

TVA Colbert Plant Open House Postponed

TUSCUMBIA— Because of COVID-19 pandemic concerns, the Tennessee Valley Authority (TVA) is postponing both the physical and virtual open houses regarding plans and projects for the former Colbert Fossil Plant that were scheduled for Tuesday, Sept. 1 from 5-7pm at the Alabama Music Hall of Fame.

TVA will reschedule the events the events and provide updated information at that time. We look forward to public participation and interaction.

For additional information, visit the link to the Colbert site at www.tva.gov/ccr.

Conservation Grant Assists

FLORENCE—The Lauderdale County Soil and Water Conservation District (SWCD) in Lauderdale County/Florence last week announced it was awarded a technical assistance grant from the National Association of Conservation Districts (NACD).

"We are pleased to expand our conservation technical assistance to all in Lauderdale County through this grant," said **R.L. Behel**, Chairman of the Lauderdale County SWCD earlier this month.

This is the third year of the NACD technical assistance grant program, which was created with funds from the United States Department of Agriculture (USDA) Natural Resources

See SHORTs... on Page 2

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August 26, 2020

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Recycling Success

FLORENCE—Florence council members, Florence Recycling Department, mayor Steve Holt and a representative from the Alabama Department of Environmental Management gathered August 13 at the Florence Recycle Center to celebrate the recycling program's growth and a significant new grant.

ADEM presented a check for \$113,208.69 for funds awarded through the Alabama Recycling Fund Grant. This funding will increase efficiency at the Florence Recycle Center and will also strengthen community programs in Lauderdale County, Rogersville, and at UNA.

Florence Recycling began in 1988 largely through the efforts of the late Jean Gay Mussleman, a

See GRANT... on Page 6



Cody Ennis, Environmental Scientist with the Materials Management Section at ADEM, discusses the Florence Recycling grant.

One Last Push to Be Counted

FLORENCE – Mayor Steve Holt declared Friday, August 21, "Florence Counts Day!" He and other city officials encouraged businesses to give employees a break during the workday to fill out their census forms – whether online, by phone or by traditional paper form.

As of Friday, August 20, Alabama's census response rate was 64%. Florence was under the state average at 63%.

Our census numbers have provided us with funding that purchased a new fire truck, police training, equipment, assistance programs, school lunches, Meals on Wheels and so much more!

The last day to take part in the 2020 census

See FLORENCE... on Page 11

**FLORENCE
CENSUS
2020**
EVERYONE COUNTS!

Area Needs to Step Up

SHOALS – Some Shoals communities continue to excel in their census response rates. It has been ten weeks since the census was addressed in this space. Some of our numbers have improved notably, some have barely moved.

St. Florian has the greatest local response rate at 78.0%

See CENSUS... on Page 11

2020Census.gov	
Thru August 20	
National Response Rate	64.2%
Alabama Response Rate (#31)	61.4%
LOCAL Response Rates GRAY - below AL state avg.	
COLBERT Co.	
#36 Muscle Shoals	73.2%
#97 Tuscumbia	66.1%
#129 Littleville	63.8%
#167 Sheffield	61.4%
#218 Cherokee	58.3%
#376 Leighton	47.2%
LAUDERDALE Co.	
#16 St. Florian	78.0%
#19 Killen	77.2%
#89 Lexington	66.6%
#123 Florence	64.0%
#157 Rogersville	61.9%
#221 Anderson	58.0%
#418 Waterloo	40.7%
COUNTY RANKINGS:	
#6 Lauderdale	66.7%
#8 Colbert	65.4%
#13 Lawrence	64.0%
#24 Limestone	59.4%
#24 Marion	59.4%
#26 Franklin	59.3%
#49 Winston	52.4%

Inside this Issue

Automotive Inside NOW
National Advance Auto Sales
Jeff Elledge Auto Sales



- Randall on Real Estate
- Insurance Insights
- Ask the Attorney
- Athletic Support
- Sharpshooters



- Medicare Minute
- Hocus • Soaps
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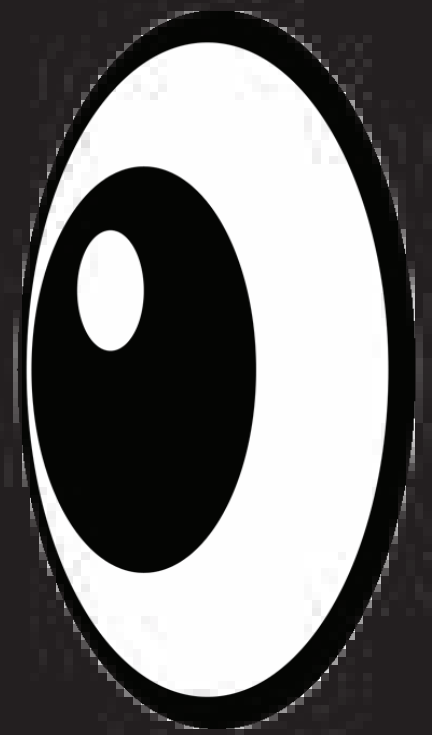
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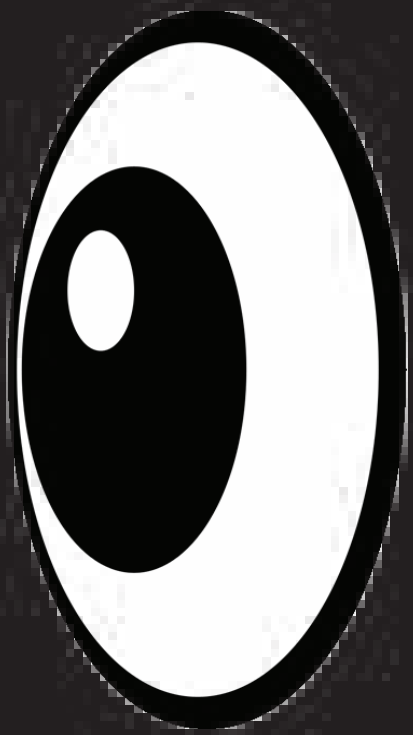
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THANK YOU for reading the Courier
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Shorts...

Conservation Grant Assists

Continued from Page 1

Conservation Service (NRCS) to help increase staffing at the field level and to provide conservation services to farmers, ranchers and local communities across the U.S.

The objective of this grant is to fulfill the needs of landowners and the local Natural Resources Conservation Service with an experienced Grazing Specialist. He or she will work directly with both to provide education and strategies on grazing our specific land types in Lauderdale County. The goal is to benefit our residents, the land they manage, and the animals they raise.

To date in 2020, NACD and NRCS have awarded \$15 million in technical assistance grants. Since the program's inception, NACD has funded technical assistance in all 50 states and three U.S. territories.

"Even in this time of a national emergency, farmers and ranchers have conservation concerns that need to be addressed," NACD President Tim Palmer said.

The grant is just under 50,000 and requires a 20% state or local match. This project has allowed Lauderdale County to have a full-time Grazing Specialist for 13 months.

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UNA Council One of 25

FLORENCE– The National Panhellenic Conference (NPC), one of the largest advocacy and support organizations for women, has named the University of North Alabama College Panhellenic Council as one of only 25 recipients nationally of the College Panhellenic Excellence Award. The award

See SHORTs... Page 9

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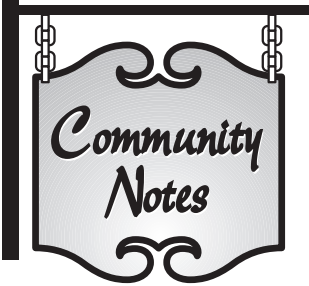
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however, there is no guarantee that this free
information will be published in the paper.
Visit our website for a complete list of
community notes. If your item MUST appear
in the paper a certain week, we suggest you
also place a paid ad by calling 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.

The Club (Florence Senior Center) 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.

Local Youth Shooting Sports Team "THE
HAPPY HOLLOW SHARPSHOOTERS" along
with Alabama Youth Education in Shooting
Sports is hosting a FAMILY FUN DAY event,
Sunday, August 30, 2-5pm at Muscle Shoals
Skeet & Trap 1301 County Rd. 346 Florence.
Event is FREE to the public

- Learn Firearm Safety
- BB Gun
- Trapshooting
- Skeet Shooting
- Horseshoes and Corn Hole Games will
be setup

EVENT IS FOR ALL AGES TO COME OUT
AND HAVE FUN!

Happy Hollow Sharpshooters is always
accepting new youth shooting members.

Muscle Shoals Skeet & Trap will be
accepting new members

More Information: Call or Text (256) 284-
3817. Email: Greg899202@gmail.com

Like many other organizations, Chloe's
Fund has been hampered in its ability to
fund raise due to the current pandemic
situation. Our primary fundraising efforts have
been our popular Bake Sales. However, we
came up with a way to offer you those very
same baked goods in a safe way. We will
offer a menu of popular baked goods that you
can pre-order and prepay for online. Menus
can be found on the Friends of Florence
Lauderdale Animal Services and the Florence
Lauderdale Animal Services Facebook pages.
The menu will explain how to order and prepay
for your safely wrapped goodies. The last day
to preorder from the menu is Wednesday,
September 2 at 5pm. A pickup area for you
to receive your order will be designated in the
Florence Lauderdale Animal Services building
on Saturday, September 5 from 10am-2pm,
located at 3240 Roberson Road in Florence.
(There may be some extra items you can buy
on site!) All proceeds from these sales benefit
Chloe's Fund in helping with medical and
veterinary expenses for local animals, many at
Florence Lauderdale Animal Services.

We dedicate our online Bake Sale to the
memory of one of the co-founders of Chloe's
Fund, Glen Nelson; we lost Glen to COVID in
July. Glen and his wife Debby started Chloe's
Fund in March of 2017 after they lost their
beloved dog of 16 years, Chloe. After Chloe's
passing, they set out on a mission to help as
many sick and injured Florence Lauderdale
Animal Services animals as they could. It's
impossible to detail the many ways Glen
and Debby as a team and individually have
impacted the Shelter and the animals in our
community. Without them, many animals' lives
would have been lost. Glen helped in any way
he could and we will miss him greatly.

Shoals Republican Club Labor Day
Weekend - Low Country Boil - on September
5, 4-7pm at the home of Rob & Tina Roberts,
121 County Road 232, Florence. Music,
Libations, Fun. \$30 per couple. Eventbrite -
256-762-1714.

Join us in welcoming our favorite Secretary
of State John Merrill to The Shoals for an
amazing and fun Southern Low Country Boil!
Secretary of State + Shrimp = Spectacular
Party.

See NOTES... page 30

Insurance Insights

Car Insurance Deductibles and Coverages:

Choosing Well

Car insurance — we all know we need it. But beyond that, many of us still ask ourselves, “What auto insurance should I get?” The key is knowing what deductibles and coverages are and how they affect auto insurance.

Put simply, a deductible is the amount that you agree to pay up front when you make an insurance claim, while the insurance company pays the rest up to your coverage limit.

When choosing your deductible, think about how much you’re willing to pay out of pocket if you need to make a claim. Weigh that against the fact that higher deductibles generally mean lower premiums. It really comes down to what makes you the most comfortable.

Auto insurance policies generally consist of several kinds of coverages. Because insurance laws vary from state to state, the following information is here to give you a broad overview of typical coverages, and it isn’t a statement of contract. Check with your states requirements.

Auto liability

Auto liability coverage pays for the damage if you’re legally responsible for injuring someone, or for damaging another vehicle or property in an auto crash. Auto liability coverage falls into two categories:

- Bodily injury liability: medical expenses, pain and suffering, lost wages, and other special damages.
- Property damage liability: damaged property, and may include loss of use.

Liability coverage also pays legal defense and court costs. State laws usually dictate the minimum amounts of insurance required, but higher amounts are available.

Personal injury protection (PIP)

This coverage pays your (or another covered driver’s) reasonable and necessary medical expenses for treatment caused by an auto crash. It may also pay for:

- Rehabilitation • Lost earnings
- Replacement of services (e.g., child care if a parent is disabled) • Funeral expenses

Medical payments

Available in many states. It pays for necessary medical and funeral expenses for those covered when the expenses are caused by an auto crash. **Collision** Helps pay for loss or damage from a crash to a covered vehicle caused by:

- Collision with another vehicle • Collision with an object • A vehicle rollover (deductible may apply)

Comprehensive

Helps pay for loss of or damage to an insured, covered vehicle that is not caused by a collision or vehicle rollover. Examples of this type of damage or loss include:

- Fire • Wind • Hail • Flood • Vandalism
- Theft • Hitting an animal (deductible may apply)

Uninsured motorist

Pays for damages if you or another covered person is injured in an auto crash caused by a driver who does not have liability insurance. In some states, it may also pay for property damage.

Underinsured motorist

Pays for damages if you or another covered person injured in an auto crash caused by another driver who is considered to be underinsured as defined by the policy.

Rental reimbursement

Pays for rental expenses if your car is disabled due to a covered loss. Daily allowances or limits vary by state or policy provisions.

Emergency road service

Pays for having your auto towed due to a breakdown. Towing limits vary by state or policy provisions.

How much car insurance do you need?

Unfortunately, there’s no black and white answer. It depends a lot on what coverages you need and the amount of deductible you feel comfortable with.



State Farm® Insurance Agent
Rebecca Stutts Hovater



501 S Montgomery Ave, Suite C Sheffield
256-383-1250 RececcaHovater.com
email: Rebecca@RebeccaHovater.com

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PRICES GOOD ONLINE SUNDAY, AUGUST 23 – SATURDAY, AUGUST 29, 2020.



HOME DECOR 50% OFF

FEATURING WALL DECOR Categories Listed

Does not include Floral, Crafts, Seasonal or Candle Departments

Decorative Crosses
Knobs, Pulls,
Handles, Hooks &
Decorative Hardware
Pillows, Rugs, Throws & Doormats

Framed &
Canvas Art
Wood & Metal
Wall Decor

Mirrors
Clocks
Letters
Shelves

All Memo Boards,
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Corkboards &
Dry-Erase Boards
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Adhesive Wall Art



Fall and Christmas items are not included in Home Decor sale.

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Does not include floral custom designs or candy

CHRISTMAS DECOR
40% OFF
Includes fabric. Does not include needle art, candy, light sets, light accessories or Scotch® tape

CHRISTMAS TREES
40% OFF
12 in - 12 ft

CHRISTMAS FLORAL
Arrangements, bushes, wreaths, garlands, swags, stems, picks and ribbon
40% OFF
Does not include custom designs

CHRISTMAS CRAFTS
40% OFF

CHRISTMAS LIGHT SETS & ACCESSORIES
25% OFF
Includes Mini Lights, C9s, Net Lights, LED Lights and Battery Operated Light Strands

FLORAL 50% OFF
Categories Listed
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Garlands, Swags, Wreaths & Teardrops Flowering and greenery
Faux Fruit & Vegetables
Potted Trees & Plants
Floral Stems, Bushes & Arrangements Floral and greenery
Does not include custom designs
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Collage Frames
Ready-Made Open Frames

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2-Pack Canvas 8 Sizes available **2.99 4.99 5.99**

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40% OFF

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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.

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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.....

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\$4⁵⁰

Week

\$7⁰⁰

Week

\$11⁰⁰

Week

\$12⁵⁰

Week

\$15⁰⁰

Week

*one line is approx. 30 characters

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DEADLINE: Friday 5pm

Waste and Recycling Manager, David Koonce, prepares refreshments for the press conference. He said that the city applies for grants every March based on need. Florence Recycling courtesy photos

Grant...

Continued from Page 1

former Florence City Council member. The program has served Florence and surrounding communities and municipalities for over 30 years.

The Florence Recycling Program has steadily worked to improve efficiency and production. The Alabama Recycling Fund injected funding into the program in 2009 to bring the automation needed to expand recycling opportunities to surrounding communities.

"This grant will allow us to purchase a new forklift for our recycling center, various containers for the University of North Alabama, and some larger containers that will be distributed out in the community, actually, some cardboard bins that can be used by businesses, and then, of course, the pickup truck for the City of Rogersville," Florence Mayor Steve Holt said.

The success of the Florence Recycling Program combines the efforts of state and

local leadership, our residents, school systems, and businesses. This cooperation has built a successful recycling program that supplies local manufacturers with raw materials supporting our local economy.

The mayor added that it's all part of the city's mission to maintain sustainability.

Florence and Huntsville are the only Alabama cities that have been designated as TVA Platinum Sustainable Communities for their efforts in keeping the cities environmentally friendly.

Simple Acts of Kindness

Mail or Email us a Simple Act of Kindness you have witnessed or experienced: editor@courierjournal.net 219 W. Tennessee St. Florence, AL 35630



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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.

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.
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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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Offer valid until August 31, 2020



A Familiar Face

Joseph L. Beaver


The First Southern Bank Board of Directors is proud to announce the promotion of **Joseph L. Beaver** to President and CEO.

Joe Beaver has been a fixture in the Shoals for decades, both as a banking professional and a community leader. He joined First Southern in April of 2019 as Senior Vice President and Agricultural Lender after 23 successful years at AmSouth/Regions. In just over a year at First Southern, Beaver has more than tripled the size of the agriculture loan portfolio and led the Bank in the successful agricultural insurance agency acquisition by First Southern Bancshares.

The University of North Alabama alumnus has also graduated from the Graduate School of Banking at Louisiana State University, National Commercial Lending School at Oklahoma University, and Executive Development Institute at Vanderbilt University.

We look forward to having Joe's leadership at First Southern Bank.



Good for our community, Great for our customers.



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Shorts...

UNA Council One of 25

Continued from Page 2

recognizes College Panhellenics that demonstrate success in the areas of academics, community impact, judicial procedure,

leadership, recruitment, programming, and marketing. The College Panhellenics at UNA include Alpha Delta Pi, Alpha Gamma Delta, Phi Mu, and Zeta Tau Alpha. Across the United States, there are NPC sororities on 670 college and university campuses.

ASUN Cancels Fall Sports

ATLANTA - The University of North Alabama's fall sports competition in women's soccer, volleyball and men and women's cross country will be moved to the spring semester. The ASUN Conference Presidents' Council announced last week the postponement of the ASUN regular season and ASUN Championship competition for the 2020 fall semester due to ongoing concerns related to the COVID-19 pandemic.

"Obviously this is a huge disappointment," said ASUN Commissioner Ted Gumbart. "Anyone who follows college sports understands the dynamics that brought us to this decision, but that doesn't mean we like it. The Presidents' Council decision on no fall competition will also apply to intercollegiate competition for any ASUN sponsored sports that have a designated spring championship.

The ASUN Presidents' Council also affirmed that providing a spring season for the fall sports remains an ASUN priority. UNA football (Big South) and ASUN winter sports of Men's and Women's Basketball and Men's and Women's Indoor Track & Field are not impacted by this decision.

More SHORTs... Page 15

If It Be Of God

So much ado about nothing. This is not the first or last panic we will ever see. Remember, the love of money is root of all evil. The greed for power comes in a close second. Then the lust for worship is what some folks secretly want. These three things seem to drive the typical unregenerate soul. But God watches as we slowly wither away and suddenly stand in front of Him. Acts 5:39 "But if it be of God, ye cannot overthrow it; lest haply ye be found even to fight against God." GOD IS IN CONTROL. Thank God in heaven there will be no more death, sickness, tears, sorrow, funerals, graveyards, hospitals, taxes, surgeries, cancers, fear, greed, lust, fighting, wars, darkness, money, liars, murderers, drunks, just to name a few things that have corrupted and perverted this generation. My dear saved brothers and sisters in Christ, pray for Jesus Christ to come again. Then your troubles and heartaches will be over. Then all these worries and cares and tears will end. Then you will experience eternal bliss in a union with saved loved ones in the heavens. The last prayer in the Bible by the great Apostle John concluded, "even so, Come Lord Jesus." That ought to be our prayer.

The Apostle Paul was caught up to the third heaven and God sent him back but he brought back something with him. He brought back a desire to leave and be with Christ which is far better. Philippians 1:21 "For to me to live is Christ, and to die is gain." Philippians 1:23 "For I am in a strait betwixt two, having a desire to depart, and to be with Christ; which is far better:" 2 Corinthians 12:4 "How that he was caught up into paradise, and heard unspeakable words, which it is not lawful for a man to utter." Thank God I can look up and see where I am going. Can you see where you're going? We all choose where we spend eternity. You might be in control of a few things now, but soon you will find out your power has vanished. When God takes over and He will, make sure you are on His side, because: Hebrews 9:27 "And as it is appointed unto men once to die, but after this the judgment:" Here's where you lose control.

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Commentary

ENOUGH with the Cage Distortions

We are constantly reminded by media and entertainment personalities that President Trump has difficulty with facts. He ad-libs, over-emphasizes, generalizes, approximates, mischaracterizes, guesstimates, and muddles the truth at a rate so alarming, it literally keeps his critics awake at night. By some accounts, "Trump has told 20,000 lies" since the election season some 48 or 50 months ago.

I'm not here to argue that point. Many politicians live a lie 24/7/365 - like many democrats who insist that they have the long-term well-being of aspiring black people at heart. But that's another issue for another time. This is not about Trump's lies or the well-being of Americans of color.

Those 20,000 lies pale in comparison to another political lie that has been bandied about millions of times in the last few years by those with keyboards, a camera, a microphone, and an agenda. They know better, but they just DON'T CARE.

Michelle Obama gave the keynote address on the opening night of last week's virtual Democratic National Convention. As should

See STUDENTS...on Page 26

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal in the Shoals THIS WEEK August 26, 2020


Bookstore Now Open Noon-4

FLORENCE – The Friends Bookstore located in the the Florence-Lauderdale Public Library will be reopening its doors Wednesday, August 26. The bookstore has been closed since March due to COVID concerns, but it will be reopening with modified business hours of Monday-Friday from noon-4pm. The bookstore will be limiting the number of shoppers allowed in at one time to three, and patrons are required to wear a mask. The bookstore is not accepting book donations at this time.

The profit made from the Friends of the Florence Lauderdale Public Library's Bookstore helps the library provide more free books and services to the community. The bookstore has a large variety of books at great prices, so be sure to go shop their selection!



Hours of Operation:
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Youth Education in Shooting Sports

Sharpshooters' Family Fun Day

FLORENCE – The Happy Hollow Sharpshooters and Alabama Youth Education in Shooting Sports are hosting a Family Fun Day event Sunday, August 30 from 2-5pm at Muscle Shoals Skeet and Trap, at 1301 County Rd. 346 in Florence.

The event is open for all ages and there is no admission charge. Come out, bring the family, and have fun!

- Learn Firearm Safety • BB Gun
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Thursday, August 27, 7:30am – 3:30pm, Central High School
Friday, August 28, 11am – 5:30pm, Cash Express, Darby Drive, Florence
Saturday, August 29, 8am – 1pm, Tracker Boating Center, Florence
Sunday, August 30, noon – 4pm, New Birth Ministries, South Spurr Street, Florence

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Monument an Affront Which Ones Matter?

To the Editor:

My great-grandfather from Tennessee never owned slaves, but he fought for the South in the war between the states.

He moved to Florence after the war was lost. My grandmother, my mother, and I were born here, and I grew up with a Southern heritage. I hope that the Florence City Council will have enough guts and gumption to move the statue of the soldier to where he can be appreciated.

I do not appreciate this being in front of the Lauderdale County Courthouse. It is an affront to anyone whose ancestors have ever been enslaved. Slavery is wrong. Don't glorify and memorialize it in this day and age.

Dorothy Darnall Franks
Florence

Editor:

Black Lives Matter... questionable. Does that mean others don't?

I believe all lives matter. Black, White, All Shades, and especially the children.

I once read that Margaret Sanger, the founder of Planned Parenthood, was discriminatory to the point she believed as Hitler, that there

In fact, Dr. Smith called the drug "a game changer."



were inferior races that should be controlled. (Guess who she meant.) When she found out how Hitler was doing this, she realized how terrible that was and she separated her manifest and whitewashed hers to become Planned Parenthood.

Murder by any other name is murder. One-third of today's abortions involve young black women. All the young ladies of color need to be aware of these controlling forces and their agenda.

Bob Strona
Sheffield

Corrupt and Evil

Editor:

The truck driver that was beaten by the Portland peaceful protesters has died. Since the law will not prosecute

See LETTERS...on Page 16

Athletic SUPPORT

by Eli Cranor



Summertime soreness

Dear Athletic Support: My son's summer football workouts are back in full swing. With the days getting hotter (not to mention having so many weeks off due to COVID) he's really feeling the impact of the weight room. He can barely walk! As a single mother, I'm not up to date on strength and conditioning programs. I guess what I'm saying is, I'm worried! When he gets home from workouts in the morning, he usually spends the rest of the day lying around the house. Just wanted to check with you and make sure this was normal, or if I should touch base with the coach. — Working It Out

Dear Working: There's nothing quite like the soreness that

comes from summer workouts. A combination of squats, deadlift, and power clean can produce a very distinctive



hobble. The good news is it goes away, eventually.

If your son keeps attending his workouts, the pain and soreness will gradually subside. But he has to keep going.

Summer workouts are a proving ground. They're what separates an athlete from a student not involved in extracurricular activities. For most teenagers, summer means vacation, two months of pure freedom!

But for athletes, summer means work. Hard work. Early mornings, tournaments on the weekends, and of course, the dreaded workouts.

There is, however, a method to the madness. What your son is doing is preparing his body for the coming season. He's training his muscle to endure the strain of a four-quarter football game.

This is no easy task. Most coaches realize their players won't actually achieve "game shape" until somewhere around the middle of the season. There's nothing like real competition to get a young athlete's heart pumping.

I always wanted my practices to be so hard that the games were easy. This philosophy is especially important for the summer of 2020.

You mentioned your son having "so many weeks off due to COVID." He's not alone. When the schools shutdown in the spring, so did many student athletes' training regimens. I'm sure some very devoted athletes continued trying to work out from home (see my previous column, "Staying in shape during a pandemic"), but it's almost impossible to match the intensity a good coach can provide.

So take peace in the knowledge that your son's coach is getting him ready. He's working him out hard now so the

games will seem easy. If your son sticks it out over the duration of the summer, he'll also be less likely to suffer nagging injuries.

And the best part? Your son is learning the value of hard work. While other boys his age are sleeping in, he's waking up early and putting in sweat equity toward his future. With the country currently upended and each week seemingly more uncertain than the last — this is a lesson that will serve him well for years to come.

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



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Does Bankruptcy Stop Eviction?



B. Grant McNutt
Managing Attorney

Many people struggling with debt fear losing their housing. That concern runs deep, and not just for those who are purchasing homes and fear foreclosure. Although the process and the financial impact is different, eviction can be just as traumatic as foreclosure. And, the eviction process typically moves much faster, leaving a renter little time to make alternate arrangements. That is challenging under any circumstances, but especially when financial resources are limited.

Eviction Proceedings Move Quickly

The residential eviction process for non-payment of rent is similar in Alabama, Tennessee, and Mississippi. In each state, the landlord must serve the tenant with a notice that allows a short period of time to pay in full before an eviction case can be filed. If the tenant makes payment in full during that time, the process terminates.

In Alabama, the tenant is allowed 7 days to catch up after the notice is served. In Tennessee, the tenant is allowed 14, though that time may be shortened to seven days if the tenant has been served with notice of the same breach within the previous six months. And, in Mississippi, the tenant has just three days to catch up. There is one other important difference in Mississippi: under certain circumstances, Mississippi landlords are allowed to engage in "self-help" eviction, meaning that they may remove the tenant without a court order. However, this option is only available when it is set forth in the lease, and the landlord may not breach the peace in conducting the eviction.

Bankruptcy and Eviction

Because eviction proceedings move so quickly, the automatic stay in bankruptcy can be a valuable tool for renters trying to hold on to their homes. The automatic stay is a court order that tells creditors and debt collectors that they have to stop trying to collect from you for as long as the stay remains in effect. That is typical until a Chapter 7 case is completed or a creditor successfully petitions the court to lift the stay. In most consumer bankruptcy cases, the automatic stay is entered as soon as the case is filed, so quick action may stop an eviction proceeding in its tracks.

However, whether or not the automatic stay halts eviction depends on where you are in the process. If you have received a notice or an eviction suit has been filed and you are considering bankruptcy, you should consult a local bankruptcy attorney immediately to find out how much time you have to proceed.

It is also important to note that the automatic stay triggers a temporary pause in the action and does not solve the underlying problem. What

happens next depends on the specifics of your situation and the type of bankruptcy you pursue.

Chapter 7 Bankruptcy v. Chapter 13 Bankruptcy

Chapter 7 bankruptcy does not offer a long-term solution to tenants facing eviction for non-payment of rent. Rather, the automatic stay creates a break in the action. This time-out may allow the tenant time to work out an agreement with the landlord. Alternatively, it can buy time for the tenant to make other living arrangements. Past-due rent can typically be discharged in a Chapter 7 case.

Chapter 13 bankruptcy, on the other hand, allows some tenants to avoid eviction or lease termination entirely and get caught up on past-due rent payments over time. This will not work for every tenant who has fallen behind, since it requires making regular rental payments as they come due plus regular payments toward the past-due balance. Chapter 13 is usually most useful for those who fell behind due to a short-term problem such as job loss, divorce, or a medical crisis. Someone who has come through a short-term interruption in income or spike in expenses may be able to make payments moving forward with a bit left over to catch up past-due balances.

Ideally, a landlord would make arrangements with a tenant in that situation, but it does not always work that way. Building the past-due amount into a three to five-year Chapter 13 repayment plan can create a manageable structure for catching up without the pressure of possible eviction and other collection actions hanging over your head.

Talk to an Experienced Bankruptcy Attorney Right Away


As you can see, there are many variables that impact how bankruptcy may help delay or avoid eviction and the type of bankruptcy that best serves a tenant's needs. The best starting point is a consultation with an experienced bankruptcy attorney. And, if you have already been served notice or an eviction suit is underway, there is no time to delay. Please call us at Bond and Botes right now and schedule a free consultation with one of the experienced bankruptcy attorneys. We can answer all your questions regarding Chapter 7 Bankruptcy, Chapter 13 Bankruptcy, stopping a foreclosure or wage garnishment, avoiding liens, stopping law suits, discharging medical debt, personal loans, payday loans, credit card debt, etc. We can alleviate your stress! We want to help and we can help you!

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Shorts...

Continued from Page 9

\$26 Million to Agriculture

MONTGOMERY – Governor Kay Ivey recently awarded \$26 million of the Coronavirus Relief Fund for the Alabama Agriculture Stabilization Program.

“Agriculture has an economic impact of over \$70 billion in the state of Alabama. Due to COVID-19, numerous farms and processing facilities have struggled to remain open and sell their products. Establishing the Alabama Agriculture Stabilization Program is not only the right thing to do to protect our farmers, but it is also key to stabilizing Alabama’s economy.”

The Alabama Agriculture Stabilization Program will be administered through the Alabama Department of Agriculture and Industries (ADAI) and will be allocated to the following:

- Direct Payment Business Stabilization Grants to Cattle Producers- \$10.5 million
- Meat Processing Plant Reimbursement Program- \$1.5 million
- Poultry Farmer Stabilization Grant Program- \$4 million
- Catfish Processor Reimbursement Program- \$500,000
- Fruit & Vegetable Processor Reimbursement Program- \$500,000
- State Supplemental CFAP Grant Program- \$8 million
- Nursery Grower Reimbursement Program- \$1 million

Alabama received approximately \$1.9 billion of federal Coronavirus Aid, Relief, and Economic Security Act (CARES Act) funding in response to and to mitigate COVID-19.

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Courier Journal

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HORACE the hound is as charming as ever. He is still looking for his forever home. He is middle aged and around 75 pounds. Horace likes children and little dogs. Horace does think he's a lap dog! He likes taking naps in this chair and would love to take them on your couch instead. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Adoptions are by appointment only at Florence Lauderdale animal services 256-760-6676.



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NOTICE OF SALE NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Self Service Storage Act. The undersigned will sell at public sale by competitive bidding on **Thursday the 10th day of September, 2020 at 10:00 AM on Lockerfox.com.** Said property is iStorage Florence, 4121 Florence Blvd, Florence, AL, 35634 Lauderdale County.

McGaughy, James #1126 - Wardrobe Cabinet, China Cabinet, Curio Cabinet, Cooler, Tables

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Letters...

Corrupt and Evil

Continued from Page 12

murderers, I suggest every citizen get a gun to protect them and their families.

It's better to go to jail if defending your or your family's life is not legal (according to corrupt prosecutors) than to die.

The legal system that's supposed to protect it's law abiding citizens is now protecting the criminals.

The Democratic run government and prosecutors in those cities are corrupt and evil.

Paul Sabatino
Florence

The Treatment Does Work

Letters to the Editor:

In the *Washington Times* on April 2 this year, Valerie Richardson cited a global survey in which doctors

rated Hydroxychloroquine as the most effective therapy for treating covid-19.

In addition, in April Dr. Stephen Smith who had worked under Dr. Fauci at the National Institute of Allergy and Infectious Diseases briefed President Trump on the promise of Hydroxychloroquine in treating COVID-19 at the White House cited in the May issue of *Whistle Blower Magazine*. In fact, Dr. Smith called the drug "a game changer."

The *Washington Post* chided the President's enthusiastic swift embrace of Hydroxychloroquine after Dr. Smith made a detailed presentation at the White House.

When the President invited survivors of COVID-19 to the White House – one Black lady likely in her 70s expressed to the President, "You saved my life!" [She was intimating that she heard the President suggest that Hydroxychloroquine worked; She likely required her doctor to treat her with it. Don't you love it?]

The Post suggested the President's embrace of the

drug "illustrates the degree to which the President prioritizes anecdote and feelings over science." It's clear that the Post parroted Fauci's view on anecdotal reports.

A final punctuating note from Dr. Smith: [He feels frustration as he]. . . sees many of his colleagues reacting negatively to a drug he argues has been shown in studies worldwide and in his practice to be safe and effective treatment for COVID-19."

I also observed a University of Southern California physician on One America News noting that Hydroxychloroquine was effective in treating covid-19 early this year. And another Doctor appeared on the same network in the past month in Manhattan who was frantic when he called medical authorities at a local hospital to inform them of the efficacy of Hydroxychloroquine; It fell on deaf ears, no doubt they were Fauci-ites.

Yahoo News dumped in my yahoo mail a headline in reference to Houston

See LETTERS...on Pg 19

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Letters...
Treatment...

Continued from Page 16

doctors' press conference in Washington touting Hydroxychloroquine effectiveness in treating COVID-19—Yahoo's headline: "How Quack Doctors And Powerful GOP Operatives Spread

Misinformation To Millions" [concerning the effectiveness of Hydroxychloroquine in treating covid-19.] Of course Yahoo faulted President Trump for touting the med "that doesn't work . . ." On the contrary, there are scores of accounts that this medicine works! Finally, have tens of thousands died needlessly of the COVID-19

because of the false Fauci driven narrative that Hydroxychloroquine doesn't work? I close with; "Who are the quacks?"

Hollis Todd
Huntsville

REA Vital for Rural Areas

Editor:

It's time for Congress to step up for rural businesses and communities Small businesses continue to feel the effects of the coronavirus pandemic. While they are doing their best to keep the doors open, they are hurting. That is especially true in our rural towns. Congress has acted to provide businesses with loans through the Small Business Administration six months of payment forgiveness. This is a lifeline for big city enterprises, but it doesn't help rural entrepreneurs. That is because many rural businesses do not have access to an SBA lender and must borrow from a USDA Rural Development program instead. On August 6, a bipartisan measure—the Rural Equal Aid (REA) Act—was introduced in the U.S. House of Representatives by Rep. Cindy Axne (D-IA). The legislation would provide

six months of principal, interest, and payment fee forgiveness to businesses with loans through the Rural Microentrepreneur Assistance Program (RMAP), the Intermediary Relending Program, and loans made to public and nonprofit organizations for community facilities, and to businesses, cooperatives, and nonprofits expanding in rural areas.

These are identical to the provisions that have been available to SBA lenders as part of the Coronavirus Aid, Relief and Economic Security (CARES) Act since March. Sen. Jon Tester (D-MT) is leading the bipartisan effort for the Senate companion bill. Having representatives and senators from both sides of the aisle supporting the REA is vital. We urge the remaining members of Congress to follow their lead. It's time to treat rural businesses equally by including the REA in upcoming stimulus legislation. Rural America can't wait any longer.

Johnathan Hladik
Policy Director
Center for Rural Affairs
Lyons, NE

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Cat & Kids

by Cathy Turner

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Writer's note: Right when I had decided that I had spoken enough, for now, toward our black experience, our children came home and staged a dance protest around the monument in downtown Florence. When our children do things, they give their all. On Facebook Live, our daughter spoke and then our son. And then they led the dance protest. Our son spoke excellently of the history of the statue and the damage that this monument has had and is having over our community. Then he spoke of dancing. Being limited in space here, I have chosen to share his words about dancing. Here is the latter portion of his speech before gittin' jiggy wit it. My son said:

But one truth I've known since I was little is that I love to dance. I love dancing. You know Black folks have used dance as a mode of

liberation and healing for centuries. What do we do when we dance? We liberate our bodies. We reclaim ownership of our corporeal beings. See dancing is an act of emancipation. One might call it, the emancipation of the boogie.

But forreal, I loved to dance. We would dance in the kitchen at home growin up. Just foolish. Dancing to Stevie Wonder and Lauryn Hill. Actually one night when I was in high school, I remember really wanting to dance to just let off some steam. Maybe it was a night that we beat Brooks or Muscle Shoals in basketball, I don't know. I can't remember. But I just remember that I really wanted to dance, and I didn't know where to go. I wasn't hip to any of the underground Florence nightclubs or anything. So instead I pulled into the parking of a closed establishment in St Florian around the way from our house, turned on some music and just started dancing. Freeing myself, you know. And after not long, someone must have called the cops because I saw a couple police officers slow down and start to pull into the parking lot. So I leaned into my car to turn off the music, and when I brought my head back out they had their guns pointed right at me. And I was

mostly just stunned by the whole thing, so I raised my hands slowly as they yelled at me to get my hands up. After things diffused a little, I quickly started explaining that I was a junior at Mars Hill Bible School and that I lived around the corner and that I was just looking for a place to dance.

My life was spared that night, but so many Black lives haven't been. The reason I see myself in George Floyd and Ahmaud Arbery and Botham Jean and Michael Brown and Trayvon Martin is because I know I could've been subject to the same fate. But what I also know is that when they were here, they were just young brothers looking for a place to dance. Looking for a place to let off some steam. To move about. To get free. And so that's what we're gonna do today. Even in the face

of oppression and white supremacy, we can get free. Even while we stare down the barrel of racism in this country, we can move and glide and get jiggy wit it. Even while we're tired and worn after weeks and weeks of protesting and pushing for change in Alabama, we can still dance to liberate ourselves. So y'all ready for a dance protest! I said y'all ready for a dance protest! Alright let's do it. Here's how it's gonna go. My sister's gonna lead two songs, then I'm gonna lead two songs, then we're gonna have a freestyle dance party, sound good? Alright let's do it! Thank y'all. We love y'all.

Chants to the beat during a dance: This is what democracy looks like! This is what America looks like! Email comments or suggestions to CatnKids1@gmail.com

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



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The only time a worker in Alabama is protected legally from being fired under state law is when they are terminated in retaliation for making a claim for workers compensation. The federal protections of race, creed, color, age, etc., still exist.

Here's the catch. If an injured worker files for unemployment the employer has the right to challenge the payment of benefits. There will be a hearing, usually over the phone. These hearings take place quite soon after separation from employment.

The employer will have participated in these hearings in the past and will often have a lawyer and witnesses for the hearing. The injured and newly discharged worker will not.

The Alabama Supreme Court has ruled that this hearing is the equivalent of a full-blown trial and if the employee seeking unemployment loses, they are barred from bringing a retaliatory discharge case.

If you have had an on the job injury and you believe you were terminated because of your on the job injury, do not apply for your unemployment benefits without consulting an attorney. Even though your employer may have a pattern and practice of retaliatory discharge, if you lose your unemployment 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, but also prevents other workers who are hurt on the job in the future. These (as yet uninjured) workers know if they get hurt and report an injury, they will lose their job. If you are hurt on the job and your environment changes, hostility increases, your duties change, etc., make notes of names and dates and what happened and give these notes to your attorney.

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

Please send the questions to:
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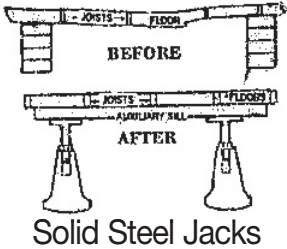
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THE BOLD AND THE BEAUTIFUL Ridge gave the 411 to Steffy about Shauna while Brooke sought advice from Eric. Neither woman held back when rivals Brooke and Quinn found themselves face-to-face. Quinn antagonized Brooke, but when Shauna arrived, Brooke got the final word. Thomas and Steffy shared a shocking moment of truth. Ridge made a plea for forgiveness. Thomas convinced Steffy to do the right thing. Finn found himself with an ethical dilemma. *Wait to See: Brooke and Ridge's mood lightens up when they look back at their mistakes of the past. Convinced that they are each other's destiny, Ridge makes a big promise to Brooke. Quinn hatches a new plan, which involves Bill, to separate Ridge and Brooke.*

DAYS OF OUR LIVES Hope and Rafe got a tip on

Eve's whereabouts. Ciara felt unnerved when Ben took her to a creepy location. Eric tried to find a compromise with Belle. Sami confessed the truth to Marlena. Ben struggled to overcome his brainwashing. Eve had a vision of Paige. Rafe and Hope made an important decision about their future. Nicole stirred the pot between Belle and Sami. Sami made a bold move at her grandson's custody hearing. Ciara was trapped in a dangerous situation. Rafe grilled a surprising intruder in his home. A fearful Hope questioned Ben. Gabi and Jake gave in to their feelings for each other. Sami betrayed Eric in order to hurt Nicole. Eduardo put Rafe in a tough spot. Ben had an explosive confrontation with Eve. *Wait to See: Gabi is forced to make a heartbreaking decision. Gwen blows up at Jake. Rafe says farewell to Salem.*

GENERAL HOSPITAL Willow made a terrible discovery. Julian found himself in a no-win situation. Jason tried not to jump to conclusions. Sonny received an important call regarding Mike. Olivia and Ned were highly anxious. Michael had a theory. Ava was relieved. Nelle found herself at a disadvantage. Nikolas reached out to Spencer. Carly stayed with Michael. Sonny received the confirmation he needed. Chase got a lead. Epiphany stepped in to help. Willow found comfort from

an unlikely source. Carly tried to help. Jax reached out to Jordan. Curtis felt responsible. Portia remained positive. Joss made a confession. Jax wanted to protect Carly. Michael was anxious. *Wait to See: Jordan is cornered. Portia apologizes. Sam worries about Alexis.*

THE YOUNG AND THE RESTLESS Adam entered into some dangerous territory with Sharon. Victoria and Billy were brought together due to a crisis. Nick helped Phyllis put her latest plan in motion. Elena found some common ground with Amanda. Victor crossed the line to help Adam. Summer made a surprising decision. Meanwhile, Chelsea made a shocking discovery in Kansas. *Wait to See: Lily challenges Billy's work ethic. Lola and Kyle share a charged moment. Phyllis smells success.*

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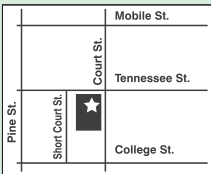
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“Medicare Part B Coverage”

Medicare Part B is most used when you visit your primary care physician or specialist. But Medicare Part B is also used for many other medically necessary services. Medicare defines medically necessary as “healthcare services or supplies needed to diagnose or treat an illness, injury, condition or disease, or its symptoms and that meet accepted standards of medicine”.

One of these other services covered by Part B is transportation by ambulance. Medicare covers and helps pay for ambulance services only if other types of transportation will endanger your health and will only cover and help pay for you to be transported to the nearest medical facility that’s able to give you the care you need. If you choose to be transported to a facility farther away you may have to pay more.

Another service Part B covers is Durable Medical Equipment (DME). DME must be long lasting equipment that is used in your home for medical reasons and has an expected lifetime of at least 3 years. Medicare has a long list of equipment that falls under DME.

One of the most important benefits of Medicare Part B are the preventive services that it covers. These services include health care that is used to prevent illness or detect illness at an early stage.

Medicare.gov list 23 screenings and shots that fall under preventive services. They include things such as mammogram screenings, colorectal cancer screenings and flu shots.

Part B has an annual deductible of \$198 and a coinsurance of 20%. This means that if you have Original Medicare only, with no other supplemental coverage, you will owe the first \$198 filed on Part B each year and, after the deductible is met, you will be responsible for 20% of the cost of Part B services you receive.

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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STRANGE but TRUE

By Lucie Winborne

• In 2015, Godzilla was made an official resident of the Shinjuku ward of Tokyo. The “King of Monsters” was not only given Japanese citizenship, but also appointed as the ward’s tourism ambassador.

• When Henri IV of France wed Maria de Medici in 1600, he could not actually be present for the ceremony. Instead, he sent a life-sized sculpture of himself ... made entirely out of sugar.

• Knowing they might never return safely from the moon, Neil Armstrong and the Apollo 11 crew worried about the prospect of leaving their families without financial support, but couldn’t take out life insurance policies due to the extreme risks of their mission. Instead, they signed hundreds of autographs to be sold if they didn’t make it home. Thankfully, those weren’t needed, but still show up in space memorabilia auctions today, going for as much as \$30,000.

• Only two sports have been played on the moon -- golf and the javelin throw.

• At a NOAA conference in 1972, civil and women’s rights activist Roxcy Bolton proposed naming hurricanes after senators instead of women. She also preferred the term “him-i-canes.”

• Hot air balloons can’t be used in the rain because the water would boil from the heat, destroying the fabric.

• A donkey will sink in quicksand, but a mule won’t.

• Like to lie back and watch puffy clouds drift lazily by in the summer sky? Bet you’d never guess that a single one weighs about 1.1 million pounds! Researchers calculated that staggering amount by multiplying a cloud’s water density by its volume. So how do they manage to float? Simple: The air below them is even heavier.

Thought for the Day: “Instead of letting anxieties and uncertainties fence off your life, they can become signposts showing you where to turn to do what really matters to you.” -- Mark Freeman

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Real

Randall on Real Estate
News & Tips on the Shoals Market



Coaching and Real Estate

There are so many parallels between sports and real estate, and life in general for that matter. Lessons on leadership, teamwork, organization and many other topics are plentiful and in a lot of cases will stick with a person forever.

This fall will be my fourth season to coach my daughter’s club soccer team. Coaching has been and continues to be one of the most rewarding investments of my time. If you’ve ever thought about helping out with your child’s sports team, I highly encourage that you give it a shot. You’ll be glad you did.

The past four years have taught me a lot about the game of soccer, as well as reminded me a lot about just how much the dynamics of coaching and leading a youth sports team have in common with leading my own real estate team or navigating the waters of business in general.

For example, in a soccer match, each team will field 11 players. In order to have a chance to win, all 11 players will need to do their job. If one or two players don’t do their job, things can get out of hand in a hurry. But those players also have to know and understand their role and responsibility so they can be in a position to be successful.

Likewise, in a typical real estate transaction, there are typically 11 or so players involved. You have a Buyer, Buyer’s agent, Seller, Seller’s agent, lender, appraiser, home inspector, closing attorney or title company (or both), pest inspector, surveyor, etc... A lot of people and a lot of working parts.

Each player involved, from the striker on the soccer team to the loan processor at the bank, is in the middle of their own story, their own journey, chasing their own dreams, and trying to overcome their own adversities. All while trying to contribute to a successful outcome for all of the other people involved.

Regardless of whether it’s on the soccer field or at the closing table, the biggest thing I’m reminded of is not that these are “players” on a team or “working parts” in a real estate transaction, but that these are all people. Young people, old people and in between. The more I understand that and embrace it, the better coach, leader and person for that matter I will be, allowing me to be a better teammate in this game we call life. -mr

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

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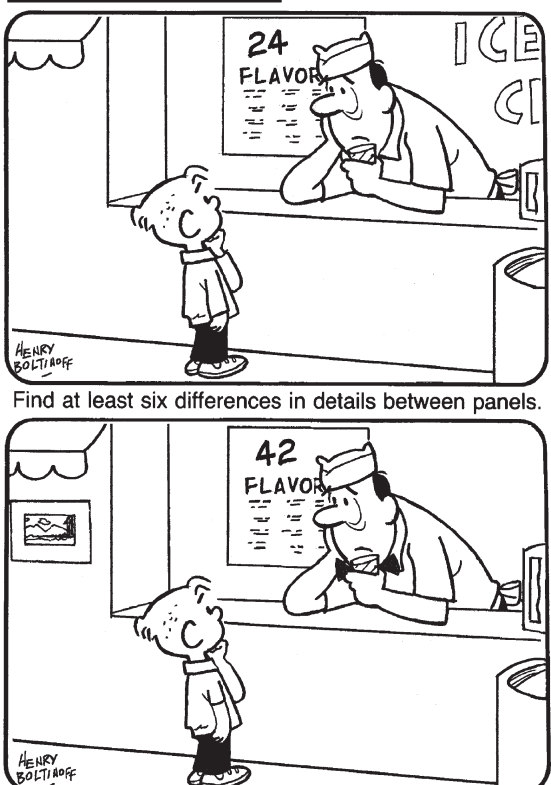
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HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.

Differences: 1. Picture has been added. 2. Boy's sleeve is different. 3. Man has a bow tie. 4. Napkin dispenser is larger. 5. Number of flavors has changed. 6. Partial window sign is missing.

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TVA OPEN HOUSE ON FORMER COLBERT FOSSIL PLANT POSTPONED

Due to COVID-19 pandemic concerns, the Tennessee Valley Authority (TVA) is postponing both the physical and virtual open houses regarding plans and projects for the former Colbert Fossil Plant that were scheduled for Tuesday, Sept. 1, 2020, from 5-7 p.m. at the Alabama Music Hall of Fame.

TVA will reschedule the events to a future date and provide updated information at that time. We look forward to public participation and interaction.

For additional information, visit the link to the Colbert site at www.tva.gov/ccr.



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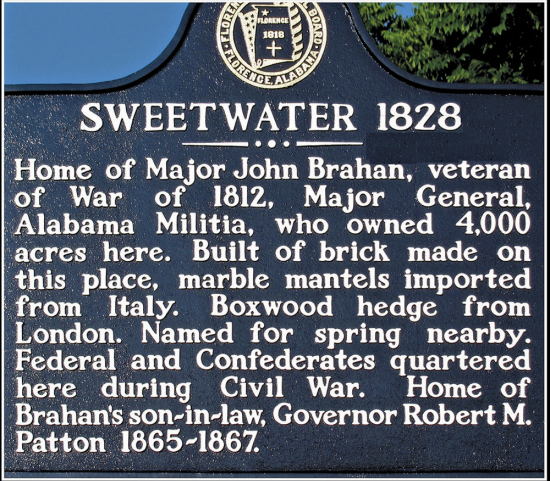
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SIGNS OF THE PAST



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SWEETWATER 1828
Home of Major John Brahan, veteran
of War of 1812, Major General,
Alabama Militia, who owned 4,000
acres here. Built of brick made on
this place, marble mantels imported
from Italy. Boxwood hedge from
London. Named for spring nearby.
Federal and Confederates quartered
here during Civil War. Home of
Brahan's son-in-law, Governor Robert M.
Patton 1865-1867.

Location: 2100 Lee Hwy (Florence Blvd),
Florence 34.8252°N, 87.6444°W

This historic home of Governor Robt. Patton,
figures prominently in the history of Florence,
yet is hidden from view surrounded by trees.

~ Courtesy David Curott ~ author of
“Signs of the Past” and “More Signs of the Past”

DAVE Says

by DAVE RAMSEY



BUILD WEALTH IN COLLEGE?

Dear Dave,
What advice do you have
for college students who
want to plan for the future
and start building wealth?
I'll finish my master's degree

in marketing in less than two
years, and I've been pretty
lucky so far because my
parents have paid for school. I
bring in about \$2,200 a month
at my job, and I have \$24,000
in savings.
Alex

Dear Alex,
If I were you, I'd get
really good at the whole
marketing thing. At this
stage of the game, you
are your best investment.
You're a go-getter, so just
keep on going and getting
it.

If you continue on this
path, and by that I mean
working, going to school,
and piling up cash, you're
going to be able to put that
marketing know-how to
work in a big way. You'll be
able to use some of the cash
you've got stored away to
set yourself up in your new
life. What you're doing
right now, in your situation,
will give you a better return
mathematically than a
mutual fund.

Do you get what I'm
saying? An education that
is *usable* is more valuable
to you at this stage of the
game than investing. Now,
when you finish school and
start living life in your new
career, good growth stock
mutual funds are what I'd
recommend for retirement.
And at that point, if you've
got an extra \$30,000 or
\$40,000 sitting there, that's
even better.

Great start, Alex. Well
done!
—Dave

MANDATORY WITHDRAWAL AT 72?

Dear Dave,
I'll be 72 in October, and
I have a Roth IRA I haven't
done anything with in a while.
I've got about \$30,000 in it,
and I believe I read where the
government said there will be
a mandatory withdrawal at
age 72. If this is true, what
should I do with that money?

Danny

Dear Danny,
I'm not positive there are
mandatory withdrawals
on a Roth IRA. I think that
applies to traditional IRAs,
but double-check with
your investment advisor to
make sure.

If it does apply to Roths,
I'd take the required
minimum distribution and
move that amount to other

investments. Or, since it's
only \$30,000, if you've got
another nest egg you plan
to live on, you could just
have some fun with the
money.

In any case, talk to your
investment professional
before taking action. If he
has the heart of a teacher
and cares about your best
interests, he'll look at your
overall financial situation
and guide you in making
the right decision.
—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
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Notes...

Continued from page 4

Applications for the Elk National Foundation's (ENF) Most Valuable Student Scholarship program are available online as of August 5. Any high school senior who is a citizen of the United States is eligible to apply. Applications must be submitted online on or before November 15, 2020. The ENF will award 500 four-year scholarships to the highest-rated applicants in the 2021 competition. Male and female students will compete separately. Applicants will be judged on scholarship, leadership, service and financial need. Due to the Covid-19 pandemic, ACT scores will not be required on this year's application. For additional information and to apply, go to enf.elks.org/MVS or contact Dr. Jean Love, Scholarship Coordinator, Shoals Elks Lodge 2860 at 256-762-5043.

Luncheons at Cloverdale Community Center will be cancelled for remainder of 2020. Hopefully 2021 will be better. We love and miss everyone. Be safe!

Northwood Methodist Drive-Thru Food Pantry call for appointment, 256-764-2111.

LifeSouth Blood Drives for August 2020
Wednesday, August 26, Noon - 6pm, Hackleburg Market, 1515 Old Hackleburg Road, Hackleburg
Thursday, August 27, 9am-4pm, Lewis Electric Supply Company Inc., 1306 2nd Street, Muscle Shoals
Thursday, August 27, 7:30am - 3:30pm, Central High School, 3000 County Road 200, Florence
Friday, August 28, 11am - 5:30pm, Cash Express, 1587 Darby Drive, Florence
Saturday, August 29, 8am - 1pm, Tracker Boating Center, 4120 Florence Boulevard, Florence
Sunday, August 30, Noon - 4pm, New Birth Ministries, 225 South Spurr Street, Florence

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Loren E. McCoy, M.D., FACP
Internal Medicine
Accepting new patients for primary care and medical weight loss.

Commentary
Enough...

Continued from Page 12

be expected, she assailed Trump and a lot of his policies. Fair game. The oft-repeated lie is about Trump throwing illegal (migrant) children into cages, like this is all new to a stunned American populace. It's a point often distorted by democrats, the national media, bloggers, and social media users at every opportunity. During her speech, Obama said, referring to Americans, "They watch in horror as children are torn from their families and thrown into cages." Her statement insinuates that this abhorrent practice is just another heartless move by this president who lacks empathy. She's a charlatan like the rest. Separating children from their illegal parents at the border is not new, and she KNOWS IT. Those very same "cages" were built and used in her husband's administration for the same purpose

of detaining children of those illegally crossing the border. Those same chain-link enclosures that were built during the Obama-Biden administration were inside border facilities where migrants were temporarily housed and separated by age and sex. The word deception is too kind in this instance. We never knew this incarceration policy existed under the previous administration, did we? It was no big deal, a matter of prudent border security under the Obama regime. The biased media used Trump's alleged racism, xenophobia, and his zero-tolerance policy at the border to stir great anger by circulating photos of children in the enclosures. However, once again, a huge level of deception. Those Associated Press photos were from 2014 and depicted some of the thousands of unaccompanied children held by Michelle's husband, President Barack Obama, not any being detained by President Trump. When the truth surfaced, some embarrassed Democrats and human rights activists who had eagerly tweeted the photos, quickly deleted those tweets. But the national media, talking heads, and top democrats never blinked. Years later in the heat of an election cycle, the caged children continue to be a singular cruelty of Trump/Pence. We just need to file this whole cage issue in the Biased BS Box with other nonsensical and unfounded democrat scares like stripping social security from seniors, purposely starving children, and US coastal cities that were going to be icebound by 1980 because of global cooling, and then underwater by 2010 because of global warming. I'm not concerned as much with 50 months of Trumpisms as I am with 50 years of liberal hysteria and distortion. Worse yet, there is no end in sight, Trump or no Trump come November 4. There is a lot we can criticize Donald Trump about without cooking up falsehoods and scare raids. I will be the first to admit it. However, as aggravating as he can be, right now he appears to be the only notable resistance to an out-of-control Marxist-American mindset, a marauding septic tank on wheels. I'm not sure where we would be without him.

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