection to heritage, community, and history.

That the SPLC would reduce the rich symbolism of these monuments to an expression of the hard, racist heart of Southern people is not only a moral travesty, it is an intellectually reductionist view of people and history.

Two of our greatest civil war historians agree. Shelby Foote, whom I personally knew, and James L. Robertson, Jr., insist that the history and symbolism of the Southern cause can never be adequately described as a monolithic expression of white supremacy

See LETTERS...on Page 29

5-Day Estate Sale

Fri., July 17 - Wed., July 22

Sale may be extended through Sat., July 25

Weekdays: 9 am - 5:30 pm

Sat: 9 am - 2 pm • Sun: 1pm - 4 pm

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Marold Pigg, Broker, Realtor • Stephanie Pigg, Owner, Realtor

Soap Opera Preview

DAYS OF OUR LIVES

Kayla and Steve reconnected while they were away from Salem. Ben grew more suspicious of Claire. Roman gave Eric an unexpected gift before the wedding. Jack was thrown when he ran into Bonnie. Sami interrupted Eric and Nicole's wedding. Kate got the serum for Vivian from Dr. Rolf. Gwen tried to seduce Jake. Gabi accused Chad of being interested in Gwen. Ivan returned to help his beloved "Madame." Gabi and Jake waited impatiently for the serum to kick in. Bonnie attempted to make amends with Lucas. Allie dropped a bomb on Sami. Eric and Nicole celebrated their first night as a married couple. Gabi and Vivian were in shock after finding out the truth about Jake. Marlena warned Will and Sonny

that Sami was in town. Meanwhile, Sami ordered Rafe to turn down Allie's offer. *Wait to See: Will takes Ben out for drinks the night before his wedding. Ciara asks Rafe a crucial question. Ciara celebrates her impending nuptials with Claire and Allie.*

GENERAL HOSPITAL

Until production resumes, "GH" is replaying special past episodes. This week's stories originally aired in May 2020: Sonny grew increasingly desperate. Nelle asked Nina for a favor. Brook Lynn managed to get herself into trouble again. Michael and Willow put their wounded feelings aside. Peter ran into Robert at the Floating Rib. Michael took Sasha to General Hospital. Willow contemplated her future. Mac turned to Jordan for help. Michael prepared for his court date. Brook Lynn reached out to Dustin. Finn felt rejected. Julian was responsive. Nelle received a key piece of information. Michael surrounded himself with family. Willow decided her fate. Lucy received an important phone call. Sonny was in agony. Olivia was very upset. Mac pulled Chase to the side. Laura gave Robert her full support.

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SIGNS OF THE PAST



THE SCHOOL HAS RESTED ON 4 DIFFERENT LOCATIONS, BEGINNING ON WOOD AVE, NOW ON ENTERPRISE ST.

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MAY 13, 1874 - May 30, 1941

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TEACHER OF ALABAMA'S FIRST KINDERGARTEN - 1898
RANKS AS ONE OF GREATEST KINDERGARTEN TEACHERS IN THE WORLD
AUTHOR OF 14 BOOKS FOR CHILDREN
MAUD LINDSAY WAS A CLOSE FRIEND OF HELEN KELLER

THE FLORENCE FREE KINDERGARTEN

ESTABLISHED SEPTEMBER 3, 1898

FOUNDED THROUGH THE EFFORTS OF

MISS LOULIE JONES
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TEACHER

MISS MAUD McKNIGHT LINDSAY

TEACHER, WRITER, PHILANTHROPIST

THIS MONUMENT ERECTED FOR

MISS MAUD LINDSAY

IN APPRECIATION OF HER LIFE OF SERVICE
TO THIS COMMUNITY

BY STUDENTS AND FRIENDS
MRS. GROVER GARNER, CHAIRMAN

SEPTEMBER 3, 1970

INDUCTED INTO ALABAMA WOMAN'S HALL OF FAME IN 1995
moved to Enterprise St. to make room for the North AL Regional Center

Location: 227 Enterprise St., Florence
34.8074°N, 87.6494°W

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



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We ask for your patience and understanding as we ALL work together to remain healthy...We will be following social distancing guidelines and limiting the number of people in the house. Masks will be required...please bring one.

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of the week!

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Last week's winner is **Anna Simmons** of **Muscle Shoals** who correctly guessed **"Howell Graves PreSchool" Muscle Shoals**

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 beginning Wednesdays after 12 Noon.

Letters...

Don't Remove the Statue (3)

Continued from Page 27

in the same way that the Civil War cannot be understood without its relationship to the institution of slavery. Both must be remembered as the inescapable facts of a national tragedy.

I say this to our City Council: you propose to eliminate a monument for one reason when there are many other reasons to preserve it. You may succeed in removing the statue as a symbol of white supremacy. However, there are many of your citizens who want to keep it for other good reasons, while recognizing that the truth of any human symbol will always bear the stains of our imperfection history.

The men who fought for the South from Florence and Lauderdale County had feet of clay, disabled by a thousand marches in a war whose reasons they only vaguely understood or even believed in. Slavery was a terrible curse on Southern society. I can't imagine that most of those young men did not recognize this fact. Were they all rabid racists and can their dedication and sacrifice as soldiers be dismissed as nothing more than a defense of the racist interests of slave owners? I think not.

But the men came home and for generations that monument at the courthouse has reminded us that their feet of clay walked the streets of Florence.

Those young men returned to school and worked cultivating fields obliterated by war. They returned to shops, factories, and businesses providing for their impoverished families as Florence struggled to rebuild a broken economy. And they returned to church, their feet of clay lifted on tiptoes to worship their heavenly Father.

That monument to them at the courthouse should not be removed to the cemetery of history. It marks a moment in the mysterious thing we call the history of America. That history was and will forever be imperfect. Its symbols will bear the all too common tragedies and the rare triumphs of our nation's past. However, it is from that checkered past that we learn and grow as a nation and become a more responsible people.

Dan L. Hendricks
Florence



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<p>2005 Chrysler Sebring 81K/Miles</p>  <p>\$800 Down + \$70/week</p>	<p>2011 Nissan Maxima 111K/Miles</p>  <p>\$1,500 Down + \$80/week</p>	<p>2006 Dodge Magnum 197K/Miles</p>  <p>\$1,200 Down + \$70/week</p>	<p>2006 Mercury Mountaineer 180K/Miles</p>  <p>\$1,200 Down + \$70/week</p>
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<p>2013 Buick Verano 144K/Miles</p>  <p>\$1,500 Down + \$80/week</p>	<p>2007 Toyota Highlander 218K/Miles</p>  <p>\$1,200 Down + \$70/week</p>	<p>2007 Ford Escape 150K/Miles</p>  <p>\$1,000 Down + \$70/week</p>	<p>2011 Lincoln MKX 202K/Miles</p>  <p>\$1,500 Down + \$90/week</p>

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Notes...

Continued from page 4

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

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

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

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

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

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

Registration is simple! Go to Sheffield.Schoolmint.net and click on the "new student" button. (If you already have a child attending Sheffield City Schools, you can use the account you already have.)

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

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

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

Due to the continuing developments related to the coronavirus and with the health of our inductees, honorees, staff and general public our top priority, the Alabama Sports Hall of Fame has rescheduled its 52nd Annual Induction Banquet & Ceremony for August 1 at the Sheraton Birmingham Hotel.

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

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

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

Alabama Extension at Alabama A&M University is offering educational webinars on Zoom for youth, adults and teachers. Online users can find a listing of Zoom sessions or other activities at: https://www.aces.edu/events/ or www.facebook.com/pg/AlabamaExtensionAAMU/events/

Access Alabama Extension's website at www.aces.edu, sign up for our daily briefing, or visit us on social media to find practical solutions facing Alabama residents and communities.

For more information, contact Kimberly Sinclair-Holmes at ksh0035@aces.edu.

Country Oldies Dance Hall Open Again located at 110 Town Plaza, 500 N. Montgomery Ave., Sheffield. Every Friday and Saturday night 7-9pm.

Come twist, line dance, buckdance, or your choice. Best in country music. Everyone welcome!

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

The Help Center Food Pantry will be open every 4th Saturday each month - to provide food and groceries to local families in need. Drive thru service will be utilized for receiving food and groceries to help protect the volunteer workers and clients. During the weekday hours of operation, the Help Center is allowing one family member per household to enter the building to shop for clothing for children and other family members. That person MUST wear a mask.

Days of regular operation are Monday, Wednesday, Friday 8:30am-noon, and 4th Saturdays 8:30am-noon.

Upcoming Fourth Saturday dates are July 25, August 22, September 26, October 24, November 21 (3rd Saturday due to holiday weekend on 4th), and December 19, 2020 (3rd Saturday due to holiday weekend on 4th) The Help Center is located at 621 South Court St, at the corner of Veterans Drive, in Florence.

Thank You For Reading The Courier Journal And Patronizing Our Advertisers!

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KEN SOCKWELL
 MUSCLE SHOALS CITY COUNCIL - PLACE 4

Working for the Future of Muscle Shoals

- Life-Long Resident of Muscle Shoals
- 1982 Graduate of Muscle Shoals High School
- University of North Alabama Graduate
- Board Member of Northwest Alabama Cerebral Palsy Center
- Employed at Greenway Chevrolet
- Over 20 Years Experience in the Financial Industry
- Active Parent in the Muscle Shoals City School System
- Believes in Traditional Christian Family Values
- Married to Kristi Nix Sockwell
- 3 Children - Trey -2014 graduate of Muscle Shoals High School. Jay and Lauren - 3rd grade McBride Elementary School

Re-Elect Ken Sockwell - Muscle Shoals City Council - Place 4
August 25

Paid Political Advertisement by the Committee to Elect Ken Sockwell, P.O. Box 2278 Muscle Shoals 35662

Junior Whirl Answers
 by Charles Barry Townsend Illustrated by David Coulson

Puzzle Card
 The solution shown here has 4 small triangles and 1 large triangle.

EVERYWHERE
 Answer: Eve, ever, every, very, where, he, her, here, ere, re.

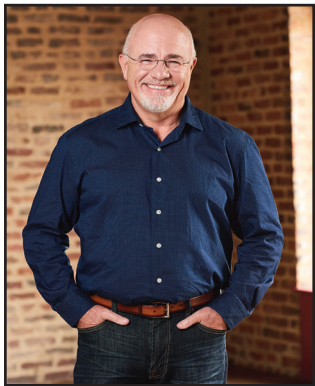
A Quiller-Diller Quiz!

- OINK
- CLINKER
- PERIWINKLE
- SHRINK
- SLINKY
- INKBLOT
- HIJINKS

DAVE Says

by DAVE RAMSEY

THIS KID'S A PLANNER!



Dear Dave,
What would be your advice for someone who is renting an apartment but has never rented before? I'm 16, and I'm trying to create a plan for when I get out on my own in a couple of years. I've never had any debt, and don't have a credit score. Is it going to be hard to find a place to live?
Riley

Dear Riley,
I get where you're coming from. A lot of people believe it's hard to get an apartment without a credit score, and that's just not the case. In most cases, if you've got money for a deposit and proof of employment, you can find a little apartment somewhere.

Anytime you're renting it should be because you're in a stage of your life where you're not going to be in the area long, you're saving money to buy a home, or you're working your way out from under a lot of debt. Think of it as "rent patience." Renting should be a temporary stop along the road, not a way of life. You're parked and you're on hold until you're ready for a house or you get your finances in order.

I don't hate apartments, and renting isn't evil. But renting for a decade or two is not a smart move. How much do you want to pay for patience? The least amount possible. You want something clean and safe, but nothing too fancy. You don't need a racquetball court, skylight or hot tub.

I love that you're a planner, Riley. Keep looking ahead and thinking toward the future!
—Dave

DON'T FALL FOR IT!

Dear Dave,
Could you explain why buying a new car at 0% interest isn't a good idea?
Raina

Dear Raina,
The only way you have a chance of getting 0% interest on a new car is if you have perfect credit and pay full MSRP (manufacturer's suggested retail price). But, if you walk onto a car lot with cash, and haggle with the salesperson a little bit, they'll knock a bunch off the sticker price. If you can buy the car for less than the 0% interest gimmick, how is that 0%? See what I'm saying? The cash buyer pays less.

Besides, you shouldn't even consider buying a brand new car unless you're debt-free and have \$1 million or more in the bank. You lose a ton in value the second you drive a new car off the lot. How is that 0%? A new car also loses about 60% of its value in the first four years after you buy it. How is that 0%?

The whole 0% interest gimmick tricks a lot of unsuspecting folks into buying something they don't need and can't afford!
—Dave

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

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\$1

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16-16.5 OZ.
2/\$5

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21-30 OZ. BAG
\$2.99

YELLOW RIPE BANANAS
LB.
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89¢

FOOD CLUB ORANGE JUICE
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24TH ANNUAL SADDLE UP FOR ST. JUDE TRAIL RIDE AND CONCERT



JULY 17-18

GARDINER FARMS TUSCUMBIA



What To Expect:

- Come out for the day or the weekend and enjoy the many acres of beautiful trails to ride on!
- Bring your lawn chairs to sit back and enjoy the music Saturday night!
- There will be lots of food and vendors for your pleasure!
- Bring your kids out and let them enjoy the KidZone area on Saturday!
- Last but not least, there will be an auction with a wide variety of items ranging in value and style for your enjoyment!!
- The best part is all of the profits from this event go to the Children of St. Jude Children Research Hospital!!

For more info: Saddleup4kids.org

Directions to Gardiner Farm,
85 Underwood Road, Tuscumbia

From Hwy 72 West, turn left at Colbert Farmer's Co-op. Go 1 block and turn left on Frankfort Road. Go 1.7 miles and take left fork on Underwood Mountain. Go 3.1 miles and turn left on County Farm Road. Go 1 block and veer right on Dead End Road to Gardiner Farm. **FOLLOW THE SIGNS!**



Schedule of Events

Bring your horse: \$35 donation for the weekend. Bring your chair and donation: \$20 for Saturday

Thursday, July 16

7am – Farm opens for primitive camping

Friday, July 17

7am – Farm opens for primitive camping and trail riding

Saturday, July 18

7am – Gate opens for trail riders

7:30am – Trails open for riding

10am – Concessions open all day

10:30am – CC JAGS

11:45am – Drive

1:15pm – Josh Brannon Band

2:30pm – Live Auction

7:30pm

Lorrie Morgan

Sunday, July 19

4pm – Farm Closes

There will be Social Distancing for this All-Outdoor Event



Special Recognition to **Jimmy & Polly King** for their years of dedication making this trail ride a success



RAFFLE

2020 Kawasaki 600 Mule SX 2x4



\$25 tickets, drawing will be held Saturday, July 18

You do not have to be present to win.

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