New CRNP at Clinic

FLORENCE-Shoals Community Clinic recently announced a new addition to its staff. Melanie Looser comes from the UNA Anderson College of Nursing and Health Professions new Nurse Practitioners program.



She formerly worked in Dr. Therese Lango's cardiology office. The College of Nursing offers the clinic opportunity to work with

the Nursing

Looser

Students in their program. This has enabled the Shoals Community Clinic to add Tuesdays to its schedule of health clinics.

Shoals Community Clinic wishes to thank its Medical Director, Dr. Timothy Ashley, who has volunteered his time in collaboration with the clinic's Nurse Practitioners for 20 years.

Russell One of Only 30

FLORENCE-Local CPA, Joshua Russell, was one of only 30



people honored by the American Institute of CPAs (AICPA) as a member of the Leadership Academy's 12th graduating class. Russell was selected

based on his exceptional leadership skills and professional experience for the four-day Leadership Academy program to take place October 5-8.

More SHORTs... on Page 2

Knowledgable Readers-Ready to Buy!

July 22, 2020

Courier Jour

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7 in Baseball, Softball **GSC** All-Decade

BIRMINGHAM -- The University of North Alabama had four of its former baseball players named to the Gulf South Conference Baseball Team of the Decade for the 2010s, with former Lion, Tyler Joyner, being selected as the GSC Pitcher of the Decade.

The UNA softball program placed three players on the GSC's All-Decade Team. Brooklynn Clark and Hillary Carpenter each received first-team honors while Megan Garst received an honorable mention.

BASEBALL

Joyner was the only UNA baseball player named to the first-team, while second baseman Michael Schmidt, third baseman Kyle Hubbuch and pitcher Chad Boughner were selected for second-team honors.

A native of East Brewton, AL, Joyner

See DIAMOND... on Page 6



Bame High school

MONTGOMERY-Governor Kay Ivey's statewide public mask order is active through July 31 at least. Most medical professionals emphasize the importance of practicing social distancing and utilizing face coverings while out in our communities.

If you do go out:

• WEAR A MASK MAINTAIN 6 FEET in distance from others WASH YOUR HANDS or use hand sanitizer after contact with money, public

handles, doors, gas pumps, ATM's, chairs, restrooms, etc. • STAY HOME if you are sick

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Knight Had All The Details

local football knows the name. They would probably recognize his voice, too.

I graduated and Knight kept calling Coffee football games. During the 1978 season his color commentator left. Former Coffee star, Bill Hunt, joined Knight in the booth the next week. That Coffee High radio combination stayed intact for ten years.

See JERRY... on Page 20

Anyone who was born before 1980 and has followed **Knight Inside this Issue**



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Editor & Publisher

Yellow Jackets.

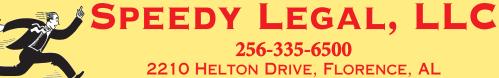
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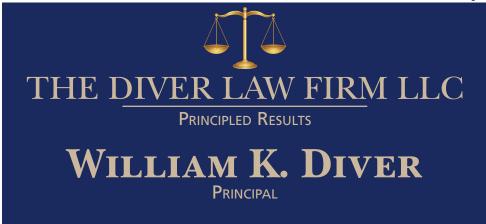


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Aunt Ashley,

When I think of you, I always think of the word Love. Your love for me and others was amazing. Thank you for showing me how to love as Christ loves. Your love for God was so pure and I think people should strive for God just like you did. I still remember the tightest hugs with so much love behind them. The trips to Diebert Park and Chuckee Cheese with you.

You are missed more and more every day. With this being my graduation year I can hear you cheering me on as I begin this next chapter of my life. My memories of you saying "Always put God first in your life" will forever be with me.

I love you Aunt Ashley Happy 37th Birthday Connor

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August 5th 256-394-2778 RerunsClothing.com

Shorts... **Russell One** of Only 30

Continued from Page 1

Russell works with the firm of Patterson, Prince and Associates, P.C. in Florence. He is a manager with almost five years of experience with the firm. Russell lived and worked in Kansas before moving to Florence. He is a 2013 graduate of Washburn University in Topeka, Kansas. He is a licensed CPA and a CFE (Certified Fraud Examiner). Currently, Josh is a leader of the Alabama Society of CPAs, Young CPA Cabinet. The AICPA

Leadership Academy was designed to strengthen and expand the leadership skills of promising young professionals while they network with Glasgow a peer group of talented and motivated CPAs.

Participants were selected from public accounting firms of all sizes, business and industry, academia and

consulting firms. More than 385 CPAs have participated in the AICPA Leadership Academy to date, including several Alabama CPAs. Many of the young women and men have gone on to accept leadership positions in businesses and volunteer organizations. For more information about the AICPA

Leadership Academy, visit AICPA.org/Leadership.

Glasgow is Remembered

MUSCLE SHOALS The Northwest-Shoals family was deeply saddened as news of Dr. James A. Glasgow's death spread last week. Glasgow served as the first president of Northwest Alabama State Junior College (now NW-Shoals) when it was founded in 1963 as the first public junior college in the state. It's founding led to the beginning of the Alabama Community

College System. "I was honored to visit with Dr. Glasgow at the College's 50th anniversary in 2013," said NW-SCC President, Dr.

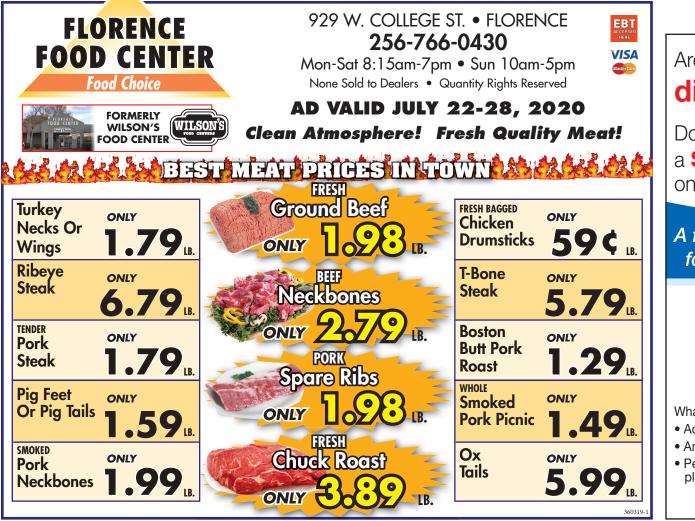
Glenda Colagross. "Thanks to his leadership and vision, Northwestand Shoals the Alabama entire Community College System continues to educate thousands of students each

year."

Glasgow's impact on NW-SČC and the Alabama Community College System is undeniable. In September 1963, 49 students and 8 faculty members were led by Glasgow at Northwest Alabama State Junior College.

Fifty-six years approximately later, 3,600 students attended NW-SCC's campuses in Phil Campbell and Muscle Shoals. There are now 24 community and technical colleges in Alabama.

More SHORTs... Pg 10





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



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 ESTATE SALE 426 Calhoun Dr., Fri., July 24th & Sat. July 25th 7am-1pm. HUGE Selection Furniture, Household items, Some Vintage, Tools. Reasonably Priced, Cash Only.

TUSCUMBIA DOWNSIZING GARAGE SALE, 341 Rockwood Dr., Thurs. & Fri. 7 am-until? Lots of Books, Household items, Furniture, clothing and more!



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FLORENCE: 1004 MARS HILL Road Fri./Sat. 7am-2pm DON'T MISS THIS 6-FAMILY sale! Furniture, luggage clothes, tools, golf, dishes, model railroad, 12" wood vise, household items, pictures, ceramic UNA lion, misc., vintage MAP ID # 3695 TUSCUMBIA GARAGE SALE, 504 S. High St., Fri., Sat. & Sun. 7am-5pm, 20 Years Worth of Stuff: Bathroom pedestal, sink, glassware, depression glass, pictures, cedar bedroom suit, coffee table and more!

FLORENCE: 108 BLACKBERRY

108 BLACKBERRY TRAIL Sat. 7AM-Noon, 4 Families! Variety of household items, furniture, kid's and adult clothing!

FLORENCE: 606 CREEKVIEW VILLAGE Apts. (beside Cross Point Church) Sat. 8AM, ES-TATE SALE! Bdrm. suit and misc.

KILLEN ESTATE SALE, 5388 Co Rd 71, (turn off Hwy 72, about a mile past Foodland on the left) Fri., Sat. & Sun. 8am-5pm, Glassware, furniture, men's suits, hospital bed & lots more! Rain or Shine



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In Memory of Dr. Faizullah Syed

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locations.

have lunch in July.

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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. . 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

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! 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

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

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.

Notes which are dated will be posted Upcoming Fourth Saturday dates are weekly at www.courierjournal.net. We do our best, however, there is no guarantee July 25, August 22, and September 26. The Help Center is located at 621 South Court St, that this free information will be published at the corner of Veterans Drive, in Florence. in the paper. Visit our website for a complete list of community notes. If your

Ekklesia Ministries Summer Feeding Program for Kids and Teens is underway 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 GRABand-GO. Lunch and snack will be available to children to take with them.

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

See NOTES... page 26





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with 56 runs scored and

39 runs batted in. He was

successful on 25 of his

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and had a .482 on base

percentage with 42 walks. He hit .348 as a junior with

a .462 on base percentage, 39 walks and 29 steals in

Hubbuch was a first-

team All-GSC selection

in 2018 and second-team

All-GSC pick in 2017.

He earned Honorable

honors from Daktronics

Writers Association in

starter at UNA, the Mount

Juliet, TN native played in

188 career games with 671 at bats, 154 hits, 147 runs

scored, 171 runs batted in,

45 doubles and 94 bases

on balls. He set school

records with 39 career

home runs and 383 career

total bases. He finished

11th in the nation in walks

Boughner grew up in Florence and pitched for

See PLAYERS... Pg 23

the

All-American

As a four-year

National

Baseball

33 attempts.

Mention

Collegiate

and

2018.

in 2018.

6 Alabama's Largest Direct Mail Weekly Courier FASSIFAS Diamond... Journal **Continued from Page 1** was a two-time GSC Pitcher of the Year Sell It HOUSECLEANING for your office or home. Call 555-1234 for a free estimate. 15 years experience Insured, References available. selection in 2017 and 2018. TNValleyStuff He was also a two-time first-team All-GSC and CLASSIFIEDS Fast with a two-time first-team All-Region selection. Joyner As an added bonus for our advertisers, all classified won five GSC Pitcher of ads placed in the Courier Journal are also online the Week awards in two at **<u>TNValleyStuff.com</u>**. This provides even greater seasons. impact than the 72,000 home circulation which the only \$3 additional Joyner had an 18-7 career Courier Journal reaches every week. Attract the most attention and sell your record, including a 10-2 Private Party Rate 3 LINES for 1 item Prepay - No REAL ESTATE, mark in 2017. He ranks items red line fast when you choose to Red FIREWOOD, or TICKETS. Each additional line - \$1.50 - CASH DISCOUNT - 4 Weeks/3 LINES second in school history Line your Classified Ad. THE FIRST LINE OF Week for 1 item \$13.50 - Each additional line - \$5.00 no credits. YOUR AD APPEARS IN RED CAPS, catching with 210 career strikeouts and is just the second Commercial Rate 4 LINES Prepay - applies to all REAL ESTATE and anyone the eye of your buyer faster than any other • pitcher in UNA history classified advertising in the Shoals Area! engaged in sale of goods/services on a recurring basis or for profit, licensed or not. 1 vehicle per to pitch more than 100 ad. Each additional line - \$1.50 Week CASH DISCOUNT - 6 Weeks/4 lines \$35.00. Each additional line - \$7.50. innings in two different Online seasons with 103.2 in 2017 • Yarti Sales 5 LINES Prepay Each additional line - \$1.50 and 105.2 in 2018. He threw 13 complete games in 28 career starts with the **ONLINE** – at our Website... YARD SALES - An exclusive listing of the area's better sales prominently placed Go to www.courierjournal.net Employment 5 LINES Prepay Each additional line - \$2.25 - Week Lions. He ranked fourth and click "Place a Classified" EMPLOYMENT - Looking for employment or Businesses looking for employees in Division II in complete **00** games in 2017 (7) and 15th • Private Party Auto Rate Up to 8 LINES for 4 weeks. Phone in 2018 (6). Prepay Each additional line - \$2.00. Joyner is currently with *one line is approx. 30 characters the Baltimore Orioles PHONE – 8AM-5PM Mon-Fri organization. Charge to Credit/Debit Card by calling 256-764-4268 Schmidt was a twotime, first-team All-GSC Fax selection in 2011 and 2012. He also earned All-South Region Tournament FAX – 24 HRS - Charge to Credit / team honors in 2011. The Debit Card by faxing an ad to 256-Powder Springs, GA 760-9618. Include exp. date. List Name native hit .377 as a senior how many weeks the ad is to run. Address Mail State Citv Phone HOW MANY WEEKS? Multiply the number of weeks - X - the cost of the ad.... MAIL - Mail your written ad to Your Video Tapes Are Ruining!! address at right. Include your phone YES! RED LINE MY AD! They have a shelf life! Transfer to DVD before they are gone! number. We will call to finalize your ad. RED LINE: Add \$3 per ad per week. Buy 5 weeks of RED LINE, get the 6th free (\$15 plus cost of ads). Only the top line of Data Video 256-710-0292 List how many weeks the ad is to run. each classified ad can be red, 24 characters and spaces MAX. - 20 characters & spaces MAX for Real Estate ads. Old Home Movie Film to Pro-Grade DVD 111 MAILING ADDRESS: Courier Journal, 219 W. Tennessee St., Florence, AL 35630 Office Video Tape Transferred to Pro-Grade DVD Please Print Ad Clearly. NOT RESPONSIBLE for illegible handwriting • Transfer: VHS, VHS-C, 8 mm, Beta, Mini DV • Mass DVD/CD Duplication Questions? Call our office at 256-764-4268. **OFFICE** – Drop by our office at **DEADLINE:** Transfer Soon, Before They Age And Ruin your convenience 8-5 Monday-ADVANCE PAYMENT IS REQUIRED in cash, check or Credit/Debit Card. Friday and write/submit it there. Friday 5pm Phone-in Ads MUST be Charged to Credit/Debit Card! NO EXCEPTIONS! NO REFUNDS! 219 W. Tennessee St. *Courier* Walk In Florence, AL 35630 Journal 256-764-4268 Fax: 256-760-9618

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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 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

Appointments Welcome



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or email to: editor@courierjournal.net

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f ASK the ATTORNEY



Thomas **McCutcheon**

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<u>RETALIATORY</u> **DISCHARGE**

The only time a worker in the State of Alabama is protected from wrongful discharge under state law is when they are terminated in retaliation for making a claim for an on the job injury.

The law in the area of retaliatory discharge has been changing over the past few years. It is important to understand how it has changed because there is a very real flaw in our system that has been created by appellate judges who have either business interest partiality or they simply have not represented real people with real problems.

Ŵhen someone becomes unemployed they file for their unemployment to tide them over while they look for a new job. The employer has the right to challenge the payment of benefits from the state. If a challenge is made, either verbally or in writing, an informal hearing before a

hearing officer who is neither a lawyer nor a judge is held. In this hearing the parties are entitled to present evidence although the rules of evidence are not followed. These hearings take place quite soon after a job separation.

The employer will have participated in many of these hearings in the past and will often have a lawyer and always have witnesses lined up and a manager present to present evidence to prevent the unemployed worker from obtaining unemployment benefits. On the other hand, the ex-employee with limited resources and no idea what the issues or stakes are, is merely along for the ride. Unemployed people usually can't afford to employ an attorney and when the hearing is over the result is, unsurprisingly, not favorable.

The Alabama Supreme Court ruled that this hearing is the equivalent of a full-blown lawsuit and if the unrepresented employee loses than he is forever barred from bringing a retaliatory discharge case because he has already been found guilty of misconduct. On the other hand, the court has ruled that this does not

apply to the employer if the employee wins. It only applies if the employee loses.

If you have had an on the job injury and you are terminated because of your on the job injury, do not apply for your unemployment benefits without advising your attorney or consulting with an attorney. Even though your employer may have a pattern and practice of retaliatory discharge, once you lose your unemployment compensation hearing you can not go back and fix it.

Firing an employee who was hurt on the job is morally and legally wrong. It not only hurts the injured worker further, but also prevents other workers who in the future sustain an injury on the job from filing their claims for fear of losing their jobs. If you are hurt on the job and your environment changes, hostility

increases, your duties change, etc., make notes of names and dates and keep these records for your attorney.

Buckle up, wash your hands, wear your mask and your referrals are appreciated!



Please send the questions to: "Ask the Attorney," P. O. Box 38, Florence, Alabama 35631

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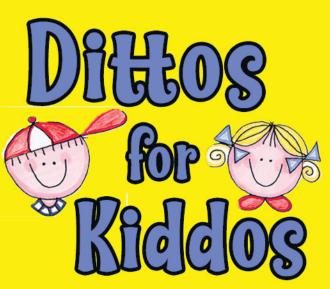
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DATES & TIMES

9

able to return any written or preprinted items which are submitted.

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



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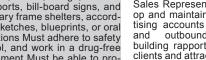


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Shorts...

Continued from Page 2

\$734,000 for Workforce Ed

SHOALS. MUSCLE The Youth Success Program (YSP) Northwest-Shoals Community College has been awarded funding of \$500,000 for 2020-2021 by the Governor's Local Workforce Areas (GLWA) and \$234,249 for the YSP Pre-Apprenticeship program. "This is such an exciting

time for our program, said Youth Success Program Coordinator, Kenneth Loveless. "With this funding, we can positively impact youth in Northwest Alabama and help them reach their educational and

employment goals." Over the past year, the YSP served 142 outof-school youth which surpassed the goal of 125. Through the help of the YSP program, 14 students received their GED or high school diploma, 36 entered college, 68 received a credential or certificate (YSP provided \$45,000 in book scholarships and tuition), and 28 became gainfully employed.

YSP Pre-Apprenticeship served 108 in school/out of school youth, surpassing the original goal of 34. During the pilot year of the program 50 students received their GED or high school diploma, 7 students were enrolled in dual enrollment preapprenticeship classes at NW-SCC, and 71 received credentials including receiving certifications in area of the MSSC CPT certifications credential.

at NW-SCC YSP serves out-of-school youth ranging in ages from 16-24 in Colbert, Franklin, Lauderdale, Lawrence, Marion, and Winston Counties. For more information on the NW-SCC Youth Success Program, call 256-331-5262 or visit https://www. nwscc.edu/about-nwscc/college-departments grant-programs/youthsuccess-program.



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305 S. Montgomery Ave., Sheffield Office Hours: 8am–4pm Mon.- Fri.

ASHoF Event to Be Virtual

BIRMINGHAM – The Alabama Sports Hall of Fame's 52nd Annual Induction Ceremony will take place virtually on Saturday, August 1 in place of the previously scheduled Induction The ongoing Banquet.

See SHORTs...on Pg 19

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12 **Commentary**

Those Exceptions **Defeat the Purpose**

overnor Ivey's mandate for masks in public and in all businesses will last through July 31 at least. I am convinced that a lack of adherence to social distancing guidelines is what has triggered the increase in COVID

positive cases, not a lack of responsible mask usage.

Notwithstanding, if we are paranoid enough that we don't want anyone's breath vapors to escape their personal space, then NO ONE's breath vapors should be allowed to escape their personal space, period. If government is involved in a mandate of such magnitude, NO exceptions should be allowed for eating in



TOM MAGAZZU

public, voting, physical or emotional distress, singing, gym workouts, young children, etc. Those working out and singing will exhale more

often and deeper- spreading germs wider. This is an exercise in reactionary silliness. The laws of infectious disease recognize no exceptions. No one is less likely to be a carrier or COVID-19 positive and a carrier simply because he or she has been granted arbitrary exemption.

And if we supposedly have such a horrendous situation in Alabama and other parts of the south right now, and we are already canceling events and preparing for virtual classes, how are summer or fall

See EXCEPTIONS... on Page 28

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

Courier

Journal



Big Lots Has a Grand Opening

COLUMBUS. OH - Big Lots is excited to announce the grand opening of its newest store in Florence on Saturday, July 25

The official event was previously planned in the spring and was announced in the *Courier Journal*. However, had to be postponed because of the emergence of Covid-19.

This store will reflect a new format, which is part of a broader initiative of bringing savings with surprises in every re-designed aisle while offering trustworthy value and friendly service.

Customers will also receive a coupon for \$10 off \$40 at check out the week of July 25-August 1, to use towards a future Big Lots purchase!

"We are excited to introduce our new store format to the Shoals area," stated Joice Wirkus, senior vice president, marketing at Big Lots. "This redesign brings to life our new brand traits and showcases our assortment of affordable solutions in furniture, seasonal, home, food, and consumables. We carry big brands like Broyhill, Sealy, and Ashley Furniture in addition to household essentials like Charmin, Clorox, Tide, Frito-Lay, Coca-Cola, and Pepsi.'

The new 22,051 square foot store is located at 340 Seville St, in Florence. The opening will be a showcase for tnew store layouts and design across all Big Lots stores, both in new builds as well as in existing redesigns.

The most recent Courier Journal's as well as back-issues in Page-Flip form are always available on the link at www.CourierJournal.net

The most recent issues of Kidsville News! in Page-Flip form are always available at

www.kidsvillenews.com/lauderdale/view-current



THE HELP CENTER FOOD PANTRY WILL **BE OPEN EVERY 4TH**

SATURDAY each month to provide food and groceries to local families in need -July 25. 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. A mask is req'd. Days of regular operation are M-W-F 8:30am-noon, and 4th Saturdays 8:30am-noon. The Help Center is at 621 South Court St, at the corner of Veterans Drive, in Florence.

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. Go to Sheffield. Schoolmint.net and click on the "new student" button. (If you already have a child attending Sheffield City Schools, you can use the account you already have.) From there you will enter your child's information which will include uploading some documents including their birth certificate, social security card, and you driver's license and two proofs of residency. For assistance you may contact our counselor, Ms. Wiliams via email, phone, or text: mwilliams@scs.k12. al.us or 256-285-2334.



Check Your Facts

Editor,

which is against the Constitution. Check your facts.

Bobby Merryman

millenia. A current obvious example of that concept is the obligation to others in our society to protect ourselves and them by wearing face coverings when we go out in the world.

Your Courier Journal welcomes tastefully presented letters to be published as space allows. Letters may refer to timely matters of local, state, or national interest or any topic of concern or interest. Letters must include name, address and phone number for verification. (Only name and town will be published.)

Letters subject to editing. Please limit letters to 400 words. All letters become the property of the Courier Journal and may not necessarily reflect opinions of the Courier Journal staff, its advertisers, or a majority of readers. Please submit typed or neatly written letters to:

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

This letter is to Dwight Patterson from Florence. You are a liar or you are a fool. You need to check your history before you write letters. (Gen. Lee Was Not a Nice Man, July 8).

General Lee never owned any slaves. His wife was the granddaughter of the Father of our country, George Washington. She owned some slaves, but Gen. Lee freed them. He was the most Christian man in the war between the states. Before he would go into battle, he would bring the preachers from the closest towns to pray for his men.

Before you put trash in the paper, you need to check your facts. The war was not fought over slavery alone, it was fought over states' rights. The south was invaded by the north, Tuscumbia

Be In the Right Spirit

Dear Sir,

Every great religion on our planet teaches some version of the Golden Rule, that we should treat others as we ourselves wish to be treated. This ancient and universal concept underlies all of the progress that human societies have made over the

We can all understand the basis of this concept. It comes from scientific study of the way the virus spreads and what it can do to our societies if we do not keep it under control. Less appreciated is the obvious corollary, that God is presently testing our societies to determine whether we are practicing His central spiritual concept. The extent to which we go out of our way to protect others is

See LETTERS...on Page 20

I've only seen nice politically correct quotes -Smoke and mirrors. How hard are they really trying?

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Courier Journal

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Classified Form on Page 6

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I FIND MYSELF

16

UNINSPIRED THIS WEEK and have no big new scams to report on. But I have been dealing with this exact issue quite a lot this week so here's a repeat article that serves as a refresher and reminder that losing certain passwords can be

a very bad thing for you.

There are certain passwords that you simply cannot forget. Losing some passwords can render your email of phone

Jim Fisher

or tablet useless. We technicians can usually help people with forgotten passwords but sometimes our best isn't good enough. I have the unenviable job of telling lots of people that I can't help them.

VITAL PASSWORDS by "The Computer Skeptic"

I don't like that mainly because, when I can't help you, I can't take your money. So please help me help you give me money by (literally) taking some notes. This article will focus on the two most important passwords you can remember: the ones for your smartphones.

For those of you who own iPhones, you have to have an Apple account email and password. Lot's of you have claimed, "I don't have one," but you can't own an iPhone without one. Your phone is "hard-wired" to this account so that, if someone steals your phone, it will be worthless to them. Without that password, you can't install apps on your phone. All your photos and contacts can be lost for good if your phone dies. Apple is very restrictive about resetting passwords. If you don't know the answers to your security questions such as "What was the name of your first pet?" and haven't set up 2-factor authentication, you will have to go through a torturous weekslong process with Apple to be able to eventually get things

sorted out. So, while you still remember it, write down your Apple credentials somewhere and keep it updated.

Next is those of you with Android phones. You have to have a Gmail account to own one. I wish I had \$45 for every person who had an Android phone but didn't know their Gmail address, much less the password. As with Apple, if vou don't know these things, you can lose all your contacts and data if you lose or replace your phone. Gmail makes it a little easier than Apple to reset lost passwords but there are still some significant hurdles that simply can't be overcome unless you can recall some details about your account. So, again, write this stuff down where you can find it when the time comes.

After you write this stuff down, please visit your account

"profile" of your Apple and Gmail accounts and make sure you have completed the security checkups. One part will ask for your phone number. You need to enter that. Doing so will make a password reset much easier on both of us if you require my help.

Hey, help me out? What's bugging you? What do you need help with? Who scammed you recently? Inspire me with an article idea and I'll make you famous! Be safe, my friends.

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



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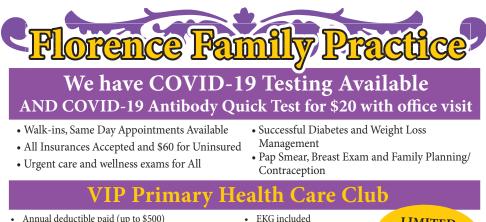
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"While we are verv disappointed that we are not able to honor the Class of 2020 at a banquet, we are very thankful technology will allow us to still induct these sports heroes in a way that is safe for everyone," said Scott Myers, Executive Director of the Alabama Sports Hall of Fame.

The ASHOF has worked out an agreement with WOTM TV to broadcast the induction ceremony on the WOTM channel throughout Alabama, and online at ashof.org and wotm.tv. The show will air on August 1 at 6:30pm. The ASHOF CDT. Induction Ceremony Brown emcee Ryan will serve as host of the broadcast.

More detailed viewing information will be made available on the ashof.org website and ASHOF social media channels. The ASHOF Museum can be reached at 205-323-6665.

RSVP Dinner is Canceled

FLORENCE The Lauderdale County Retired Senior and Volunteer Program (RSVP) week announced last that it will not host its annual summer volunteer recognition dinner this year. The advanced age and health issues of many volunteers coupled with the continuous threat of the COVID-19 virus and the continuation of many state orders designed to curtail the spread of the disease, made this year's cancellation a reasonable

can call. "Like ice many public organizations, RSVP has been forced curtail numerous to nteer act ivities vol the duration of this public health emergency," wrote RSVP Director, George P. Kalas, in a press release. "However, the program continues to operate and our Florence office remains open. "We understand that many have ceased serving for the duration of the pandemic out of necessity rather than personal preference. Nevertheless, RSVP encourages those volunteers who are able participate safely to in community service



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Then the two started calling North Alabama football games together in the late 1980's. At various times throughout his career Knight was also the radio play-by-play announcer for Muscle Shoals, Sheffield, and Colbert County high schools. Knight also called UNA basketball games for many seasons, and was a play-by-play host for Alabama High School state basketball tournament games for two decades.

However, his time in the stadium press box at Coffee and UNA games were what made him legendary and helped him branch out to a difference audience.

Jerry Knight Grissom passed away over the Îndependence Day weekend after an extended illness. He was 77.

Knight was born in 1943 and was a 1961 Deshler High graduate. He started his broadcasting career at WLAY in 1963 and served in the National Guard for 20 vears.

According to his former radio partner and good friend, Knight wanted to be a sports broadcaster since he was a young boy. In a recent *Times Daily* article, Hunt also said the radio name "Jerry Knight" stemmed from his days as the nighttime disc jockey at WLAY. After Knight began to establish a career in radio, the name stuck.

During his stint through 1998 at UNA, Knight did the play-by-play in four NCAA Division II national championship games over a five-year span, the 1991 men's basketball championship and the 1993, '94 and '95 football championships,

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all UNA wins.

"It was a thrill doing the 1991 Elite Eight tournament because it was at the home

of the Basketball Hall of Fame in Springfield, Massachusetts," Knight once wrote. "A trip to the Hall of Fame museum was an experience I'll never forget."

Knight and I had lunch one day in 2000. He talked to me about all the local athletes and events he had covered during several decades in the radio business. He mentioned how stories about local athletes and events would work well in print, and

See KNIGHT's... Pg 30





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Greenhill Water & FPA will have the following rate increase beginning July 20, 2020.

The bills reflecting the new rate will be mailed to customers at the end of August.

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Next 3,000 gallons	\$5.75 per thousand
Next 5,000 gallons	\$5.25 per thousand
All Over 10,000 Gallons	\$4.75 per thousand

Any questions or concerns contact the Greenhill Water Department at 256-757-2863

by DAVE RAMSEY

EXAMINING THE DEBT SNOWBALL

Dear Dave, snowball, and why is it such an important part of your plan? Lee

Dear Lee,

Step 2 of my plan for getting that debt—plus any extra out of debt and gaining "found" money—is added control of your finances. to the next smallest debt. Specifically, it's the part of Then, when debt number the plan where you sit down two is paid off, you take the with your budget, and look at money that you used to pay all the money you owe. Then, on number one and number list your debts from smallest two, and you pay it on to largest-except for your number three. When three is home-and pay them off in paid, you attack number four that order.

of arguments about paying find they can pay well over off the ones with the highest \$1,000 a month on a student interest rates first. But this loan or a car. At that point, it is psychology class, not won't take long to bust out math. Personal finance is and be debt-free except for 80% behavior, and 20% your home. knowledge. Besides, if you The main elements that were so great at math you make the debt snowball so wouldn't have debt, would powerful are budgeting, you? Pay off your debts from getting current before you smallest to largest, unless start the debt snowball, the there's a huge emergency, smallest-to-largest pay-off,

is to build confidence and won't work. You've got to go enthusiasm by notching all-in to win! quick wins. If you go on a diet and lose weight in the first week, you'll probably stay on *Ramsey Solutions*. *He has* that diet. If you go on a diet *authored seven best-selling* and gain weight, or go weeks books, including The Total with no visible progress, Money Makeover. The Dave chances are you'll quit. When Ramsey Show is heard by more you start the debt snowball, than 16 million listeners each and in the first few days pay week on 600 radio stations off a couple of debts, it lights and multiple digital platforms. a fire underneath you, and Follow Dave on the web at you start to believe you really daveramsey.com and on Twitter can do it.

After you list the debts from smallest to largest, pay



the minimum payment to What exactly is the debt stay current on all the debts except the smallest. Every dollar you can squeeze out of your budget goes toward the smallest debt until it is paid. Once the smallest one The debt snowball is Baby is paid, the payment from and so on. A lot of folks get I know, there are all sorts to the bottom of the list, and

such as you're facing sacrifice, discipline, and foreclosure, or the IRS is focused intensity. If you think banging on your door. the debt snowball is just The reason we pay off another trick, or something debts from smallest to largest you might kind of try, it

> * Dave Ramsey is CEO of at @DaveKamsey.

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Year/Make/Model	<u>Color</u>	<u>Vin#</u>	Tag#	Tow Date	<u>Location</u>
2006 Buick Lacross	Green	2G4WE587771116171	No Tag	4/8/2020	Natchez Trace
2001 Buick Lesaber	Black/Tan	1G4HP5UK41U152554	Ham2685/MS	3/24/2020	Cave Street
2008 Chevrolet HHR	Blue	3GNCA13BX9S508163	No Tag	12/19/2019	8th Street
2002 Chevrolet Malibu	Black	1G1NE52513M647411	BM0446/IN	5/5/2020	Hwy 72
1992 Chevrolet S-10	Red	1GCCS19R1N8178653	20CT8T6/AL	4/24/2020	Hwy 20
1997 Chevrolet Silverado	Red	2GCEK19R5W1111681	DV91746/AL	2/28/2020	Marthaler Lane
1999 Chevrolet Tahoe	Red	1GNEC13R4XJ300147	33CH256/AL	3/26/2020	Madison Street
2003 Chevrolet Tahoe	Tan	1GNEC13V83J218459	41H580/AL	5/22/2020	Mulberry St
1987 Ford Bronco	Gray	1FMBU12TXHUD28990	20CN796/AL	5/7/2020	Frankfort Rd
2003 Dodge Neon	Black	1BE3S56C04D504045	33CB534/AL	5/11/2020	Underwood Mtn Rd
1998 Ford Escort	Red	1FAFP12P6WW218587	41GZ146/AL	5/4/2020	Hwy 43
2000 Ford Explorer	White	1FMZU62E9YUB6614	KBF272/AL	3/7/2020	County Line Rd
1996 Ford F-150	White	1FTEF14N1TNA07322	20A46C1/AL	3/21/2020	Hwy 72
2003 Ford Ranger	Maroon	1FTYR10U93PA01905	20AC775/AL	5/24/2020	Virginia St
2003 GMC Envoy	Black	1GKDS13135732299059	20CH930/AL	5/7/2020	Hwy 72
1991 GMC Sierra	Red/Silver	1GTDC14K2MZ530207	No Tag	3/19/2020	N.Pike
2000 Honda VTX1100	Black	1HFSC4301YA001625	147236M/AL	3/2/2020	2nd St
2000 Honda CRV	White	JHLRD1864YC024695	9097BB9/AL	5/8/2020	Barnes Lane
2015 Hyundai Sonata	Red	KMHE24L1XGA027234	TSZ195/MS	3/19/2020	Hwy 72
2002 Jeep Liberty	Blue	1J8GK58K63W553953	6675AY5/AL	3/21/2020	Water Lane
2003 Nissan Altima	Green	1N4AL11D13C109059	41GN667/AL	4/10/2020	River Road
1997 Nissan Maxima	White	JN1CA21D1WT509290	41DT400/AL	4/9/2020	CR 23
2005 Nissan Sentra	White	3N1CB51DX5L540815		5/17/2020	Cook Lane
2010 Nissan Versa	Silver	3N1BC1CP5AL389255	6119AV8/AL	4/9/2020	
2002 Pontiac Grandam	White	1G2NW52E73C167988	No Tag	4/24/2020	Hatch Blvd
2007 Saturn/Aura	Blue	1G8ZS57NX7F212583	41DW2583/AL	3/10/2020	Dickson St
2000 Toyota Celica	Green	JTDDY38T1Y0024474	33CG189/AL	2/27/2020	Hwy 43

Andy's Wrecker Service does not make any warranties expressed or Implied as to the mechanical condition, mileage, year, make, model or related paperwork on any vehicle. Andy's Wrecker Service has provided as much information as possible for the buyers' convenience on all vehicles. We will not guarantee the accuracy of Information on any vehicle. Vehicles are sold as is, no warranties or guarantees. All sales will be final and must be paid for on the day of the auction, seller also expressly reserves the right to bid and purchase at the public sale

For information or questions containing to any vehicle please contact Andy Wayne Smith 256-627-8565 or Pamela Hallmark 256-483-8565.

Shorts... **RSVP** Dinner is Canceled

Continued from Page 19

activities to reasonable precautions and continue serving. Report all hours of service as you normally would." All RSVP Volunteers

who were active as of March 15 will remain listed as such on membership rolls for the duration of the pandemic, even if they more favorable," Kalas

take do not donate volunteer service hours during this emergency.

"All of our volunteers will remain valued partners in our program, and they may resume their volunteer activities at their own discretion once they feel that circumstances are

added.

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Players...

Continued from Page 6

the Lions in 2009 and from 2011-13. He set a school record with 31 career wins and was a first-team All-GSC pick in 2012 and a second-team selection in 2011. The 2012 NCBWA South Region Pitcher of the Year earned NCBWA All-American honors in 2012 and was honorable mention All-American by Daktronics. He finished second in nation in strikeouts in with 115.

Boughner set a school record with 114.2 innings pitched in 2012. He set a school-record with 52 starts, as well as school career records with 331.0 innings pitched and 280 career strikeouts. He finished with a 31-13 career record at UNA.

SOFTBALL

Clark and Carpenter played key roles in the Lions' 2016 NCAA Division II National Championship season.

Clark lettered in 2015 and 2016 and was the league's top first baseman of the decade with multiple records at the plate. She was named the 2016 GSC Player of the Year with a conference record that still stands today with 107 hits. The Seadrift, Texas native was also named the D2CCA National Player of the Year after leading the country with a .498 batting average. This is the second highest average in league history.

Aside from earning firstteam All-GSC, All-South Region and All-America honors, Clark also received all-tournament nods at the conference and national championships. Her 84 RBI also fed the country and was the second-highest total in GSC history.

Carpenter, now Hillary Terry, is one of just 23 players in league history to earn first team All-GSC honors four straight years from 2014-17. The lefthander was named the 2014 GSC Pitcher of the Year as a true freshman and was named Most Outstanding Player of the 2016 national tournament. Her career records at UNA include most games started (104), most strikeouts (455), lowest earned run average (1.69), most victories $(9\overline{0})$ and most innings pitched (719.2). She also owns the school single-season record with 33 wins in 2016. Carpenter's 90 career wins is the fourth-highest total in Gulf South Conference history.

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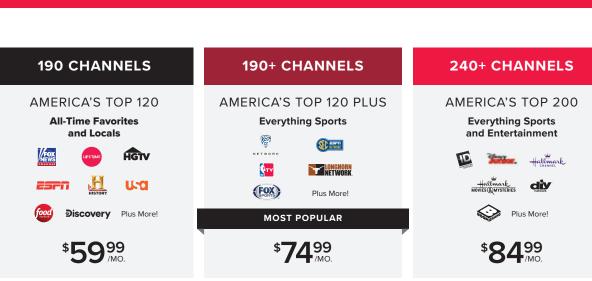
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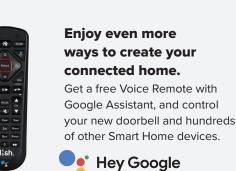
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Garst was not eligible for All-Decade honors because she only competed in the league for a single season.



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most of the 2018 campaign Columbiana native earned Pitcher of the Year honors in first pitcher to receive All-

However, she made the the GSC and South Region as a sophomore. After during the Lions' final being named first team allrun in the league. The conference and all-region, Garst later became UNA's

America honors, taking home a second-team nod from D2CCA and thirdteam honors by the NFCA. She went 24-3 on the season with GSC-leading

numbers that included a 1.33 earned run average and 176 strikeouts.

357990-1

PREM_519055



Alabama's Largest Direct Mail Weekly



delivered some tragic news to Jake. An unexpected funeral stirred up mixed emotions. A medical crisis threatened to derail Ciara and Ben's wedding. Ben had an unsettling dream about Jordan. Hope and Allie helped Ciara get ready for the wedding. Ben got a surprising phone call. Claire swore to

DAYS OF OUR LIVES Gabi Belle and Shawn that she was innocent. Xander set the record straight with Sarah. Rafe walked Ciara down the aisle. Jake invited Gabi to the wedding as his date. Belle realized that Claire lied to her. Ben and Ciara's wedding celebration ended with a stunning twist. Chaos erupted at Ben and Ciara's wedding. Sarah was impressed with Xander's heroics. Allie and Lani feared for the health of their babies. Gabi and Jake grew closer. Rafe made a decision about Allie's offer. Wait to See: Claire is on the hot seat. Shawn relays some upsetting news to his family. Sami and Lucas rush to the hospital to be with Allie.

HOSPITAL GENERAL Until production resumes, "GH" is replaying special episodes from years past. This week's episodes feature stories from May of this year: Diane prepared Michael for one of the most important moments in his life. Carly confronted Chase. Nelle made a grand entrance. Anna was preoccupied. Nina gave Sasha a hard time. Nelle had a shocking announcement. Molly had a reason to celebrate. Jordan had a warning for Sonny. Ava got defensive. Josslyn felt sentimental. Sonny grew suspicious. Liz got candid with Jason. Diane took a meeting with Carly. Nelle was supportive of Nina. Franco became unsettled. credibility Carly's was questioned. Michael defended his actions. Sonny demanded answers. Franco surprised Elizabeth at the hospital. Nelle gave the performance of a lifetime. Valentin made a big announcement. Laura worried that Robert was deluding himself. Jax paid Nina a visit. Sasha acted recklessly.

Courier Journal / July 22, 2020

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Continued from Page 12

the extent to which God's blessings of further progress in our cultures will come to us.

Jacqueline Osborne Florence

Stalling Over the Statue

Editor:

I have been participating in protests and following the responses of Florence City Council (FCC) and Lauderdale County Commission (LCC) concerning the relocation of the Confederate statue. My overall impression is classic smoke and mirrors and stall tactics.

Who's stalling? Mayor Steve Holt and FCC and Danny Pettus and LCC are. Mayor Holt and FCC members have all said the right words, according to a *TimesDaily* article dated July 8, 2020.

They ALL stated they were in favor of relocating the statue. However, their hands were tied because the statue itself belongs to the city of Florence even though it sits on Lauderdale County property. So, Mayor Holt stated that even though LCC has sent a no opposition letter, he needs it in the form of a resolution. Sounds good. Sounds simple. If the LCC has already sent a letter then saying the same thing in the form of a resolution would be easy and a no brainer. *TimesDaily* article dated

June 27. Now comes the smoke and mirrors and stalling. LCC sent a no opposition letter the the week of June 27. LCC back peddles the week of July 14, referencing a 2017 state law and says they are not going to do it. TimesDaily article dated July 14.

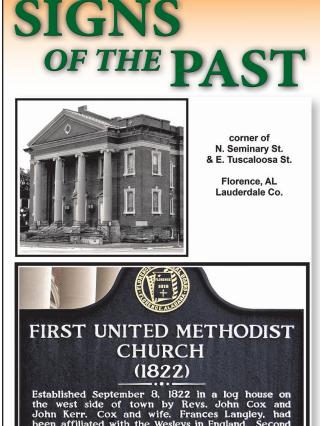
What measures have Mayor Holt and FCC taken to get this resolution? I've only seen nice politically correct quotes - Smoke and mirrors. How hard are they really trying?

See LETTERS...on Pg 26

Alabama's Largest Direct Mail Weekly



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meeting place was in Farmer's Cobbler Shop on West Mobile Street. The third house of worship was built at the present site in 1827. It was replaced in 1835, and again in 1904 with a brick structure that burned in 1920. Present church was built in 1924 and renovated in 1968.

Location: 34.8033°N, 87.6767°W

Florence First Methodist was created only 4 years after the founding of Florence. The historical marker says the present structure, built in 1924, is the sixth consecutive Methodist place of worship.

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

Alabama's Largest Direct Mail Weekly

Courier Journal / July 22, 2020

Notes...

Continued from page 4

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.

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.

See NOTES... page 31

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Letters...

Stalling Over the Statue

Continued from Page 25

Remember, in this election vear that concerned, taxpaying, voting citizens will let you know how we feel.

Audrey D. Mitchell Florence

More Revenue Than Costs

Editor:

We need to elect leaders guided by rationality rather than ideology, longterm economic and social advantage over short-term

savings, and research instead of wishful thinking. For example, the Trump administration's problematic policies have increased our collective susceptibility Covid-19, and to the consequences are getting more dire.

Trump's relentless push to gut dozens of environmental and public health safeguards worsened the COVID-19 pandemic in the United States, according to New York University School of Law. The increased air pollution from power plants, factories and cars disproportionately affects low-income populations and makes them more susceptible to COVID-19 exposure.

Similarly, his administration has cut food benefits and weakened school nutrition standards, putting people at greater risk of severe COVID-19 infection.

Federal and Alabama leaders face tough choices tax revenues shrink as and emergency spending increases. Social programs that alleviate poverty and enrich lives are under even more pressure.

A recent Harvard study found that such programs, especially those focused on the young, generate more revenue than their costs. Beneficiaries achieve improved education and health - thus earning more money, paying more taxes, and needing less government assistance overall. Alabamians recognize the advantages of Head Start. It is overdue for Alabama to expand health insurance/ Medicaid so women can obtain prenatal and better obstetric care. Researchers have found that children born to Medicaid women became healthier adults with higher incomes/taxes than counterparts without the Medicaid benefits. Just as with Head Start, Medicaid expansion more than pays for itself. Vote smart!



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Local,

SEE PAGE 6

for details.

Journal

2. See #1.





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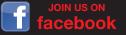
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Commentary

Exceptions...

Continued from Page 12

sports, college or pro, part of any serious conversation right now? Regardless, I had my Raiders mask in full use this past Friday.

Your Mascot: Unacceptable

Speaking of the Raiders, the NFL seems to be digging its grave a little deeper each year. And fewer and fewer will be tuning in.

and The league corporate sponsors have a tough time ignoring social clamorings. Sõ they pressure Washington Redskins' team owner, Dan Snyder, into changing teams legendary the mascot, an undercurrent he has been resisting for at least 25 years. The team has now said the Redskin moniker will be replaced, but no new mascot has been named.

To be clear, I have never particularly liked the NFL's Redskins. I was not a fan of the college





Tommy Crowden

teams that represented the Hawaii Rainbow Warriors, Miami (Ohio) Redskins, the Marquette Warriors, the St. John's Redmen, the North Dakota Fighting Sioux, or many of the other teams whose nicknames demonstrated such valor, bravery, pride, strength, dignity, and fortitude.

Much of that admiration is gone now because malcontents viewed it as some poisonous mix of racism, disrespect, and cultural misappropriation. Thankfully, the

Seminole logo at Florida State is not going anywhere. The university and the Seminole nation have a great reciprocal understanding, and the far-reaching educational element of the association is good for both parties.

The Washington Redskins' modern logo, a noble profile that has donned all official team attire for five decades, was designed by Walter "Blackie" Wetzel. He was raised on the Blackfeet Reservation in Montana and at one time was president of the National Congress of American Indians. His son Lance, was contacted recently by a Washington TV station. He said, "(Removing the name) takes away from the Native Americans. When I see that logo, I take pride in it. You look at the depiction of the Redskins logo and it's of a true Native American. I always felt it was representing my people." None of that means a

thing to today's politically correct micro-managers of virtue and social pseudoissues - virtually none of whom are actual Native Americans. Neither do they know or care anything about team pride and association.

There are always going to be a few malcontents in any discussion. There is a strong push to do away with the NFL Chiefs in Kansas City, the MLB's Braves in Atlanta, and the Indians in Cleveland, and the NBA's Golden State Warriors. Some efforts may have more success than others. There is also someone named Karen Attiah, who is editor of something called, "Global Opinion," who insists that Major League Baseball's "Texas Rangers" must find a new name because of long-past alleged misbehaviors by members that law enforcement organization. What rock did some of these people crawl out from under?



What Happens if You Die Without a Will?

Dear Savvy Senior,

What happens to a person's possessions if they die without a will? I'm almost 60 years old and have never gotten around to making one, but the coronavirus crisis has made it a priority.

Will-less Willie

Dear Willie,

The coronavirus crisis has lit a fire under many Americans when it comes to getting their affairs in older. Currently, fewer than half of American adults have prepared a will or living trust.

If you die without a will, the state you reside in will determine what happens to your assets. Every state has intestacy laws in place that parcel out property and assets to a deceased person's closest living relatives when there's no

will or trust in place. But these laws vary from state-to-state. Here is a general breakdown of what can happen to a person's assets, depending on whom they leave behind.

Married with children: When a married person with children dies without a will, all property, investments and financial accounts that are "jointly owned" automatically goes to the surviving co-owner without going through probate, which is the legal process that distributes a deceased person's assets.

But for all other separately owned property or individual financial accounts, the laws of most states award one-third to one-half to the surviving spouse, while the rest goes to the children.

Married with no children or grandchildren: Some states award the entire estate to the surviving spouse, or everything up to a certain amount (for example the first \$100,000). But many other states award only one-third to one-half of the decedent's separately owned assets to the surviving spouse, with the remainder generally going to the deceased person's parents, or if the parents are dead, to brothers and sisters.

Jointly owned property, investments, financial accounts, or community property automatically goes to the surviving co-owner.

Single with children: All state laws provide that the entire estate goes to the children, in equal shares. If an adult child of the decedent has died, then that child's children (the decedent's grandchildren) split their parent's share.

Single with no children or grandchildren: In this situation, most state laws favor the deceased person's parents. If both parents are deceased, many states divide the property among the brothers and sisters, or if they are not living, their children (your nieces and nephews). If there are none of them, it goes to the next of kin, and if there is no living family, the state takes it.

Make a Will To ensure your assets

To ensure your assets go to those you want to receive them, you need to create a will or trust. If you have a simple estate and an uncomplicated family situation, there are do-it-yourself resources that can help you create all these documents for very little money.

Some top-rated options include the Quicken WillMaker & Trust 2020 downloadable software (available at *nolo. com*) that costs \$90 and works with Windows and Macs and is valid in every state except Louisiana; LegalZoom *(legalzoom.com)*, which offers basic wills for \$89 or \$99 if you'd like assistance from an independent attorney; and Trust & Will *(trustandwill.com)* which charges \$89 for a basic will

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If, however, you want or need assistance or if you have a complicated financial situation, blended family or have considerable assets, you should hire an attorney. An experienced attorney can make sure you cover all your bases, which can help avoid family confusion and squabbles after you're gone.

Costs will vary depending on where you live, but you can expect to pay anywhere between \$200 and \$1,000 for a will.

The National Academy of Elder Law Attorneys (*naela*. *org*) and the American College of Trust and Estate Counsel (*actec.org*) websites are good resources that have directories to help you find someone in your area.

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



Medicare Minute

"Signing up for Medicare - Part 2"

Most Americans qualify for Medicare by turning 65 but there are other ways to qualify such as being disabled, having End Stage Renal disease (ESRD) or ALS. Today we are going to look at how you would sign up if you are disabled.

If you are under the age of 65 and disabled, you will automatically be enrolled in Part A and Part B after you have received Social Security or Railroad Retirement Board (RRB) benefits for at least 24 months. If you are disabled, covered by your or your spouse's group health plan and wish to stay on that plan, my suggestion is to contact the plan and confirm that you can remain on the plan even though you have Medicare. This may allow you to delay your Part B until a later date.

You are eligible for Medicare if you have End Stage Renal Disease and you've worked the required amount of time under Social Security, RRB or as a government employee OR you're already getting or are eligible for Social Security or RRB benefits OR you're the spouse or dependent child of one of the previous requirements. You should contact Social Security or the RRB for the amount of time worked to be eligible for Medicare.

If you're under 65 and have ALS your Medicare benefits should begin the first month you start receiving your Social Security or RRB benefits. Again contact Social Security or RRB for a list of the benefits.

Whether it's SSI or RRB disability, ESRD or ALS, I would encourage you to NEVER voluntarily leave your current health plan until you have covered all your bases with your current plan and Medicare. In most cases once you leave you cannot go back!! If you are faced with any of these 3 situations and need additional assistance feel free to contact our office.

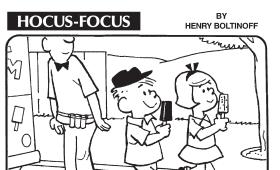
If you have questions regarding any aspect of Medicare or Medicare health plans feel free call us at Alabama Health Guidance (256-648-5710), stop by our office at 885 Florence Blvd (Four Lane Shopping Center) or email me at ikey@ alabamahealthguidance.com. Alabama Health Guidance is



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WANTED DEAD OR ALIVE! Junk batteries, \$5 each. Ranger Battery Co. 426 Royal Avenue. 256-766-0473

Buying Used Cars TRUCKS, VANS, RUNNING OR repairable. Also Fishing Boats and 4-Wheelers. 256-810-8411

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

FREE FLOWERS TO INCLUDE Iris, Lilies. You dig. 256-773-4019. Hartselle area. SHOWERS FOR VETERANS You may qualify for a grant up to \$6,800 for a walk-in shower with a seat and grab bars, if you have a 50% or more service related disability. Your safety is our priority. Call Patrick for more information 256-275-8161

1998 HARLEY SPORTSER 1200, 8,900 miles, new tires, runs good, \$3,000. 205-835-8963. Falkville area.

MAPLE CHINA CABINET, EXCELLENT Condition, \$150, 256-206-6096

MILLER BOBCAT 250 WELD-ER less than 400 hrs works great. Has both positive and negative leads.Sits on a small trailer for towing and getting to job sites. asking \$3,200. Call Andy at 256-443-6027, leave message, will get back in touch ASAP.

BUYING BATTERIES \$5 AND up! Holt's Radiator & Automotive, 607 Tyler Ave., Muscle Shoals. 256-381-5341



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



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- \$700 Down to \$2,500 Down -

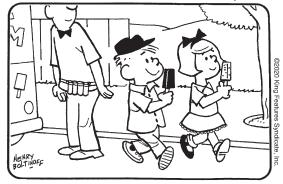
Don't call some 800#, call us! Know the LOCAL faces behind the phone call.

While you avoid face to face contact during the Coronavirus, you can still depend on us for **MEDICARE** assistance over the phone.

Medicare over the phone is dangerous if you don't know who you are dealing with... so we encourage **LOCAL** people to deal with **LOCAL** people, especially when taking care of services over the phone.



Find at least six differences in details between panels.



Differences: 1. Tree is fuller. 2. Change belt is different. 3. Fence is longer 4. Girl's bow is different. 5. Boy's shirt has buttons. 6. Girl's skirt is decorated.

256-648-5710

ABA

Friendly faces of LOCAL agents ready to assist with your MEDICARE needs: (listed L-R)

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Knight's Korner...

Continued from Page 20

he could write a regular piece for the *Courier Journal* that would always

There was a reason why Jerry Knight was successful as a radio advertising salesperson for many years; because he could sell a concept. I told him if I could pay him less than it was worth, we had

sports column, *Knight's Korner*, began the following week. It was a highly anticipated feature in the Courier Journal for close to 18 years. Knight's memory for specific situations, plays, and individual and team stats was astounding. Many former Coffee and UNÁ players concur; he had an amazing knack for recalling on-field situations with players that they had

Knight fondly recalled those three consecutive National Championship years at UNA from 1993-1995 several times with different angles. He recalled the exact point at which he realized that the 1993 team could be special. It was during a convincing early season 44-32 win in a hostile environment at Portland St.

He recalled UNA's season-defining 89-72 basketball win at Division I Murray State that would help propel that team to the 1991 National Championship.

Yet, he also focused on the people, many hundreds oÎ people; Stewart Cink, Larry

McCoy, Merle West, Brub Hamilton, Walton Wright, Harlon Hill, Buddy Moore, Don Creasy, Otis Boddie, Eddie Frost... the list could not be contained in the space of this article.

Knight's writings earned the respect of others in the publishing business as well. He received numerous awards Southeastern from the Advertising Publishers Association and Alabama Press Association over the years in the category of

Best Sports Column. Knight fell ill in late 2018. His last column in the *Courier Journal* was published December 4 of that year. I still have people regularly asking about him and his column.

Knight served six years on the Muscle Shoals city council before choosing not to run for re-election in 2012. Knight was inducted into the Colbert County Hall of Fame in 2003.

I appreciated his effort and reliability on behalf of the Courier Journal.

Jerry Knight was a fixture in local sports for many years. His voice was unforgettable. His words left an indelible impression. Our many memories of him will not soon fade.

Knight is survived by his wife, Lib, and their daughters, Helicia and Terri Leigh.

Some information herein courtesy of TimesDaily Sports Writer, Craig Thomas -- July 12, 2020.



*Discounts provided every day; marked prices reflect general U.S. market value for similar products. No coupons or other discounts may be applied to "Your Price" items.

Notes...

Continued from page 26

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. Wiliams via email, phone, or text: mwilliams@scs.k12.al.us or 256-285-2334.

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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

Community Bible Study -Prive-through registration for Community Bible Study, a women's interdenominational Bible study, will take place at the host church, Woodmont Baptist Church on Wednesday, August 5 from 9–11am at the children's drop-off area in the back of the church. Please join us for an exciting, in-depth study of the book of John. The registration fee is \$35 for adults (scholarships available) and \$10 for children (infants-12th grade). Classes begin August 26 and will be online until further notice. If you prefer, you can register on-line

at http://florenceal.cbsclass.org/

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.acces.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

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.

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



close there are small metal pieces aligned on one side. Hinges! They play an incredible role in our lives. Perhaps a history lesson on hinges is appropriate. The hinge dates back to 1600 B.C. Discoveries in Hattusa, an ancient eastern capital, showed early forms of hinges to move massive objects. The Old Testament mentions hinges in reference to King Solomon's temple in 2 Chronicles 4:22. Hinges have been discovered among Egyptian ruins around 760-650 B.C. The Babylonians, Assyrians, and Romans were also involved in the use of hinges. And, of course, down through time others have brought hinges to their current state. Good Samaritan Hospice is the "hinge" of excellent hospice care. Consider the doors we can open for your love one: We are the hinge opening the door to EXCELLENT NURSING CARE for your love one. Our nurses are top of the line, highly skilled professionals. Our patients and families look forward to visits by our nursing staff. At Good Samaritan, our RN's, LPN's and CNA's are more than nurses. They become "family" with our patients. We are the hinge that opens the door to address the SOCIAL, EMOTIONAL and SPIRITUAL side of our patients. Our Social Workers and Chaplains are superb, patiently working with our patients and families. Good Samaritan, the HINGE that swings the door open for the best hospice care for your love one! Call today! -Howell Bigham



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