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Volume 136 Number 46

September 9, 2020

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Celebration Honors Syed

SHEFFIELD—Shoals Primary Care and the Syed Scholarship Foundation will host a Celebration of Life honoring Dr. Faizullah Syed at 11am on Saturday, September 12 in front of Shoals Primary Care at 342 Cox Blvd in Sheffield. Syed passed away in a recreational vehicle accident while on vacation in July. The gathering will be casual and masks will be required. The celebration will take place rain or shine.

The Syed Scholarship Foundation will award scholarships to Shoals area high school seniors who are planning to go into the healthcare field. They will apply through an on-line application form beginning in January. Tax deductible donations will be accepted from individuals and businesses. Dr. Syed was very generous with his time, knowledge, and resources for people in the Shoals. Shoals Primary Care and the Syed Foundation hope that his legacy can live on through this annual scholarship program.

People can donate in person at his celebration of life event Saturday or by mail to: Syed Scholarship Foundation 342 Cox Blvd, Sheffield AL. 35660

Covid Relief for Timber

MONTGOMERY – Governor Kay Ivey on Monday awarded \$10 million of the Coronavirus Relief Fund for a state-wide program to assist Alabama timber owners impacted by

More SHORTS... on Page 6

Courier Journal

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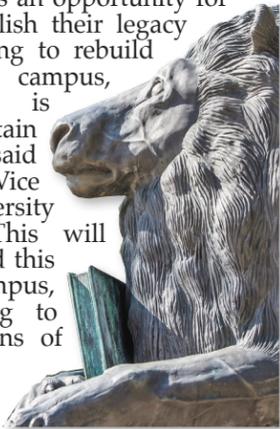
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For information about advertising in this spot, call 256-740-4701

UNA Launches Legacy Initiative

FLORENCE – The University of North Alabama is launching its Legacy Initiative September 8 as a means of rebuilding Harrison Fountain and Plaza after the fountain collapsed in December of 2019 and to ensure the perpetual vitality of the University.

"This initiative is an opportunity for everyone to establish their legacy at UNA by helping to rebuild the heart of the campus, which, for us, is Harrison Fountain and Plaza," said Kevin Haslam, Vice President for University Advancement. "This will allow us to rebuild this beloved area of campus, providing funding to support generations of



See LEGACY... on Page 6

Maxeff Nets Honor for Adventech



Maxeff Motor Company photo

FLORENCE – The Business Council of Alabama and the Alabama Technology Network last week announced the selection of Adventech, Inc of Florence as the 2020 Small Manufacturer of the Year.

Adventech was recognized for its world leadership and technological breakthroughs in the development and manufacture of the Maxeff motor. The Maxeff motor includes patented proprietary technology which reduces power consumption by as much as 40%. It is used primarily for industrial and municipality applications such as pump drives,

cooling tower fan drives, automation applications and bag houses.

"Sixty-five percent of the energy of this world of industrial countries is used by electric motors," said the Maxeff Motor inventor, Gerald Goche. "I came up with a different system that has no pollution that will run 95 to 98, we even reach 99% efficiency at any load. Hypothetically, if the whole world will use nothing but Maxeff motors, we would



Goche

See MAXEFF... on Page 6

First Metro Bank Promotes Three

FLORENCE—First Metro Bank recently announced the promotion of three bank officers as a result of the dedication and commitment they have continuously demonstrated throughout the years.

Karen Johnson has been promoted to Branch Manager in Tuscumbia and Vice President of First Metro Bank.

She is one of First Metro Bank's original nine employees, having begun her career at the Bank in November 1988. In addition to her position as a Consumer Lending Officer at the Tuscumbia office, she is also the First Friends Coordinator.

First Friends is a travel group for account holders 50 years of age or older.

See FIRST METRO... on Page 2



Johnson



Parker



Parrish

Inside this Issue

- Savvy Senior
- Guest Op-Ed
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- Junior Whirl
- Artists for Community
- Randall on Real Estate
- Hocus • Soaps
- Insurance Insights
- Adopt-a-Friend



- Cat & Kids
- Dave Says

- Medicare Minute
- On Your Debt

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National Advance Auto Sales
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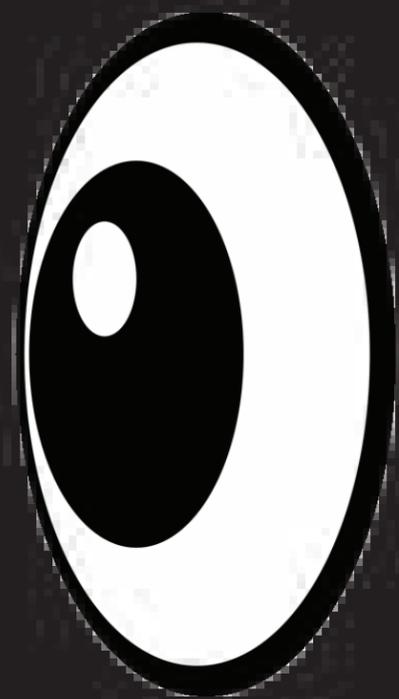
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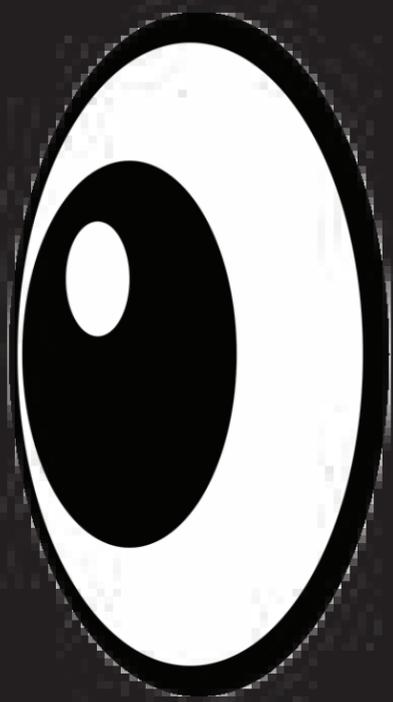
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First Metro...

Continued from Page 1

Alana Parker has been promoted to Assistant Vice President at First Metro. She joined First Metro Bank in 2008 as Education and Training Director responsible for training programs for new and existing employees and promoting financial literacy to area schools and the surrounding communities.

While continuing in her role as Education and Training Director, Alana was promoted to Community Reinvestment Officer in February 2014. She has performed exceptionally well in all areas, particularly in her leadership and oversight of the Bank's six student-operated branches. She has presented First Metro Bank's student-operated branch model to bankers and regulators throughout the state and at national conferences in Los Angeles and Washington D.C. sponsored by the FDIC and the United States Department of Education.

difference he has made in continuing to strengthen First Metro Bank's Credit Department.

"These are three exceptional employees who have remained dedicated to the betterment of First Metro Bank for years," said Rodney Howard, First Metro Bank President and CEO. "The promotions they received are well-deserved. I know they will continue serving First Metro Bank and our customers in an outstanding manner."

FOUND MENS WEDDING RING in the North Florence area. Call to identify, 256-760-9185.

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Chris Parrish began his employment at First Metro Bank in April 2007 as Credit Analyst. He was promoted to Credit Administrator and Assistant Vice President in May 2012. Under his leadership as Credit Administrator, Chris has incorporated processes and procedures for increased accuracy and efficiencies, in addition to maintaining the Bank's strong adherence to regulatory compliance. Chris is promoted to Vice President as a result of the significant

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Yard Sales

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

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

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

★ ★ ★ ★

MUSCLE SHOALS: 105 WILLOW Oak Drive SAT. 7AM-2PM, MOVING YARD SALE! SATURDAY, SEPT. 12 HOME DECOR., FURNITURE, WOMEN'S CLOTHES, MENS CLOTHES, CHILDREN'S CLOTHES, TOYS AND MUCH MORE!

FLORENCE: 9754 CO RD 61 4 DAY SALE! Sept 12-15; 6am-6pm. Ten tables of household items .50ea.; 50+ rod & reels, \$3ea.; furniture, appliances. Rain or Shine!

FLORENCE: 1500 Jackson Rd. Fri./Sat. 3 Family Yard Sale! Furniture, bedding, pressure washer, tools, misc., lots more! Cancelled if raining.

LEXINGTON: 4834 CO RD 136 Sat. 7AM-Noon, MEGA SALE! Furniture, fixtures, men's clothing, small appliances, horse tack.

MUSCLE SHOALS "MASSIVE" MULTI-FAMILY YARD SALE 4113 Sportsplex Dr. Sat. 8 am-until?

MUSCLE SHOALS HUGE YARD SALE, 117 Hickory Dr., Sat. 7am-until? Outdoor Furniture, Tools, Household items, Clothes, Lots of Odds & Ends!

FLORENCE: 4530 CO. RD. 200 (Home 1/4 mi. below Southern Farm Table.) Fri./Sat. 9am-? ESTATE OF BEULAH CANERDY Map ID # 3873

TUSCUMBIA 3 FAMILY YARD SALE 100 River Dr., Off Old Lee Hwy. Saturday, Sept. 12th NO SALES BEFORE 7 AM Furniture, Pictures, Ladies Clothing & Much More!

FLORENCE BIG YARD SALE, 718 Gresham Road, Across from Playworld, Thurs. Fri. & Sat., Jewelry, nice ladies clothing, and lots of misc.

FLORENCE INDOOR SALE, 2375 Sherrod Ave., Fri., Sat. & Sun. 10am-2pm, Washer, Dryer, Furniture, Patio Furniture and misc. 256-275-2252

MUSCLE SHOALS: 3418 LENZ Street Sat. 6:30am-? FURNITURE, LARGE MIRROR, HOUSEHOLD items, etc. Map ID # 3819

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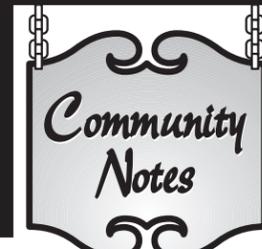
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Community Notes

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

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

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

Book Club: Spring Park, Tusculmbia, 10am. More info: nancy537481@yahoo.com or on Facebook look for "Readers of the Lost Ark Book Club".

Girls in Kindergarten-6th grade are invited to Popsicle's in the Park on Saturday, September 19 at Cox Creek Complex Playground (Farmer's Market area). Popsicle's is a fun craft with the opportunity to learn how to become a Girl Scout! Saturday, September 19 from 2-4pm.

Day by Day, a grief support group for bereaved parents/grandparents, meets Sunday, September 13 at 2pm at temporary location, Cross Point Church of Christ Pavilion, Florence.

The Trail of Tears Commemorative Motorcycle Ride comes to Waterloo on September 19. The ride in Alabama begins in Bridgeport near Chattanooga, TN and ends in Waterloo where a festival will be held. Waterloo is where some of the Cherokee were loaded on boats in 1838 to take them to Indian Country in Oklahoma. Others walked other trails to Oklahoma through freezing temperatures and slept on the ground. Thousands died. The ride commemorates that struggle. Visit www.al-tn-trailoftears.net. Line up down town Bridgeport 7am and leave at 8am CDT for lunch at Redstone Harley-Davidson in Hunstville. Leave Hunstville at 12pm and arrive in Waterloo at 3pm.

The Colbert County Republican Party is returning to the Tusculmbia Railroad Roundhouse for Constitution Day Celebration 2020. Celebrating the 233rd anniversary of the signing of the United States Constitution. We will gather together this year on Saturday, September 19 from 5-9pm. Activities will include music, delicious catfish and chicken dinners provided by Swamp John's, and speeches from all of our local Republican Candidates. Our keynote address will be delivered by Alabama Secretary of State John Merrill. Donate \$25 and receive an all access ticket to Constitution Day 2020 activities and a delicious Swamp John's catfish or chicken dinner. Sponsorship \$500 and become a gold sponsor. Your company's banner will be displayed prominently and 8 individual tickets with preferred seating. Sponsorship \$1,000 and become a co-host. Co-host's graphics/logos will be featured in all event literature and all official ceremony photos and more. Co-hosts will receive 8 individual tickets with preferred seating. For more information, call Chairman Phillip Green at 256-762-4072 or email colbertgopchair@pm.me. Checks can be mailed to: PO Box 4201, Muscle Shoals, AL 35661.

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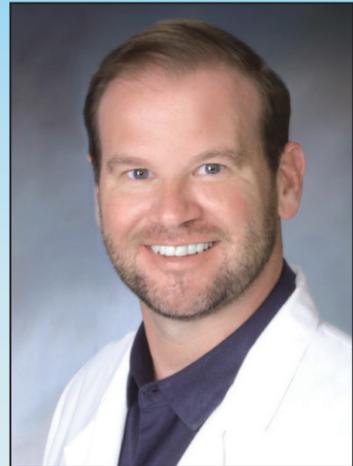
The Club (Florence Senior Center) is closed for activities. However, curbside meal pick up is Monday-Friday. Call 8:30-10:30am for meal. Pick up between 10:30-11:30am. Donations accepted, but not expected. 256-760-6668.

Free Fishing Days at Deibert Park have been canceled for the 2020 season- including Saturday, September 12. The Club continues serving curbside lunches M-F, however, all other Senior Center activities are suspended until further notice. For more information, please call The Club (Florence Senior Center) at 256-760-6420.

"The Cure for Dreaming" by Cat Winters will be discussed at the September 16 meeting of the Readers of the Lost Ark

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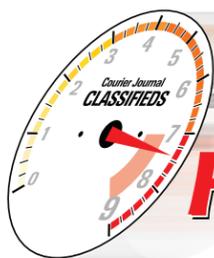
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- **Yard Sales** 5 LINES Prepay Each additional line - \$1.50 YARD SALES - An exclusive listing of the area's better sales prominently placed **\$11⁰⁰** Week
- **Employment** 5 LINES Prepay Each additional line - \$2.25 EMPLOYMENT - Looking for employment or Businesses looking for employees **\$12⁵⁰** Week
- **Private Party Auto Rate** Up to 8 LINES for 4 weeks. Prepay Each additional line - \$2.00..... **\$15⁰⁰** Week

*one line is approx. 30 characters

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Award

Continued from Page 1

immediately save 35% energy from our power plants."

Katie Boyd Britt, CEO of the Business Council of Alabama, explained, "Each year this award seeks to celebrate the hard work and dedication of those manufacturers leading the way in leadership, performance, profitability, and workforce relations."

Britt added that the winners are selected by an independent panel of judges based on the company's superior performance in customer focus, employee commitment, operating excellence, continuous improvement, profitable growth, and investing in training and retaining staff.

Keith Phillips, Director of the Alabama Technology Network, added, "We are excited to shine the spotlight on this impressive organization.

Our congratulations to Adventech for this honor."

Ron Ballman, Adventech CEO said, "Speaking for everyone in our company, Adventech is very proud to be chosen as the 2020 Small Manufacturer of the Year. Our objective to become recognized as the most disruptive technology to hit the electric motor market in the last 65 years continues to gain momentum. This award confirms our manufacturing leadership."

More than 3,000 Maxeff motors are currently in place, serving U.S. and international customers including Coca-Cola, PepsiCo, Miller/Coors, InBev, Moffitt Cancer Center, Rio Tinto, and the Jamaican Water Authority.

Adventech, Inc is a technology-driven manufacturer of the MaxEff Electric Motor Generator and is committed to developing innovative, efficient technologies and devices for 21st century industry.

Shorts...

Covid Relief for Timber

Continued from Page 1

the COVID-19 pandemic.

"The forestry industry has an economic impact of over \$23 billion in the state of Alabama and provides over 40,000 jobs in some of the most rural parts of our state," Governor Ivey said. "CARES Act funds are intended to stabilize our economic losses and

help our state recover from COVID-19. This program is designed to reduce the burden of Alabama's 23 million acres of timberland and the subsequent jobs that depend on a healthy timber industry."

This grant program will be administered through the Alabama Forestry Commission. It will include grants of up to \$10,000 on a first-come, first-served basis to qualifying timber owners who harvested timber in Alabama from March through July.



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8:00am - 5:00pm

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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.

Legacy...

Continued from Page 1

UNA students. It also will allow those who love the University opportunity to have their name etched in the plaza."

The Legacy Initiative, will have two phases. It will include a number of naming opportunities, including benches, trees, marble squares, plaques, and bricks. It will launch in its initial phase to members of the UNA campus community, including faculty, staff, and students. It will open to others beginning in October. This phase will continue until the project is fully funded, including the establishment of an endowment for the ongoing maintenance of Harrison Fountain and Plaza.

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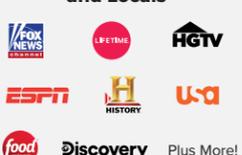
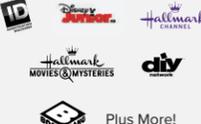
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- **Riding the brakes.** Keeping your foot on the vehicle brake pedal might be causing excess strain on your brakes. If you are driving a manual-transmission vehicle (stick-shift), try downshifting to remain at safe speeds.
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- **Slowing down to look at crashes or construction.** Rubbernecking is not only dangerous, but can also contribute to a chain reaction of slowed traffic. Keep your eyes on the road ahead so you can stay alert to closed lanes or police officers directing traffic after a crash.
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Substitute nurses needed at Sheffield City Schools for the 2020-2021 school year at \$100.00 per day.
Must have a valid nursing certification.
Please contact **Dr. Carlos Nelson at 256-383-0400 or cnelson@scs.k12.al.us**

Bobcat of the Shoals NOW HIRING - Diesel Mechanics
Are you looking to grow with a family-owned local business?
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Full Training is Provided

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HONDA: ACCORD EXL, 2003 \$6,350. 4 cylinder, silver, black leather, one owner, 107K miles, Really nice. 256-527-2125.

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

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

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

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EX: Five 20mg tablets of Sildenafil is equivalent to one 100mg Viagra®

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Shoals Primary Care
along with the
Syed Scholarship Foundation
invites our local community to a
Celebration of Life Honoring Dr. Faizullah Syed
Saturday, Sept. 12 • 11am
342 Cox Blvd • Sheffield

Casual Attire

Mask Required

*Rain or shine

SYED SCHOLARSHIP FOUNDATION
"A MAN OF HUMANITY IS ONE WHO ... DESIRING ATTAINMENT FOR HIMSELF, HELPS OTHERS TO ATTAIN."

SHOALS PRIMARY CARE

History of Churches

Have you ever wondered about the history of your religious institution? Why isn't church history even offered in most secular colleges? Why isn't it taught in churches today? Surely it can be traced from the times of Christ. Surely the names, dates started, tenets, beliefs, doctrines and countries of origin are available somewhere. The starting of new and or cancelling non-preferred or outdated rituals or revised records of ceremonies have to be available. Most only believe what we have been exposed to or taught without question. I questioned everything. With my never-dying soul at stake, I was very serious about my future and wanted evidence to reinforce it. When I couldn't get an answer from my teachers, I decided I would have to dig in for myself. Since the Bible put in front of me had the salvation, promises and blessings and revelations from God, that is where I went.

You might ask: "how do you know the bible is right?" I know the Almighty Author personally and He has saved my soul and answered my prayers faithfully for 50+ years. Nothing in that book, KJV, has been proven to be false, although its critics are more in number than the hairs on my head. It says that we have an appointment with death and judgment. It says we die because of sin and we are all sinners. It says Jesus Christ, the son of God died for my sin and if I would trust Him, He would save my soul and He did. Our church couldn't save a dead horse. Neither can yours. How's your way going? We have historical records of men who lived before Christ that's not even bible related. Surely you can trace your history or church or are you afraid what you might find out. You are trusting your soul on something, what is it? Check out your religious history. **Mark 8:36-37** "For what shall it profit a man, if he shall gain the whole world, and lose his own soul? Or what shall a man give in exchange for his soul?" Eternity in hell is a long time to be wrong.

Beacon Baptist Church

Bill Bishop, Pastor • Rogersville • 256-247-7733
1.2 miles north from red light on Hwy. 207 on left
Sunday services at 10am and 11am and 6pm

Visitors welcome!

368583

368625-1

Commentary

Pelosi's La La Land of Rationalization

Nancy Pelosi's hair DID look nice during that news conference last week at a San Francisco elementary school. It's no wonder. Her now-infamous hair appointment was just two days earlier, caught on eSalonSF security footage.

There's no question that Pelosi is a formidable presence. The comically-animated but well-dressed Speaker of the House has used her 27 years in Congress to become one of the most powerful women in American history.

Her accusations of Republican greed, racism, voter-suppression, and mask apathy are frequent and hard-hitting.

When questioned about the security footage that shows her not wearing a mask indoors at one of thousands of businesses in California that have been forced to remain closed, Pelosi replied, "I have been there over the years many times. I appreciate the question. I take responsibility for trusting the word of the neighborhood salon that I have been to many times. When they said they could accommodate people

See LA LA LAND...on Page 22

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

THIS WEEK

in the

Shoals

September 9, 2020

Happening
THIS WEEK

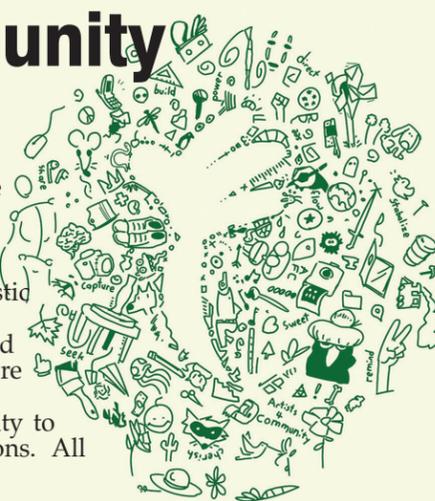
Artists for Community All in One Place

FLORENCE—Kennedy-Douglass Center for the Arts is collaborating with Artists for Community to host an exhibit that will raise funds for One Place of the Shoals. One Place is a non-profit organization that provides crisis care services to victims of domestic violence and sexual assault.

Public artwork submissions are being accepted for this community art show that will also feature artwork by the UNA faculty and art students.

UNA art students created Artists for Community to raise money for Shoals area non-profit organizations. All

See ARTISTS... on Page 14



DAY BY DAY, A GRIEF SUPPORT GROUP

for bereaved parents/grandparents, meets Sunday, September 13 at 2pm at temporary location, Cross Point Church of Christ Pavilion, Florence. For information, email debbiec2414@aol.com.

ARTS HUNTSVILLE'S MONTE SANO ART FESTIVAL

takes place September 12 and 13 at Monte Sano State Park in Huntsville. This Huntsville tradition will offer a scaled down version to facilitate social distancing while still showcasing an array of wonderful local and regional visual artists. Along with the outdoor festival exhibitors, 2020 will welcome select local food vendors and featured musicians. Monte Sano Art Festival will be open to the public from 9am - 5pm on Saturday, September 12 and 9am - 4pm on Sunday, September 13. Arts Huntsville does not charge admission to the festival; however, Monte Sano State Park will charge \$10 per car for parking, cash only. Walk-in festival attendees will be charged \$5 per person for entrance into the state park with all funds going toward supporting the state parks system. In order to mitigate Covid-19 risks, a mask mandate for both attendees as well as vendors will be in force. Face shields can be worn as an alternative. All artists will have sanitizer and you will be asked to sanitize your hands prior to touching artwork.

The Mayor, the Monuments, and the Mayhem

When D.C. Mayor Muriel Bowser earlier this year created an advisory group to scrutinize the city's monuments, memorials, and facilities for their "disqualifying histories," the outcome of its feverish deliberations was utterly predictable: It would launch



Joseph Loconte Ph.D
The Heritage Foundation

an assault on the most cherished and unifying symbols of American democracy.

Like the militant Jacobins of revolutionary France, the leftist radicals leading this movement for "racial justice" see enemies everywhere.

Christopher Columbus, Benjamin Franklin, Andrew Jackson, Thomas Jefferson,

See MAYHEM...on Page 28



Courier Journal

This week's Courier Journal as well as years of back-issues in Page-Flip form are always available on the link at

www.CourierJournal.net

The SEPTEMBER ISSUE of Kidsville News! is out NOW!

The current Page-Flip versions are always available at

www.kidsvillenews.com/lauderdale/view-current



YOUR

Letters

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

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

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

Rules Always Apply

Editor:

It seems that Dr. Gale Satchel does not believe in the social distancing or mask-wearing that has been made mandatory by the governor.

I would think that her being superintendent of the Colbert County School System would make her want to be an example for the students and teachers over which she presides. But that seems to not matter. She posts recent events and shares pictures on her candidacy page for the upcoming election. Even though these are school-related events, no one is masked.

What was the point in preparing for back to school by purchasing extra cleaning supplies, sanitizing

machines, and everything else involved if the events that are being hosted for our students by their superintendent are not made to be just as safe? People like this are the reason that this sickness has been able to run rampant, people who don't care enough about our immunosuppressed or elderly.

I understand that this is an election year. We should expect a little schmoozing of the community, but in this time schmooze from afar. You don't have to be in close quarters or in a crowd to make a point. Be a big enough person that you can make your point from a distance and people still listen, be a person that our kids look up to. Because right now all she is doing is showing our children that certain rules don't apply to them.

Elizabeth Smith
Muscle Shoals

For Valor & Heroism

Editor:

On the 9/11 Anniversary, President Trump will award the Congressional Medal of Honor to Sgt. Major Patrick Payne for Valor & Heroism "above & beyond the call of duty", That is an understatement!

Sgt. Payne lead a daring raid in Afghanistan that rescued 70 Afghani civilians about to be executed by Islamic terrorists. Sometime I wonder where we get such men? Read the actual story. Search Sgt. Maj. Thomas "Patrick" Payne at Military.com

James Anderson
Talladega

His administration is opening pristine lands for oil drilling, weakening rules for air pollutants...



More LETTERS...on Page 20

AUCTION
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SINGER SEWING MACHINE #338 original attachments & manual, \$225, 256-714-5879. Huntsville

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Courier Journal ADOPT A FRIEND

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

Check out the wiggle on this guy! **BARRINGTON** has been consistently sweet as pie since joining us. He has been easy to handle, loves toys, and is super loving. This sweet boy is around 50 lbs. He's a 2 year old black Retriever mix. He would love to become part of your family. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Adoptions are by appointment only. Please call us at 256-760-6676 to Meet Barrington.



I'm **PRETTY BOY**. I'm a male shepherd mix born February, 2019. This sweet, playful young guy was found as a stray by a nice lady that took him into her home. He loves playing with other dogs. He is also good with cats and children. He would need a fenced in yard to play safely with his family. If you're interested in Pretty Boy please email PAWS at shoalspaws@gmail.com or complete an application at www.shoalspaws.com

\$25 SPECIAL ADOPTION FEES FOR ALL CATS & KITTENS!

\$25 FEE INCLUDES gift bag, vaccinations and spay/neuter surgery! Please come adopt. Colbert County Animal Shelter - 5010 Missouri St, Tuscumbia, AL 256-381-4073



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FIND A LOCATION NEAR YOU OR SHOP ONLINE AT HOBBYLOBBY.COM
 HOLIDAY HOURS: LABOR DAY 9:00 A.M. - 5:30 P.M.
 PRICES GOOD IN STORES MONDAY, SEPTEMBER 7 - SATURDAY, SEPTEMBER 12, 2020.
 PRICES GOOD ONLINE SUNDAY, SEPTEMBER 6 - SATURDAY, SEPTEMBER 12, 2020.

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Does not include Floral, Crafts, Seasonal or Candle Departments



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Letters
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All Memo Boards, Chalkboards, Corkboards & Dry-Erase Boards
 Excludes items in the Art Department
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Fall and Christmas items are not included in Home Decor sale.

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CHRISTMAS LIGHT SETS & ACCESSORIES
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Artists...

Continued from Page 12

artwork included in the show will be for sale, and 60% of all proceeds will be donated to One Place of the Shoals. The artist will receive the remaining 40%.

The exhibit will open from October 3-16.

ARTWORK WILL BE ACCEPTED IN THE FOLLOWING MEDIUMS:

- 2D:**
- Painting
 - Drawing
 - Photography,
 - Digital prints
 - Collage
- 3D:**
- Sculpture
 - Mixed Media
 - Mobile

Artists may go to our website: KDartcenter.org to access the submission form and get full details on how to submit their work. Artists may submit up to 3 pieces. Questions may be emailed to nmaresse@florenceal.org.

This event is hosted by Kennedy-Douglass Center for the Arts, 217 E. Tuscaloosa St. Florence, Alabama. The event is open to the public and is free.

The Artists for Community exhibit will be centered around community support for One Place of the Shoals.

The ground-breaking collaborative family justice center provides a safe and comforting atmosphere with state-of-the-art facilities for victims and their children facing this most difficult part of their lives.

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ON YOUR DEBT

Cosigners and Bankruptcy: What You Need to Know



B. Grant McNutt
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Many people have difficulty qualifying for credit because they don't have a credit history, or that history has black marks on it. Others in this situation may qualify for credit, but with an out-of-reach down payment and higher fees and interest. The option of using a cosigner can be critical for people without established credit or with low credit scores to purchase cars, take out loans to cover emergency expenses, and meet other needs. A cosigned loan can also help establish or rebuild credit.

That need is more widespread than most realize. While many people struggling with debt and credit problems feel like they're alone in those challenges, 39% of households in Alabama and Mississippi have debts in collection. Ideally, a cosigner provides a bit of extra protection for the lender, helps the borrower secure a loan, and that's the end of their role. The borrower pays off the loan on schedule, and the cosigner isn't involved any further. Unfortunately, it isn't always that simple, though. In fact, when Princeton Survey Research International Associates surveyed cosigners a few years ago, 38% said they had ultimately been responsible for some or all of the debt. While 28% said their credit scores had taken a hit.

Cosigners can be negatively affected when payments are late, when the borrower defaults, when the borrower files bankruptcy, and sometimes even when the loan is paid as agreed.

The Risks of Cosigning

While many people think of cosigning a loan as a guarantee that kicks in only if the borrower defaults, that's not how most consumer "cosigning" arrangements work. Instead, the additional party is treated as a co-borrower. That means the loan appears on the cosigner's credit history.

That entry can have an impact even if the borrower makes prompt payments every time, because the cosigner's credit report will show an outstanding debt. The apparent added monthly payment obligation can be an obstacle if the cosigner applies for a mortgage or other credit. If the borrower makes payments late, those negative entries will appear on the cosigner's credit history as well. And, if the borrower defaults, the creditor may pursue collection action against the cosigner.

Collection Action against a Cosigner

In most cases, the cosigner's responsibility is the same as the borrower's. That means the cosigner is subject to a full range of collection activity, including:

- Phone calls and collection notices
- Negative credit reporting
- Debt transferred to a collection agency or sold to a debt buyer
- Debt collection lawsuits

If the creditor or debt collector gets a judgment against the cosigner, he or she could face wage garnishment, attachment of bank accounts, judgment liens against personal or real property and other collection action.

What Happens to a Cosigner in Bankruptcy?

With so much at stake for the cosigner, many people whose friends or relatives have cosigned for them are uneasy about pursuing bankruptcy. How bankruptcy affects a cosigner depends in large part on which type of bankruptcy the borrower files.

Chapter 7 Bankruptcy

When a borrower discharges a debt in Chapter 7 Bankruptcy, the cosigner remains responsible for that debt. That's a bit worse for the cosigner when the borrower is in default, because post-bankruptcy the creditor can't attempt to collect from the borrower anymore. However, unless the cosigner also files bankruptcy or the debt is resolved in some other way, the creditor can still take a full range of collection action against the cosigner. While the borrower can opt to pay back the cosigner after the fact, he or she is not obligated to do so.

In the alternative, if the borrower agrees to repay the debt despite filing for Chapter 7 by signing a reaffirmation agreement, the cosigner will not be affected assuming the borrower makes all subsequent payments. The borrower must be current on his or her payments to enter into the reaffirmation agreement. However, reaffirmation agreements are usually limited to vehicle and mortgage payments.

Chapter 13 Bankruptcy

Chapter 13 Bankruptcy works differently and provides some protection for a cosigner. In most consumer bankruptcy cases, an automatic stay is entered right after the case is filed. The stay is a court order that temporarily stops creditors and debt collectors from trying to collect on outstanding debts. In Chapter 13 bankruptcy, the automatic stay generally protects cosigners, too.

The debtor in a Chapter 13 bankruptcy case makes payments across a period of three to five years. With limited exceptions, the automatic stay remains in effect for the duration of the repayment plan, if the borrower keeps up the payments and fulfills any other obligations. During that time, the cosigner remains protected by the automatic stay, meaning that creditors and debt collectors can't pursue payment from the cosigner as long as the plan is in good standing.

Filing Bankruptcy with a Cosigner

The simplest way to protect a cosigner in bankruptcy is to file under Chapter 13 rather than Chapter 7. But the simplest answer isn't always the best one. Sometimes, only one type of bankruptcy is available. For instance, to file Chapter 13 bankruptcy and get a plan confirmed, the debtor must be able to commit to making regular monthly payments for a period of three to five years. If the debtor's income isn't sufficient, it may be impossible to get a Chapter 13 plan approved.

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If you are considering bankruptcy and a cosigner is obligated on one or more of your debts, the best starting point is to consult an experienced local bankruptcy attorney. You can begin gathering information right now by scheduling a free consultation with one of the experienced bankruptcy attorneys at Bond & Botes. 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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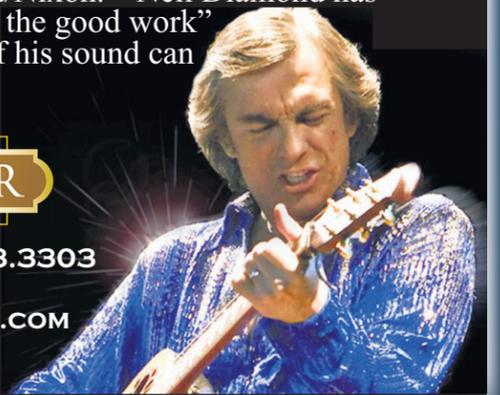
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INTERESTED IN YARD SALES! See page 3.

Letters...

Continued from Page 12

When Will We Ever Learn?

Editor:

Most scientists agree we need to reduce carbon dioxide and methane emissions. President Trump wants "energy dominance" focused on fossil fuels, when the evidence of fires, floods, hurricanes, etc. argue for less of them.

His administration is opening pristine lands for oil drilling, weakening rules for air pollutants, which exacerbates COVID-19, and relaxing Obama-era requirements that check toxic heavy metal pollution from coal-fired power plants.

Early this month Trump's EPA acceded to well-funded lobbyists of the electricity companies by giving them more time and flexibility to treat power plant wastewater that contains mercury, arsenic and other toxic heavy metals. Trump is still trying to bolster the fading coal industry as power companies embrace cheaper and cleaner alternatives.

Some refuse to acknowledge climate change and the associated rising and warmer oceans and destructive forces of nature being unleashed. However, no one here should ignore the damage done to the Tennessee River by the recent release of millions of gallons of sewage, the cancer-causing chemicals

of private companies and TVA coal ash leakages. This is where we swim, fish, and source our water.

Alabama Power is planning to spend over \$1 billion on new fracked gas plants despite research showing that electricity from renewables is cheaper than coal and gas power. We do not need fracking pollution. Alabama ranks nearly 30th in the country for solar power installation. Meanwhile, Georgia is ranked 11th, powering six times as many homes and businesses and creating six times as many jobs.

When will we ever learn?

Dan Waterman
Killen

More LETTERS... Pg 29

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

ASK THE ATTORNEY

DO NOT WRITE YOUR OWN WILL



Thomas McCutcheon
Ask the Attorney is sponsored by local attorneys, McCutcheon & Hamner, P.C., as a service to the residents of NW Alabama.

I have seen several "homemade" Wills or Wills created through a kit ordered over the internet. These self made Wills often create more problems than they solve.

We've seen people name banks that are no longer in existence as Executors. What an unnecessary and expensive problem that is. We've seen Wills that dispose of all of the real property without addressing who gets the personal property. We've seen the reverse of that particular problem.

During the month of November, 2020, McCutcheon & Hamner will write free Wills for a \$25 donation to the church or charity of your

choice. We have Will questionnaires that you can download or pick up from a stack by the door in our office. When you fill it out, you will need to know how you want your property divided and who you want to be in charge of carrying out the terms of your Will.

We want a first choice and a second choice as to the person in charge of your Will. This person is the Executor (male) or Executrix (female).

Remember that what you have now may not be what you'll have at the time of your death. That's why you don't have to make a decision about the property you now have. We divide it according to what you do have at the time of your death, hopefully decades from now.

For example, people often leave their estate first to the spouse and then to the children. If a husband and wife have Wills that are mirror images, known as reciprocal Wills, they accomplish the goals of leaving everything first to each other and then to the children. We recommend that people consider using the phrase "per stirpes". "Per stirpes" simply means that in the event a child dies before a parent and if that child had children, then those (grand) children would get what their parent would have received and no more or less.

All Wills should contain a residuary clause that leaves everything, no matter what it is or where it is, to the heirs so that everything owned whether it's a right, an object or a piece of property is included in the Will.

Hopefully, this offer will help churches and charities in our area and allow members of our community to talk to Joel or I about important decisions that must be made.

Call our office, stop by or download a Will Questionnaire from our website at www.mhatty.com.

Be safe and healthy. As always your referrals are appreciated! 256-764-0112.



Please send the questions to:
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We will not print your full name in the article. We will not be able to return any written or preprinted items which are submitted.

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Commentary
LA LA Land...

Continued from Page 12

one at a time and we can set up that time. I trusted that. As it turns out it was a setup. So I take responsibility for falling for a setup, and that's all I'm going to say on that." Busted red-handed - the master of deflection who routinely blames others for her missteps and failings, taking full responsibility. . . for nothing.

San Francisco did not permit hair stylists to work with customers indoors at the time of Pelosi's appointment. The law was for services provided outdoors - one at a time - while customers wear masks.

In addition, hair salons there are not currently allowed to provide shampooing services according to health department regulations.

As to why she was seen not wearing a mask, Pelosi said, "I had just had my hair washed. I don't wear a mask when I'm washing my hair."

Claims of a "set-up" are rampant. She was not lured there; she or a staffer knowingly initiated the appointment.

When a reporter asked her if she believed she owed the (decimated California) service industry an apology, Pelosi responded, "I don't... I think that this salon owes me an apology for setting me up."

As of this writing, Pelosi has successfully moved the conversation to how she has been victimized.

And the media has lapped up the obtuse angle.

And we wonder why this country is so screwed up.

Regardless of whether it was a set up, Pelosi knowingly and willingly violated state law by having her hair done in a salon that was ordered closed at the time.

Near the end of the news conference, Pelosi again referred to the rules that she said the salon provided her before she went to her Monday appointment.

"If the salon is saying that they're able to do this and they're not, then they should not have said that, and they should not have been open for me to go there," she said. "But we trusted a neighborhood salon that I've been to for years."

Madame Speaker, ignorance of the laws you stridently support and you demand be observed, is no excuse.

Between Pelosi and fellow California congresswoman, Maxine Waters, I'm not sure which owns the greater career set of absurdities. However, they are as entertaining as they are infuriating.

According to the California Department of Public Health, as of September 2 California was the state with the greatest number of COVID-19 cases, more than 712,000 total reported statewide, and more than 9,400 of those in San Francisco County.

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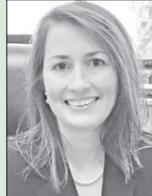
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DAVE Says

by DAVE RAMSEY

SIMPLE STEPS

Dear Dave,
With COVID-19 and all the resulting economic problems, do you have any advice for what a young person can do to prepare for the future?

Kyle

Dear Kyle,
Regardless of the coronavirus or any economic situation that might arise, there are always a few smart,



simple things people can do to protect themselves financially. The number one thing is to live on a written, monthly budget. When you give every dollar a name, and write it down on paper, you're telling your money what to do, instead of scratching your head and wondering where it went.

Staying out of debt and saving as much money as possible are two other great ideas. Remember, your income is your biggest wealth building tool. If you're saddled with a bunch of debt, your money goes to creditors—not into your pocket. Saving prepares you for the future and all the unexpected things, both good and bad, life will throw at you.

Even though you're young, investing is a key component in creating a stable financial outlook for yourself. In your twenties, just \$100 a month invested properly in good growth stock mutual funds can make you a millionaire by the time you're ready to retire.

Like I said, these are all simple things. But they'll make a huge difference in your financial situation now and in the years to come!

—Dave

PAY THAT THING OFF

Dear Dave,
My only debt right now is a car payment. I still owe

\$12,000 on the vehicle, and currently I have \$25,000 in savings. I'm in a very stable line of work, but my income can vary somewhat from month to month. Should I hang on to my savings, or pay off the car?

Erik

Dear Erik,
Debt is a bad thing to have in your life, especially when your income can vary from paycheck to paycheck. You're in good shape, except for the car note, though. It's like a ball and chain around your neck.

You'd still have \$13,000 left if you paid off the car. And with the money you'd free up, you could rebuild your savings in no time. Pay off the car, dude!

—Dave

*Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Dave Ramsey Show, heard by more than 16 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.

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Classified Form on Page 6

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Howell Bigham
Chaplain,
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Mosaics

It is believed that Mosaics date back some 4000 years to Mesopotamia with the use of terracotta cones pushed point-first into a background to give decoration. Today, mosaics are made from bits and pieces of glass, tile, stone, bottle caps and other material. The artist arranges each piece in a special place to form a magnificent display of art. Mosaics are also found outside of the art genre, as ceramic tiles are fitted strategically for table tops, kitchens, showers and entry ways. But the greatest mosaic display is found in a hospice provider called "Good Samaritan Hospice."

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Answers On Page 30

THIS MAN is about to install a new door in his house. Can you take the letters in NEW DOOR and rearrange them to make one word?



SUMMER CAMP BADGES! At right is a word square. Can you find the four five-letter words that match the definitions below? All words used must read the same both across and down.

- Made jeering remarks.
- Copy of an object.
- (BADGE, in place.)
- Encouraged to act.
- Feats, or exploits.

1.	A					M
2.		A				M
3.			A		M	
4.				A	M	
5.			P		M	
6.	P					M
7.	P					M

1	2	3	B	4	5
2			A		
3	B	A	D	G	E
4			G		
5			E		

The All Day, All Night, Big Words Puzzle!

Using the definitions and anagrams below, you must find the seven eight-letter words that fit into the framework pictured on the left. The letters in the two anagram words, for each definition, must be unscrambled and used to form the word asked for.

DEFINITIONS: ANAGRAM:

- A place to wait. tome + roan
- Football break. fail + them
- A railroad job. make + bran
- Used in mining. many + diet
- Fictional newspaper reporter. menu + spar
- Long-snouted animals. moss + soup
- To announce publicly. mail + crop

Illustrated by David Coulson

Medicare Minute Medicare "Donut Hole"

August and September are two months we get calls on the coverage gap or "donut hole". This happens because there is a temporary limit on what your drug plan will pay while you are in the gap. The good news is not everyone will enter the coverage gap. The coverage gap begins after you and your plan have spent a certain amount on covered drugs. In 2020 once you and your plan combined have spent \$4,020 you will enter the coverage gap.

Here's the way the coverage gap works. Imagine you have a prescription that retails for \$300 per month. Your copay, hypothetically, is \$30. This means your plan would pay the rest of the cost or \$270. Medicare will track what you paid (\$30) and what your plan paid (\$270) and count the cost of the drug as \$300 for that month. Let's also say that the other prescriptions you are taking equals \$100 per month. You are now at \$400 per month. In this example you would reach the coverage gap sometime in October.

Under most plans in 2020 once you have reached the coverage gap your plan will temporarily stop paying anything on your drugs. This means you will be responsible for the entire cost of your prescriptions. The silver lining around this very dark cloud is Medicare has negotiated a discount on the drugs you use. Once you reach the coverage gap you will pay 25% of the cost of your drugs.

If you are eligible for Medicare but still on employer coverage you may wonder why you have never reach the coverage gap. This is because employer coverage does not have the "donut hole". The coverage gap only applies to Medicare prescription drug plans. Also remember that Medicare drug plans can vary which means your coverage in the gap can vary.

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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Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Liam was stunned to learn that Hope didn't keep her commitment. Steffy's desperation began to show when Finn declined her urgent request. Ridge confronted Bill over his egregious transgressions toward his family. Brooke and Ridge were surprised by who was on their side, and why. Quinn upped the ante in her game of manipulating the end of Brooke and Ridge. Steffy let her guard down and allowed herself to be vulnerable. Shauna was uncomfortable when Wyatt made a joke that hit too close to home. *Wait to See: Brooke's attempt to make up with Ridge is cut short by an unexpected visitor. Ridge fills Eric in on Quinn's bold and brazen opportunistic move. While trying to reconcile their relationship, sisters Brooke and Katie realize that they've been manipulated.*

DAYS OF OUR LIVES Jack and Shawn uncovered the truth about Vincent. Later, Ciara turned the tables on Vincent. Abigail's return prompted

a shocking reveal. Tripp informed Steve why he was back in Salem. Jake suggested to Abigail that something was going on between Chad and Gwen. Tripp and Claire got caught up. Shawn, Ben and Hope's frantic search for Ciara continued. Ciara found herself in a deadly predicament. Ben struggled to rescue Ciara. Philip's reunion with Belle didn't go as planned. A devious Gwen attempted to finish what she started. Abigail was livid over Chad's confession. Eli shared some upsetting news with Lani. *Wait to See: Marlena scolds Sami for her actions. Eric and Nicole anxiously await the judge's ruling regarding custody of Allie's baby. Kristen and Brady argue about Victor.*

GENERAL HOSPITAL Olivia became distraught. Alexis was in disbelief. A concerned Lulu checked on Kevin. Jordan demanded answers. Sam couldn't help but feel that she was to blame. Jordan confronted Cyrus. Bobbie lit into Valentin. Carly shared a friendly drink

with Brick. Portia cleared the air with Ava. Joss told Cam that she knew about his kiss with Trina. Mike's condition continued to decline. Ned met with Sonny. Franco defended Elizabeth. Jax and Nina headed out of town. Robert received a mysterious phone call. Josslyn visited Mike at Turning Woods. Ava confided in Franco. Liz felt remorseful. Epiphany worried about changes being made at the hospital. Britt arrived at the hospital and later confronted Julian. *Wait to See: Liz apologizes to Franco. Nina tells Jax about her mother. Ned lashes out at Lucy.*

THE YOUNG AND THE RESTLESS Victoria was keeping a secret from Billy. Lola saw a new side to Theo. Adam continued to spiral out of control. Sharon received some important news about her health. Devon let his guard down with Amanda. Chance went out on a limb to help Adam. Chelsea was backed into a corner. Phyllis took control. Lily strategized with Billy. Adam caused problems between Victor and Nikki. Noah returned home. Nick was shocked by Victoria's power move. *Wait to See: Chelsea questions Adam's connection to Sharon. Chance comes clean with Abby. Billy kicks his revenge plot into high gear.*

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Randall on Real Estate
News & Tips on the Shoals Market



Pigs eat. Hogs get slaughtered.

The best kind of real estate transaction is a stress-free real estate transaction. A deal that involves a bunch of stressed out participants can cause even the most laid back person to suffer a volcanic eruption of anger.

The biggest culprit of such eruptions? Many times it boils down to greed.

A friend and client recently shared with me the phrase, "Pigs eat, hogs get slaughtered."

What does it mean? Simply put, don't be a hog. It's usually when one party begins leaning on the other for more and more that you can see the deal getting sideways. And like a twister in Kansas, you can see it coming from a mile away. Sometimes it's an unrealistic buyer, and sometimes it's an unrealistic seller but either way it can be avoided.

Here are a few tips to avoid being a hog and enjoying a stress-free transaction:

1.) **Be realistic.** If you're buying a home and asking for repairs, is it stuff you really want fixed or are you just wanting it fixed because it's on the seller's dime? On the opposite side of the coin, if you're selling and the buyer asked for a few minor things to be fixed, ask yourself if you'd want it fixed if you were buying it. If you would, do it. If not, counter.

2.) **Be willing to just walk away from the deal.** It's not personal, so don't make it that way. Nobody wants to be around people when they're griping and mad and stressed out. So just walk away from it if it bothers you that badly. Put the house back on the market. Don't yell at everyone because a buyer asked for a window to be fixed. You knew it was broken since the day you sent a rock through it with the lawnmower two summers ago. If you don't want to fix it, tell them to buy another house. -- "But I don't want to put the house back on the market!" -- Then fix the window and hush.

3.) **Don't be greedy.** If both parties are willing to do a little give and take, there is always a mutually beneficial solution to any issue. It's when one party wants to TAKE, TAKE, TAKE that it becomes nearly impossible to solve the problem and ultimately leads to a high stress transaction.

Hopefully these tips will keep you as happy as a pig in slop and out of the slaughterhouse. -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

Mike Randall, REALTOR®
Associate Broker | ABR, CRS
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256.766.0069 Office 256.766.0926 Fax

DOWNTOWN FLORENCE APT FOR RENT: Tombigbee Court Apts. #10 1 bdrm., 1 ba., ground floor, pet friendly with breed restrictions, security gate, \$575 Rent with Water Inc., \$300 deposit. 256-764-3137.

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Unit #B-23 Darlene Mead	Holiday Decor, Yard Tools
Unit #B-12 Eric Rowden	Furniture, Miscellaneous

Guest Commentary

Mayhem...

Continued from Page 12

George Mason, George Washington—all would be swept up in their frenzied attempt to cleanse the land of anyone linked to slavery, “systemic racism,” and the mistreatment of women and the LGBTQ communities.

Yes, the Washington Monument—towering over the city to honor the man considered “first in war, first in peace, and first in the hearts of his countrymen”—makes the list of offenders.

The District of Columbia Facilities and Commemorative Expressions committee is recommending that the federal government “remove, relocate, or contextualize” about 1,300 assets, including statues, public schools, libraries, parks, and roads.

In the committee’s letter to Bowser, one can detect echoes of Robespierre’s Committee for Public Safety: It praises the summer of 2020 for the

“winds of change” and “unprecedented levels of activism.”

However, there is no hint of the breakdown in law and order that has jarred the nation’s capital over the last few months: the mob violence, the assaults on police, the desecration of monuments, the attacks on local businesses, and the intimidation of D.C. residents who refuse to raise their fists in solidarity with Black Lives Matter activists. Instead, the chaos is cast as “the battle for inclusion, equality, and justice.”

But the mayor and her underlings are fighting a phony war, a distraction from the failures of leadership that have plagued Bowser and other progressive mayors around the country. Washington is a city in crisis, as any longtime resident—including this author—can attest.

There is a palpable mood of anxiety and fear. Businesses remain shuttered. Mob violence has become a weekend ritual. A mass shooting in August that wounded 21—and killed a 17-year-old boy—marked a 45% spike in shootings over the same period last year.

As of today, the city boasts 128 homicides, and no sign that the mayor or police have a strategy to bring it under control. Meanwhile, deaths from opioid overdoses continue to skyrocket.

The dropout rate for the city’s high school

students increases every year, and topped 30% in 2019. As neighborhood leaders working with at-risk families will quietly explain, these problems have nothing to do with racism and everything to do with failed government programs and the breakdown of the family.

Instead of facing these present realities, the mayor and her minions have focused their energies on reimagining the past. Like the French Jacobins who renamed city streets to purge them of any Christian references, their purification campaign targets no fewer than 78 streets named after

“persons of concern.”

But the persons who should concern us most are those who seek to delegitimize the American Founders: the radicals and fanatics whose self-righteous rage blinds them to the achievements of a democratic revolution that has liberated millions and promoted freedom and equality around the world.

Reprinted from the Daily Signal September 2, 2020

Joseph Loconte, Ph.D., is the director of the B. Kenneth Simon Center for American Studies at The Heritage Foundation.
 @JosephLoconte

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Savvy SENIOR

Should Seniors Consider a Reverse Mortgage Now?

Dear Savvy Senior,
What can you tell me about reverse mortgages? The coronavirus damage to my retirement account has me considering it but want to make sure I know what I'm getting into.

Cash-Strapped Senior

Dear Cash-Strapped,
Massive job losses, a volatile stock market and low interest rates caused by the coronavirus pandemic has caused many cash-strapped retirees to consider a reverse mortgage. But there's a lot to consider to be sure it's a good option for you now.

Let's start with the basics.

A reverse mortgage is a unique type of loan that allows older homeowners to borrow money against the equity in their house (or condo) that doesn't have to be repaid until the homeowner dies, sells the house or moves out for at least 12 months. At that point, you or your heirs will have to pay back the loan plus accrued interest and fees, but you will never owe more than the value of your home.

It's also important to understand that with a reverse mortgage, you, not the bank, own the house, so you're still required to pay your property taxes and homeowners insurance. Not paying them can result in foreclosure.

To be eligible, you must be 62 years of age or older, own your own home (or owe only a small balance) and currently be living there.

You will also need to undergo a financial assessment to determine whether you can afford to continue paying your property taxes and insurance. Depending on your financial situation, you may be required to put part of your loan into an escrow account to pay future bills. If the financial assessment finds that you cannot pay your insurance and taxes and have enough cash left to live on, you'll be denied.

Loan Details

Around 95 percent of all reverse mortgages offered are Home Equity Conversion Mortgages (HECM), which are FHA insured and offered through private mortgage lenders and banks. HECM's also have home value limits that vary by county but cannot exceed \$765,600.

How much you can actually get through a reverse mortgage depends on your age (the older you are the more you can get), your home's value and the prevailing interest rates. Generally, most people can borrow somewhere between 50 and 60 percent of the home's value. To estimate how much you can borrow, use the reverse mortgage calculator at ReverseMortgage.org.

To receive your money, you can opt for a lump sum, a line of credit, regular monthly checks or a combination of these.

But be aware the reverse mortgages aren't cheap. HECM loans require a 2 percent upfront mortgage insurance payment, plus an additional 0.5 percent annual charge, on top of origination costs and lenders' fees. Any amount you borrow, including these fees and insurance, accrues interest, which means your debt grows over time.

To learn more, read the National Council on Aging's online booklet "Use Your Home to Stay at Home" at NCOA.org/home-equity.

Also note that because reverse mortgages are complex loans, all borrowers are required to get counseling through a HUD approved independent counseling agency before taking one out. Most agencies charge between \$125 and \$250. To locate one near you, visit Go.usa.gov/v2H, or call 800-569-4287.

Other Options

If you have a short-term need for cash, there are other options you should look into. For example, many low-income seniors don't realize they qualify for the earned income tax credit, a refundable tax break that can put cash in your pocket. You also could use BenefitsCheckUp.org to search for financial assistant programs you may be eligible for.

Another possibility is a regular home equity loan or line of credit. This type of borrowing requires you to make payments, and lenders can freeze or lower limits on lines of credit, but the borrowing costs are much lower.

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.



Letters...

Continued from Page 20

It's Back-to-School with Locally Grown

Editor:

We are seeing a renewed focus on agriculture education and local food as the new school year gets underway across the nation.

Next to many schools, greenhouses are a common sight. With these come educational curriculum on planting, growing, and harvesting, along with nutrition and health. Greenhouses are not new to rural agriculture education. However, they may not include food production. For instance, schools often devote greenhouse space to flower production for school fundraisers and, while this offers financial incentives, an opportunity is missed. Growing food on campuses offers students the ability to visualize the origins of their meals, successful programs can introduce new technologies and even offer ingredients to school cafeterias.

For example, at East Butler Public Schools in Brainard, Nebraska, students cultivate vegetables, such as lettuce, for the school cafeteria. This school is one of 10 rural schools selected to receive technical and financial support through the Center for Rural Affairs' Greenhouse to Cafeteria project, which aims to revamp school greenhouses for food production.

Schools making this transition have purchased equipment to introduce new growing techniques. Grow towers have become a popular selection, offering students a new way to produce fresh greens. Many schools are also exploring aquaponic systems which integrate fish production into the greenhouse growing. Importantly, greenhouses give educators the ability to instruct students during the bulk of the school year, whereas outdoor cultivation is most active in the summer.

For more information on farm to school or greenhouse to cafeteria projects, contact me at justinc@cfra.org.

Justin Carter
Project Associate
Center for Rural Affairs
Lyons, NE

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FRIENDS, CARING AND SHARING

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Notes...

Continued from page 4

LifeSouth Blood Drives for September 2020 - The Shoals Center, 307 Veterans Drive, Florence, 888-795-2707. Hours are Monday, Wednesday, Friday 9am-5pm; Tuesday and Thursday 9am-7pm; Saturday 9am-3pm; and Sunday 1-5pm.
 Wednesday, September 9, 9am - 3pm, Northwest Shoals Community College, 2080 College Road, Phil Campbell
 Thursday, September 10, Noon - 6pm, Cost Cutters, 392 Cox Creek Parkway, Florence
 Friday, September 11, 11am-6pm, Bentley Chevrolet, 1950 Florence Boulevard, Florence
 Saturday, September 12, Noon-6pm, Walmart, 42466 Highway 195, Haleyville
 Sunday, September 13, 7:30am-12:30pm, St. Michael's Catholic Church, Sponsored by Knights of Columbus, 2781 County Road

30, Florence
 Monday, September 14, 11am-7pm, YMCA of the Shoals, 2121 Helton Drive, Florence
 Tuesday, September 15, 5am-Noon, Firestone, 393 Denton Circle, Tuscumbia
 Tuesday, September 15, 3:30-7pm, Geronimo Gymnastics, 200 S Wood Avenue, Florence
 Wednesday, September 16, 2-8pm, Firestone, 393 Denton Circle, Tuscumbia
 Thursday, September 17, 11am-5pm, Marriott Shoals Hotel and Spa, 10 Hightower Place, Florence
 Friday, September 18, 11:30am-6pm, PetSmart, 107 Cox Creek Parkway, Florence

According to news reports, consumption of alcohol has risen since the onset of the current pandemic. If you have a problem with alcohol, your local Alcoholics Anonymous is alive and well and ready to help. AA offers both in person and online meetings.
 For a schedule of meetings that cover Colbert, Franklin, Lauderdale, and Lawrence counties in Alabama, go to www.shoalsaa.org or call the local hotline numbers at: 256-386-0663 or 800-789-4367. For meetings in other areas go to www.aa.org. This is a public service message from Alabama District 1 Alcoholics Anonymous.

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!

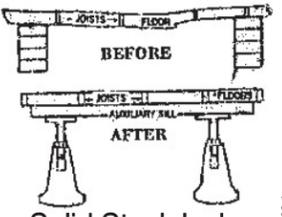
Motor Coach Tours with The Club (Florence Senior Center). These trips are open to the public. www.GroupTrips.com/TheClub
 Pigeon Forge/Smokey Mountain Show Trip, 5 days 4 nights, \$575, November 9-13. Prices for 2020 are being honored for now on 2021 trips! Register soon!
 Mackinac Island, 7 days 6 nights, \$719, August 15-21, 2021.
 Niagara Falls & Toronto, 7 days 6 nights, \$689, June 13-19, 2021.
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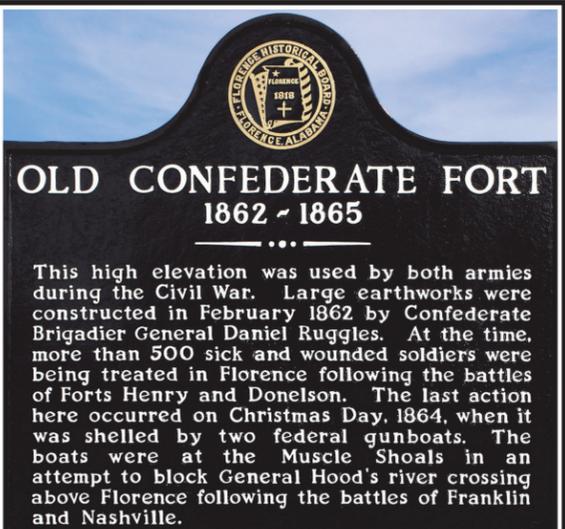
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SIGNS OF THE PAST



OLD CONFEDERATE FORT
1862 - 1865

This high elevation was used by both armies during the Civil War. Large earthworks were constructed in February 1862 by Confederate Brigadier General Daniel Ruggles. At the time, more than 500 sick and wounded soldiers were being treated in Florence following the battles of Forts Henry and Donelson. The last action here occurred on Christmas Day, 1864, when it was shelled by two federal gunboats. The boats were at the Muscle Shoals in an attempt to block General Hood's river crossing above Florence following the battles of Franklin and Nashville.

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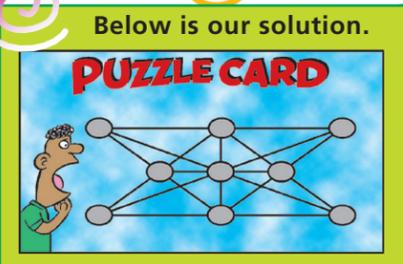
Location: 801 Veterans Drive, Florence
34.7995°N, 87.6639°W

The 3000 capacity Florence Coliseum now sits on this high point in Florence. The "Old Confederate Fort" commanded a vital view of the TN River and the significance of the area was greatly appreciated by both Union and Confederate troops.

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

Below is our solution.

PUZZLE CARD



Junior Whirl Answers
by Charles Barry Townsend
Illustrated by David Coulson

Answer: The letters in NEW DOOR can be arranged to spell ONE WORD, just what we asked for.



The All Day, All Night, Big Words Puzzle!

1.	A	N	T	E	R	O	O	M
2.	H	A	L	F	T	I	M	E
3.	B	R	A	K	E	M	A	N
4.	D	Y	N	A	M	I	T	E
5.	S	U	P	E	R	M	A	N
6.	O	P	O	S	S	U	M	S
7.	P	R	O	C	L	A	I	M

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Cat & Kids

by Cathy Turner

Learning

Mica, our four-year-old grandgirl has learned to paint. She can handle a paint brush with precision. Her strokes are defined. Her object distribution is even and makes sense. She doesn't make blobs unless she intends to. Her color choices are varied and beautiful and her creativity is fearless. Mica has been painting with me since she was two. We started painting, because I like to paint. We have continued to paint, because it is a medium in which she feels safe and confident. At least that is the atmosphere that I have tried to create. Instruction in safety. "Try it this way and see what you think." "May I show you another way?" "What can you do with this shape?" I've never called her "ignorant". "There is no right or wrong in art." "How can we use this leaf?" "If you clean your brushes as you go, you can keep your colors clear." "Do you think that was too much water on that watercolor?" (If she didn't, well, okay.) "Whatcha making there?"

She has so enjoyed being treated like she has a great mind. She does. I am the one who ends up with paint everywhere, not Mica. With all the mediums that we have tried, she has been meticulous. I'm convinced that she knows what she is building. She sees it. I am just there in these teachable moments to give her the tools so she can create what is coming to her. I give her room. I don't treat her like she knows nothing because I'm teaching her something. She can only learn if I build on what she already knows. We are an accomplishing team because we have a shared purpose in the learning.

you, could you?... Pausing every time at "would". Her eyes perusing. Her mind churning. "Wo-wo-would." Sometimes she would get it. Her mother was in the background waiting. Sometimes her mother would tell her "would". Ruby would say it, and then they would agree, "That that is a hard word." Sweet. Our daughter never called Ruby "stupid". She has been patient. They have had sight words on objects in their house for a long time. Growing and developing. Walking along side Ruby until she could catch the concepts. Our daughter has gently been teaching her daughter how to read. Ruby has been working hard to take in and manage all of the new information. Being taught with kind words and pride that she is willing to learn. Knowing that both she and her mom are worthwhile and necessary as they work through hard stuff to accomplish something good.

Why can't adults teach each other in similar safe environments, where no one has to demean the other in order to share information? Why can't we persuade and teach without calling each other anything? Can we teach, discuss, share while just being proud that we are each willing to be in the room, starting with what we have in common and building from there? I think about the innocence of Mica and Ruby's open minds - willing to learn. And I hope that I still have an open mind - willing to be bettered. I'm afraid that some of our words of late have closed some of our hearts and minds. Let us always try to create environments of safety, wherein instruction, introspection, and creativity can flourish. Open hearts and open minds. So that each of us can become what is coming to us. Building. Can you see it?

Email comments or suggestions to CatnKids1@gmail.com

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