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Brumley is an Innovator

MONTGOMERY- The inaugural AlabamaWorks! Innovator Awards were presented last week by Governor Kay Ivey and Deputy Director of Commerce Ed Castile last week during the AlabamaWorks! Virtual Conference.

One recipient in each of seven Alabama regions was honored. The recipients are visionaries, outside-of-the-box thinkers and problem solvers. The recipients of the first-ever AlabamaWorks Innovator Awards are:



Brumley

REGION 1 - North AlabamaWorks - Beth Brumley, Colbert County Schools

Brumley built the Health Science Program for Colbert County Schools from the ground up by using her experience in the healthcare field to provide critical, real-world skills to her students. She developed key relationships within the healthcare community to provide her students enhanced learning opportunities and exposure. This resulted in increased demand for program graduates. Beth was also named the 2020 National New Teacher of the Year through the Association for Career and Technical Education. By bridging the gap between education and employer, Brumley has created a formula for success that positively impacts the workforce.

Other winners are:

REGION 2 - East AlabamaWorks - The Sylacauga Alliance for Family Enhancement (SAFE).

REGION 3 - West AlabamaWorks - Dr. Mike Daria, Superintendent Tuscaloosa City Schools

More SHORTS... on Page 2



Ray Miller Buick-GMC
National Advance Auto Sales
Jeff Elledge Auto Sales

Empathy & Education

Scholarship Foundation Continues Syed's Legacy



Dr. Syed

by Laney Estay Written
for the Courier Journal

A man of humanity is one who... desiring attainment for himself, helps others to attain.

This quote sums up the mission of the Syed Scholarship Foundation to remember and honor Dr. Faizullah Syed and his love of his community and education.

Family, integrity, empathy, success, and education were just a few of the words used by family, colleagues, and close friends to honor Dr. Faizullah Syed at the Celebration of Life in his honor recently at Shoals Primary Care in Sheffield. Loved ones gathered to remember a man who came to the Shoals area and not only made it his home, but also extended the term

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"family" to everyone he came in contact with. From impoverished beginnings in Pakistan, Syed clung to the ideals of hard work and dedication and finished at the top of his class at the Pakistan School of Medicine. He arrived in the Shoals area in 2004 and immediately fell in love with his new home and close community.

See SYED... on Page 11

Online Series: Living Beyond Breast Cancer

Register for free at:
www.bit.ly/2DK1iNF

SHEFFIELD-. Keller Breast Program has partnered with *Living Beyond Breast Cancer*, a national breast cancer nonprofit organization that provides trusted information and a community of support, to host a series of webinars for young women diagnosed with breast cancer before the age of 45.

Helen Keller Hospital is one of fifteen centers in the southeast region of the United States selected to host this series.

It is also the first center in the state of Alabama to implement the program.

Living Beyond Breast Cancer's Survivorship Series for Young Women Affected by Breast Cancer is a four-part education series that provides tailored education to women diagnosed before age 45, but much of the content is suitable for all ages.

See BEYOND... on Page 5



Inside this Issue

- Insurance Insights
- Randall on Real Estate
- Medicare Minute
- GAME DAY SCORE CARD
- Ask the Attorney
- Hocus • Soaps
- Adopt-a-Friend
- Dave Ramsey
- On Your Debt
- River Clean-Up
- Cat & Kids
- Steve Shelton
- SIGNS of the PAST

Online Only:

- Pet Talk
- Outdoors
- Web Poll

Mystery Photo
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Photo: Rose's Cantina

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

FLORENCE: 2107 CREST-LINE DR. Sat. Sept. 26 7AM TILL 12P.M.
ESTATE SALE: EVERYTHING MUST GO!! FURNITURE, ANTIQUES, BOOKS, RECORDS, Piano, APPLIANCES, WASHER/ DRYER/FRIDGE, MEDICAL SUPPLIES, Hospital Bed, Lift Chair, Wheelchair
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Shorts... Brumley is an Innovator

Continued from Page 1

REGION 4 - Central Six AlabamaWorks - Ed Farm, the signature program of TechAlabama
REGION 5 - Central AlabamaWorks - Tiger Mochas, Auburn City Schools

REGION 6 - Southeast AlabamaWorks - WeeCat Industries

REGION 7 - SAWDC AlabamaWorks - Ed Bushaw.

The awards were developed to highlight people and programs across the state that take an innovative approach to solving workforce challenges and help advance Governor Ivey's Success Plus attainment goal of adding 500,000 highly skilled workers by 2025.

"The workforce challenges that we face today are not the same ones that we faced six months ago. The COVID-19 pandemic has completely reshaped the workforce landscape," said Governor Kay Ivey. "The State of Alabama is relying on those who are leading the charge by implementing innovative solutions in their cities, counties and regions to further economic and workforce development."

Absentee for Municipals

SHOALS- Due to Covid-19, the Secretary of State is allowing Alabama Municipal voters concerned about the coronavirus in the runoff to cast an absentee ballot.

Vote Absentee by Mail
• Download an absentee voting application or call the City Clerk's office in your municipality. Florence 256-760-6679. Muscle

See SHORTS... Page 6

AUCTION MOOSE LODGE
4270 Chisholm Rd.
Florence, AL
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Survivorship Series for Young Women Affected by Breast Cancer

The Survivorship Series for Young Women Affected by Breast Cancer will provide answers and resources on some of the most common concerns for young women diagnosed with breast cancer before the age of 45. Topics include sex and intimacy, early menopause, the long-term effects of treatment and self-care after breast cancer.

Online Sessions:
9:30 AM - 11:00 AM

- 10/3 Menopause
- 10/17 Long-Term Side Effects
- 11/7 Sex and Intimacy
- 11/21 Self-Care

Register for free at:
www.bit.ly/2DK1iNF

Free Giveaway during each session!

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<p>Ground Beef or Spare Ribs</p> <p>\$1.99 Lb.</p>	<p>Chicken Drumsticks or Mis Cut Wings</p> <p>\$1.99 Lb.</p>	<p>Boneless Pork Chops or Boneless Chicken Breast</p> <p>\$1.69 Lb.</p>	<p>Beef Chuck Roast, Farm Raised Catfish Fillet or Chicken Leg Quarters in 10 Lb. Bag</p> <p>\$3.99 Lb.</p>

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Yard Sales

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

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

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

FLORENCE MULTI FAMILY YARD sale, Fri. & Sat., 7-2 furniture, tools, name brand clothing, misc household items, 225 & 227 Cottonwood run rain date Oct. 2&3

KILLEN: 1335 MAPLE ST. Sat., Sept. 26, 7am-noon
Fiesta dishes, glassware, furniture, linens, books, table saw, band saw, scroll saw, planer, cub cadet mower. *Masks, Please.*

CHEROKEE: 2155 RIVERTON ROSE Trail (2 miles off Hwy 72, on the left) **Thurs. and Friday 8AM-4PM, ▶2 Family Sale!** Furniture, collectibles, household items, dishes, pans, men's suits, clothes, vacuums, TVs, crystal, antiques, linens, bedding, heater, and a few tools. **ALL MUST GO!**

YARD SALE
Oct. 2nd & 3rd
7 am - 2 pm
3240 Roberson Rd.
Florence Animal Services
All proceeds go to CHLOE'S FUND

FLORENCE: 2107 CRESTLINE DR. Sat. Sept. 26
7AM TILL 12P.M.
ESTATE SALE:
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FLORENCE: 1305 CYPRESS MILL Road Fri. 9am till 3pm, Sat. 9am till 3pm, Estate Sale
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Howard Ray McWaters
May 14, 1964 - September 04, 2020

The celebration of Howard's life will take place
Saturday, Sept. 26, 2020
between 11am-1pm
at Frances King Lucas Public Cemetery
County Road 116, Waterloo

Please feel free to come as you are, and share memories, your stories or whatever you would like to share, with his friends and family.

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FLORENCE: 1610 WINSTON ST Sat. 7am-4pm, Donation-based. Pay what you can, but please give something.
MAP ID # 3893

FLORENCE MOVING SALE, 121 S. Conner St., (Off Huntsville Rd.) Sat. 8am-noon, Upright white freezer \$100, claw foot dining table \$80, 4 solid oak chairs \$100, various items, dishes, books, etc. *Please bring own change, none available.

FLORENCE 4 FAMILY YARD SALE, 1721 Edgemont Dr., (Off Hermitage onto Engleside) Sat. 7 am-until? Furniture, toys, tools, bed frame, appliances, & books..

KILLEN SEVERAL FAMILY YARD SALE, 5557 Co Rd 25 (Going NE on Hwy 64, turn left on Co Rd 25) Sat., Sept. 26th 7am-3pm. Cancelled if raining. Masks Please!

FLORENCE YARD SALE, 514 Malone Circle, Fri. & Sat. 7am-until? Movies, Video Games, Lamps, Fishing Gear, and more!

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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.

Invitation Notice - Everyone is invited to our One Nation Under God - Day of Repentance and Prayer Saturday, September 26 at Wilson Park in Downtown Florence. Starting at 9am-Noon. Come join us in Prayer and Revival for Our Nation, Our Nation's Leaders, Our Cities, Our Communities and Our Local Leaders.
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Classified Form on Page 6



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Samaritan House Clothing Room located next to Highland Park Church of Christ, 600 Geneva Ave., Muscle Shoals, will resume Free clothing giveaway each Tuesday and Friday beginning September 22 and 25 from 9am-12noon with the following precautions:

1. Mask must be worn.
2. Covid-19 guidelines for social distancing.
3. No children allowed in building.
4. Bring your own bags.

Game Day Tailgate Experience - So you can't sit in the stands? Join us at Keestone Resort in Loretto to cheer on your favorite team in style with your favorite game day food in your own personal party room! Catch the game day spirit! Call us today for more information! 931-853-3303.

Florence - Lauderdale County Drive Thru Food Pantry at Northwood Methodist Church, Seven Points. Call for appointment, 256-764-2111.

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 3510 Cloverdale Road (Petersville)
 3720 Hatch Blvd. (Sheffield)
 323 S. Montgomery Ave. (Sheffield)

www.ShoalsDreamCenter.com

Beyond Cancer...

Continued from Page 1

A breast cancer diagnosis requires more than just having the facts. To make the best decisions for your treatment and your life, you want information that helps you understand.

Whether you are recently diagnosed with breast cancer, are in treatment, years beyond your diagnosis or living with metastatic breast cancer, the Survivorship Series will provide answers and resources. Some of the most common concerns for young women include

sex and intimacy, early menopause, the long-term effects of treatment and self-care after breast cancer.

Living Beyond Breast Cancer's national needs assessment of young women diagnosed with breast cancer showed that young women wanted more information and support on specific survivorship issues. *Living Beyond Breast Cancer* developed the Survivorship Series to address the identified needs reported from women across the nation.

LIVING BEYOND BREAST CANCER Online Sessions 9:30am-11am

- Oct. 3 Menopause
- Oct. 17 Long-Term Side Effects
- Nov. 7 Sex and Intimacy
- Nov. 21 Self-Care



Register for FREE at: www.bit.ly/2DK1iNF

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.

The dog that will make your wishes come true. He is good with cats, dogs and children. **WISHBONE** is a 2 years old boxer/terrier mix. He is about 60 pounds, and so much fun! He loves toys, and will spontaneously play bow at anything. He is a super social and sweet boy that wants to call your house home. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Adoptions are by appointment only. Please call Florence Lauderdale animal services at 256-760-6676 to meet Wishbone.



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

\$25 FEE INCLUDES gift bag, vaccinations and spay/neuter surgery! Please share & come adopt. Colbert County Animal Shelter, 5010 Missouri St, Tuscumbia, 256-381-4073. Can't adopt? Please volunteer or sponsor a cat or kitten.



Hi there! I'm **CASSANDRA** and I would love to meet you! I'm a pittie mix and was born October, 2015. I'm a great little lady. I was dropped off at the shelter and the nice people from PAWS gave me a great foster home so I had a chance at a forever family. I'm absolutely beautiful as you can see from my photo. I'm crate trained and don't mind being in it. I'm also house trained. I don't do well with leash walking just yet. My humans are working on that with me. I'm very submissive with other dogs. I do however don't like sharing my food with them. I can be timid around my humans but am working on that. I don't jump on my humans and I understand that is a good thing. I just need a patient family to work with me on my trust issues. I would need a fenced in yard to play safely with my humans. I'm fully vetted, spayed, and micro chipped. If you're interested in being my forever family please email PAWS at shoalspaws@gmail.com



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

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

CHRISTMAS CRAFTS
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Floral and greenery
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40% OFF
Does not include "Your Price" Items

YARN & NEEDLE ART
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Cotton floss & craft thread packs, nylon, acrylic and cotton crochet threads
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Packaged Quilt Battings & Pillow Forms
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Gildan® Youth and Adult Short-Sleeve T-Shirts
Always **2.99**
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Includes Youth and Adult Short-Sleeve T-Shirts, Baseball & Long Sleeve T-Shirts, Sweatshirts, Infant & Toddler T-Shirts and Creepers
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White Fondant 5 lb Vanilla **15.99**
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All items labeled Sunny Side Up Bakery® Includes Cake, Cookie and Cupcake Essentials **30% OFF**
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FRAMES 50% OFF
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All colors
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Color Gallery™, Bead Treasures® and Czech Glass Beads
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Does not include sterling silver
Timeline by Bead Treasures®
Designs representing the Gilded Age
Jewelry Storage and Display by Gadgets and Gizmos™
ImpressArt®
Create a personalized look with stamping tools, blanks and accessories
40% OFF
40% OFF

ALL FABRIC
By the Yard
25% OFF
Calicos, fleece, home dec, flannel, broadcloth, satin and more
Excludes precut bundles and fat quarters
Sewing Machines Priced from **69.99**

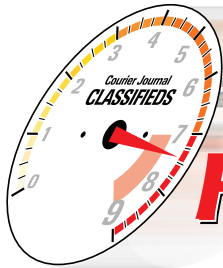
CUSTOM FRAMES 50% OFF
Always 50% off the marked price*
Applies to frame only. See store for details.
Compare our prices with our competitors' larger in-store discounts.
FREE QUOTES
See our Great Selection. Satisfaction Guaranteed.

HOBBY LOBBY
Offer good for one item at regular price only. Limit one coupon per customer per day. Must present coupon at time of purchase. Offer is not valid with any other discount or previous purchase. One cut or one bolt of fabric or trim "by the yard" equals one item. Online fabric & trim discount is limited to 10 yards, single cut. Excludes CRICUT® products, Silhouette CAMEO® Machines, candy & snack products, gum & mints, gift cards, custom orders, labor, class fees or items labeled "Your Price".
Exclusions subject to change. Cash Value 1/100¢.
VALID THROUGH SEPTEMBER 26, 2020
Coupon For In Store or Online Use!
SOME ADVERTISED ITEMS NOT AVAILABLE ONLINE. SALES SUBJECT TO SUPPLY IN STOCK. AD DOES NOT APPLY TO PRE-REDUCED ITEMS.

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



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only \$3 additional

HOUSECLEANING for your office or home. Call 555-1234 for a free estimate. 15 years experience. Insured. References available.



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Attract the most attention and sell your items red line fast when you choose to Red Line your Classified Ad. THE FIRST LINE OF YOUR AD APPEARS IN RED CAPS, catching the eye of your buyer faster than any other classified advertising in the Shoals Area!

Online

ONLINE – at our Website...
Go to www.courierjournal.net and click "Place a Classified"

Phone

PHONE – 8AM-5PM Mon-Fri
Charge to Credit/Debit Card by calling 256-764-4268

Fax

FAX – 24 HRS - Charge to Credit / Debit Card by faxing an ad to 256-760-9618. Include exp. date. List how many weeks the ad is to run.

Mail

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.

Office

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

- **Private Party Rate** 3 LINES for 1 item Prepay - No REAL ESTATE, FIREWOOD, or TICKETS. Each additional line - \$1.50 - CASH DISCOUNT - 4 Weeks/3 LINES for 1 item \$13.50 - Each additional line - \$5.00 no credits..... **\$4⁵⁰** Week
 - **Commercial Rate** 4 LINES Prepay - applies to all REAL ESTATE and anyone engaged in sale of goods/services on a recurring basis or for profit, licensed or not. 1 vehicle per ad. Each additional line - \$1.50 CASH DISCOUNT - 6 Weeks/4 lines \$35.00. Each additional line - \$7.50..... **\$7⁰⁰** Week
 - **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

Name _____

Address _____

City _____ State _____ Phone _____

➔ **HOW MANY WEEKS?** Multiply the number of weeks - X - the cost of the ad.....

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MAILING ADDRESS: Courier Journal, 219 W. Tennessee St., Florence, AL 35630

Please Print Ad Clearly. NOT RESPONSIBLE for illegible handwriting

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

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

Phone-in Ads MUST be Charged to Credit/Debit Card! NO EXCEPTIONS! NO REFUNDS!

DEADLINE: Friday 5pm

Shorts...

Absentee for Municipals

Continued from Page 2

Shoals 256-389-2120, or Sheffield 256-383-0250.

Deadline to request an application is October 1.

- Check the box: "I have a physical illness or infirmity which prevents my attendance at the polls."

- Photo ID required to receive an absentee ballot.

- Mail the application along with a copy of your photo I.D. to:

City of Florence
Absentee Election Mgr
P.O. Box 98
Florence, AL 35631

City of Muscle Shoals
Absentee Election Mgr
P. O. Box 2624
Muscle Shoals, AL 35662

City of Sheffield
Absentee Election Mgr
600 N Montgomery Ave.
Sheffield, AL 35660

- Once your application is received along with the copy of your I.D., a ballot will be mailed. Complete the ballot and mail it back or deliver in person by October 5.

- Absentee ballots must be postmarked by October 5 and received by noon on October 6 to be counted. One application per envelope.

Vote Absentee in-person through October 1 with an absentee ballot and a photo I.D. by October 1 at your city clerk's office.

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\$75 2564121897

2 OAK BAR STOOLS \$150 - NEGOTIABLE
DECATUR
256-353-6369

LOOKING FOR 1973-1976 OLDS, Toronado or Cadillac Eldorado for parts. 256-651-0944.

OLD LAWN MOWERS, GARDEN Tillers and Scrap Metal \$200 for all. Hartselle area

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VACUUM CLEANER REPAIR, MOST makes & models. Free estimates. Ken's Sewing & Vacuum Center, 256-381-0161.

EXCAVATION & GRADING!

We do Roads, Culverts, Stump Removal, Topsoil, Rock, etc.
Licensed and Insured up to One Million Dollars!!
Free estimates. 256-740-7201

CREME COAT \$200; LADIES Golf Shoes/8M, \$50. Headboard, full \$50; 256-560-1156. Decatur

MUSCADINES FOR SALE, \$8 gallon, 25 gallon 256-383-8197 Muscle Shoals

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CONCRETE WORK- DRIVEWAYS, SIDEWALKS, curbs, slabs. No job too big or too small. 30 years of experience. Call Peanut, 256-980-2208.

WEATHERBY VANGUARD 308 & Nikon Scope \$550
Call 256-443-0192

OCCASIONALLY YOU MAY SEE an ad duplicated and printed several times throughout the paper. This is done at the request of the advertiser. Each ad is paid for. Thank You for reading your Courier Journal.



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- ADVERTISING EXECUTIVES**
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Judy Cox
Gregg Scott
Heather Ridinger
- GRAPHIC COORDINATORS**
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Janie Brasfield

CIRCULATION
Steve Pope

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

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Fax: 256-760-9618

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

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

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

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256-710-6081

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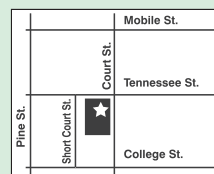
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INSERTS - 5 pm Thursday
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4 FREE KITTENS TO good or home. 256-252-5853 or 256-227-5789(Trinity area)

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DAVE'S HOME REPAIRS AND REMODELING: Sheetrock, repair, plumbing, carpentry, electrical, tile, painting. References. Quality work. 256-702-2983

JUNK REMOVAL - HAUL AWAY Service ~Pick up junk and unwanted items ~Will take your junk to the dump ~At a small nominal fee! Call or text J. J. 256-648-6916.

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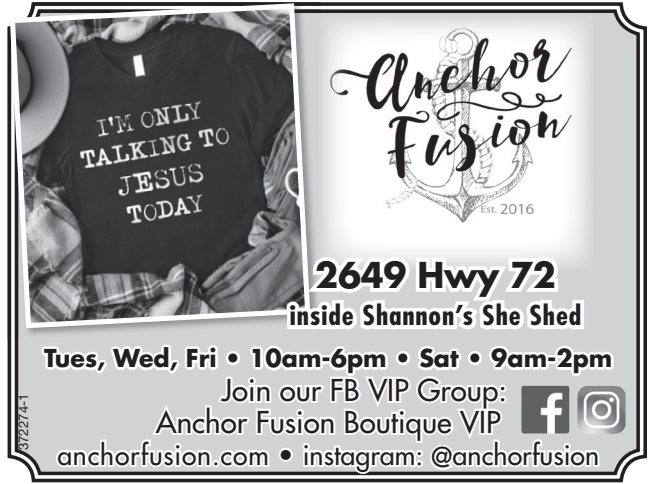
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9/23 - 9/29, 2020**



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Or Hamburger**
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2/\$5



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6 Pk.
1.5 Liters Bottles
4/\$11



Coke Products
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8 Pk. 12 Oz. Btl.
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Original 17.5-18 Oz.
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1 Pint



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Syed...

Continued from Page 1

Syed started Shoals Primary Care from scratch, even bringing marble from his family in Pakistan for the building. Colleague and close friend, Dr. Aaron Karr, recalled the importance of patient care and continuing to learn about medicine under the watchful eye of his mentor, Dr. Syed. "He would often say, "Can you believe we get to have the privilege of taking care of patients every single day, and they pay us for it?" Karr also spoke of his boundless energy, his smile, his dancing, and his absolute love for learning, and how he was rarely seen without a book in his hand.

His children, Hannah, Abraham, and Fuzlullah, shared their fondest memories of their Dad. Hannah explained how her father was always prepared, always learning and was always ready to take matters into his own hands, literally.

She shared that when her mother went into labor with her in 2001, things were moving swiftly and in a dangerous direction, but her father was never fazed. With an order of, "Hand me the gloves," her father guided her into the world and has been guiding her through her life ever since, stressing the importance of family and education every step of the way.

Oldest son, Fuzlullah P. Syed said that if his father knew they were founding a scholarship in his name he would be smiling from ear to ear, and he would be so very proud to help someone from the Shoals to further their education.

The Syed Scholarship Foundation will award scholarships to Shoals area high school seniors who are planning to go into the healthcare field. Students will apply through an online application form beginning in January. Tax deductible donations will be accepted from individuals and businesses. People can donate in person or by mail to: Syed Scholarship Fund 342 Cox Boulevard, Sheffield, AL, 35660. T-shirts are also available to purchase for \$10.

The family of Dr. Syed has donated \$50,000 to the foundation. They hope to help students who wish to go into the healthcare field, but may not have the resources to do so. They also hope recipients will stay in the Shoals area and continue their father's legacy to care for patients he loved so dearly.

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Commentary

OverProtest? Mild Versus Excessive

Protests and counter-protests over the Confederate monument at the Lauderdale County Courthouse have become commonplace on weekend nights in downtown Florence.

Project Say Something has been calling for the monument to be moved to Soldier's Rest in Florence City Cemetery. Those opposed to the move have been countering that protest much of the time.

In recent weeks the protests have moved from the Courthouse property into the first few blocks of North Court St. where evening crowds gather at dining establishments. Most of the restaurants do a good business at night, so outside diners and those in waiting lines are a captive audience.

While I was not on site, the callers to my office and the complaints and video posted on social media from the first weekend in September clearly indicated that the protesters were purposely infringing on the rights of downtown businesses and patrons

See PROTESTS...on Page 18

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 23, 2020

Happening
THIS WEEK

Litter Tournament Saturday

Fish to Catch \$500 and Help Clean-Up Our Waters

SHOALS-Keep the Shoals Beautiful is partnering with TVA and challenging Shoals residents to Fish for Litter to Catch \$500 in Cash. The Tennessee River Litter Tournament takes place Saturday, September 26 from 7:30am- 2pm. This year's Litter Tournament offers contact-free registration, supply pick-up, and collection points at both McFarland and Riverfront parks.

Volunteers may choose to clean up the river, surrounding land, or nearby creeks. Lunch will be provided following the event.

Litter grabbers, gloves, and trash bags will be provided at each location for participants. Each 13-gallon trash bag brought in from the shoreline Tennessee River

waterways qualifies participants to one entry in the drawing for \$500 in cash.

"The Tennessee River Litter Tournament brings a focus on one of our most beautiful natural resources," said board member, Dee Hubbert. "A morning spent cleaning our part of the Tennessee River reminds the Shoals to diligently work at preserving the inherent beauty of our area."

Participants are encouraged to pre-register for this event by emailing KTSB@keeptheshoalsbeautiful.com or by calling 256-760-6495.

All participants will receive a free t-shirt and lunch on the day of the tournament.



HURRICANE SALLY HAD A SEVERE IMPACT

on much of Alabama. Blood donors are asked to donate to help offset the effect of the storm on Alabama's blood supply. LifeSouth experienced a significant number of blood drive cancellations before and since the storm. It is important to build the blood supplies at hospitals across the state with local inventories already low due to summer shortages. All blood types are needed, especially type O and platelet donors.

Donors must be 17 or older, or 16 with parental permission, weigh a minimum of 110 pounds and be in good health. A photo ID is also needed. Call LifeSouth's toll-free number, 1-888-795-2707 or visit www.lifesouth.org to find the closest blood center or blood drive near you. LifeSouth is a non-profit community blood center serving hospitals in Florida, Georgia, and Alabama.

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Living By Hwy. 157!

Editor;

After trying to leave Gargis Lane to go to the bank in Muscle Shoals, I thought, this is where many people have died, and still no one seems to care. We have lived on Gargis Lane for twenty years, and I can't count the number of bad wrecks right here as people were just trying to go about their daily living activities.

When someone is running for County Commissioner, they sure want your vote. Then, after they get elected, they seem to forget all they were going to try to get done.

If you drive through Tuscumbia, you will stop at nine or ten red lights with little to no traffic on every block. And it is strange that no one listens when you try to get a red light on Gargis Lane and the highway where so many people have died trying to get out on the four lane.

There are seven areas that you have to really watch no matter if you want to go south or west. There are extended waits for vehicles and 18 wheelers speeding in both directions, then flying by heading south. You are lucky to get out without getting hit or hitting someone. If you wanted to go another direction, you would have to go all the way through Spring Valley, then down Three Mile Lane to get to a traffic light.

If anyone reads this letter and can do anything to help get a traffic light at the intersection of Gargis Lane and Highway 157, you might save a life. It could be your dad, mother, or child.

Vera Vandiver
Tuscumbia

Record Doesn't Lie

Editor:

According to the U.S. Congressional

Record, U.S. Senate website, The longest filibuster in the entire history of our country occurred in 1964 when the Democrats talked for 75 straight days to kill one thing: The Civil Rights Act!

Remember this in November when you go to the polls!

James W. Anderson
Talladega

Our Climate Cycles

Editor;

I saw two programs recently on carbon emissions and global warming that most people will not know about because they don't think outside of the box.

The first program was about volcanoes of which there are about a thousand around the world. Thirty

See LETTERS...on Page 23

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Russell Bien, CRNP

ON YOUR DEBT

Debt Collection Lawsuits are Surging: Here's What You Need to Know



B. Grant McNutt
 Managing Attorney

The U.S. civil court system was designed to handle a wide range of non-criminal cases, ranging from family disputes to substantive contract breaches, property disputes and more. However, over the past several years, the civil courts in most states have been overrun by debt collection cases against consumers.

The increase in lawsuits filed against consumers for unpaid medical debt, credit card bills, automobile loans and other collection issues comes as no surprise to attorneys and others working in the industry. A recent analysis conducted by Pew Charitable Trust revealed a dramatic rise nationwide, even as other civil matters are declining in number. Some key findings from the Pew research include:

- Between 1993 and 2013, the number of debt collection cases filed annually more than doubled, from 1.7 million to about 4 million
- Debt collection cases have claimed an increasing share of the civil docket, making up about 30% of the civil court caseload in the one state where comprehensive data was available
- The dollar value of claims filed annually by debt buyers increased from \$6 billion in 1993 to \$98 billion in 2013

Often, a small number of debt collectors and debt buyers make up a significant share of the debt collection claims filed. In one state, nine debt buyers filed 43% of all civil and small claims cases statewide in a recent calendar year.

Those are big numbers, but for consumers who are behind on debt, the growing number of debt collection lawsuits is not the biggest problem.

Fighting Back When Debt Collectors Sue

The Pew researchers found that while most businesses filing debt collection claims were represented by attorneys, only about 10% of consumers being sued had lawyers. That is important, because the study showed that consumers who were represented were significantly more likely to reach a settlement or win their cases than those who did not have an attorney.

Default Judgments in Debt Collection Cases

Many consumers who are sued for outstanding debts do nothing, and that is generally a big mistake. The survey data showed that more than 70% of debt collection suits ended in default judgments. That means that the court entered an order in favor of the creditor or debt collector because the consumer did not show up or did not file necessary paperwork.

Struggling with debt can be exhausting and discouraging, and it is no surprise that many consumers do not feel like they can fight back in court. Some think they cannot afford an attorney. Some think the creditor's lawyer will steamroll over them and they do not have any real way to fight back. Some do not read the paperwork and do not know what's required of them. Some just cannot take the day off work to show up in court.

Whatever the reason, ignoring a debt collection lawsuit can mean big trouble. In Alabama, if a judgment is entered against you, the creditor who got the judgment can do several things as far as trying to collect on the judgment.

- It can garnish wages and bank accounts,
- It can force the sheriff to seize your home, real estate, and personal property.
- It can place a judgment lien on your home and real estate through the probate office. These judgment liens grow at an exorbitant rate of at least per year and

can encumber your home and real estate for up to 10 years and can be renewed for another 10 years beyond that. That is 20 years! This may prohibit a refinance or sale of the property unless the judgment lien plus interest is paid in full. As you can see, it is very important to fight any lawsuit on the front end and to do what you can to prevent a judgment from being entered in the first place.

Here are a few of the most common ways an attorney can help consumers avoid judgments in debt collection lawsuits:

- **Finding flaws in the claim.** Many consumers think debt collectors hold all the cards and they will not be able to fight back effectively, but many debt collection lawsuits are seriously flawed. Some debt buyers sue on cases that are outside the statute of limitations. And debt buyers often lack the necessary documentation to prove either that they have the right to pursue the claim or that the amount owed is accurate.
- **Asserting consumer financial protection claims.** If a debt buyer or collection agency has violated a consumer protection statute such as the Fair Debt Collection Practices Act (FDCPA)—and they often do—that provides leverage to fight back. In some cases, the debt collector may even owe the consumer compensation for those violations.
- **Negotiating a payment plan.** Consumers who agree that the amount of the debt is accurate and want to avoid further collection action are often able to make payment arrangements with the creditor or debt collector. That may mean continuing the case as the consumer makes payments and ultimately dismissing when the debt is paid in full, or an agreed judgment that provides for specific payments and keeps other collection action at bay as long as payments are current.

- **Filing bankruptcy.** In most bankruptcy cases, an automatic stay is entered as soon as the petition is filed. The stay freezes collection action, including debt collection lawsuits. Most consumers will not file bankruptcy over a single debt unless it is very large, but if a debt collection lawsuit is part of a larger pattern of collection calls and threatening letters, it may be time to consider bankruptcy.

The worst thing you can do when facing a debt collection lawsuit is to ignore it. Failing to respond to a lawsuit can result in default judgment on a case you could have won, and end in wage garnishment or loss of other assets. The best thing you can do is to gather accurate information about your options and the pros and cons of each in your particular situation.

Bond & Botes Helps People Struggling with Debt

At Bond & Botes, we have been helping people in financial trouble for decades. Our attorneys are experienced in both consumer bankruptcy and the protections available when debt collectors cross the line.

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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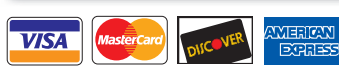
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Cat & Kids

by Cathy Turner

Love is a Back Rub

I tweaked my back today. You know, I moved too fast and that little flash of lower back pain froze me. None to worry, a little heat and rest will probably resolve it, but I have had so much to do before that treatment. One simple task was to run into Subway and grab sandwiches for dinner. Well, there was no running. I had to position myself and moan and groan and re-position myself and pull at the door to get out of the car. Then there were two seconds of walking like an old woman before I could proceed naturally into the store. Well, after I had ordered and was about to pick up the food, there was my husband, right there ready to carry the food out so that I wouldn't have to struggle getting into the car. As I followed him out of

the store, I thought, "Now that's what love is." This made me think of the 1970's movie, "Love Story". The famous quote from that movie was "Loves means never having to say you're sorry." I have always thought that was a weak saying. I mean, I get it. Love should cover all wounds, but hurts only heal when love is applied. Love is active and proactive. Love apologizes. So I started discussion about love meaning never having to say you're sorry on our family thread. Our daughter was the first to pipe in and say, "Love means SAYING YOU'RE SORRY..." and "Would you please?" (a family favorite) And our son added that he, too, thought the movie quote was poor by saying that, "Love means having the courage to apologize as many times as

necessary." Then we just all started throwing out what love is, looks like and means statements. Here are some of our first reaction "Love is" thoughts:
 Love means cooking when you don't like cooking.
 Love is when somebody else does the dishes.
 Love is not bringing up important subjects ten minutes before he goes to bed.
 Love is believing in yourself despite your worst mistakes.
 Love is not saying anything.
 Love is floating boats in the rain.
 Love means saying, "What do you need out of the rest of this evening?"
 Love means building a Lego® castle under the direction of your four year old.
 Love is telling her that she is "cute" because you like her outfit, even if she is 60+.
 Love is singing Bible camp songs with your 30 year old on the back porch.
 Love is saying the same thing at the same time.
 Love is that little smile between you.
 Love is fooling around anyway.

Love is how you make me feel when I am with you.
 Love is painting with your granddaughter during nap time.
 Love is a back rub or dinner by the river or a short notice vacation or ...
 Love means guarding each other's down time.
 Love means telling each other the truth.
 Love means standing up when it matters and standing down when it doesn't.
 Love is acting in the best interest of another imperfect person.
 Love is living a life of service. Amen.

Email comments or suggestions to CatnKids1@gmail.com

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Commentary

Protests...

Continued from Page 12

with antagonistic behavior that was a clear effort to get a reaction.

By the weekend of September 11-12, Florence Police had established boundaries for protests

and counterprotests.

Protesters and counter-protesters must contain rallies to separate areas of one another and primarily south of Tennessee Street.

Police Chief, Ron Tyler, said both groups have remained in their designated areas during organized events that

involved noise. He added that protesters were allowed to carry signs on sidewalks along North Court as long as they kept moving and did not try to engage, impede upon, or accost others.

The primary concerns for police are to maintain order and ensure public safety.

There will be zero tolerance for disorderly conduct. There were no incidents of anyone violating the requirements.

As respectful as our protests seem in relation to what is going on in other areas of the country, we can't impose our free speech and assembly rights on others. We simply can't force people to listen.

I'm not sure why or how the Mayor Steve Holt has become a lightning rod for so much of this monument animosity. People who keep up with the news, know the issue is out of his hands. The monument has been on county property and maintained for so long that it legally belongs to the county, period. And the County Commission has oversight.

I can't speak for the mayor, but it would not surprise me if he were to help move the monument today - IF - ownership legalities allowed.

The riots that are taking place in other cities across the country are inexcusable. It may sound drastic and para-military, but there is no excuse for businesses to be burned and looted by hoodlum opportunists, regardless of color, background, age, or motivation. The mayors and police chiefs who are standing by, telling their officers to stand down, and letting block after block of downtown businesses get burned and pillaged are cowards and political hacks.

Notwithstanding, it would be a challenge for police to protect you, much less your property, in that situation. No one could blame property owners if they were to overload 9-1-1 with ambulance calls that also require a late night call to the coroner.

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business owners should never be burned and stolen out of their life's work through the animosity, vengeance, and greed of others.

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Ways to Make Your Traffic Merging Safer on Roads

What steps can you take to prevent merging collisions?

Drivers who are entering, exiting, or changing lanes on busy roadways should never assume other motorists will make room for them to merge.

"Most people on the expressway never expect traffic to stop or alter its course, and they drive that way," says James Solomon, director of training for the National Safety Council Defensive Driving Courses.

For this reason, motorists should drive defensively and take precautions when passing vehicles to prevent merging collisions. And CDL drivers or drivers towing a trailer, remember the extra weight makes it harder to stop.

Here are 10 ways to create safer merging:

- Adjust your speed to match the flow of traffic before entering the roadway.
- Yield to drivers on the freeway, but avoid stopping unless absolutely necessary.
- Find a 3 to 4-second gap in traffic to merge. Solomon's advice: "I never look for the vehicle I want to get ahead of; I look for the vehicle I want to be behind."
- Check for cars around your vehicle before entering a lane. And remember to check your blind spot. Solomon's advice: "Your mirrors will only show you where you aim them to look. You must do a head check." Meaning, turn your head to check and see if the way is clear.
- Use your turn signals early, a recommended 100 to 300 feet before merging or changing lanes.
- Wait for the solid line to end before merging. A solid line indicates that lane changes are prohibited.
- Cross one lane of traffic at a time.
- Be prepared for your exit, and maneuver into the far-right lane as you approach it.
- In general, keep up with the speed of traffic until you exit. However, Solomon says it's important to adjust your speed to weather conditions and the design of the exit ramp.
- If you must pass a vehicle, pass on the left and return to your lane once the vehicle is visible in your rearview mirror. Increase this distance when passing larger vehicles. If you're driving a commercial vehicle, be sure to check your side mirrors and blind-spot mirrors as some commercial vehicles don't have a rearview mirror.



Changing lanes properly can greatly reduce the risk of crashes, fatalities, and injuries on the road. Driving safety also means becoming familiar with laws in your state, such as lane change restrictions at intersections, on bridges, and in no passing zones. Check with your state's Driver Licensing agency for additional information.



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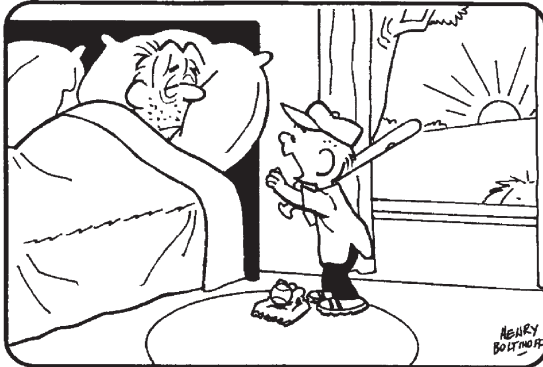
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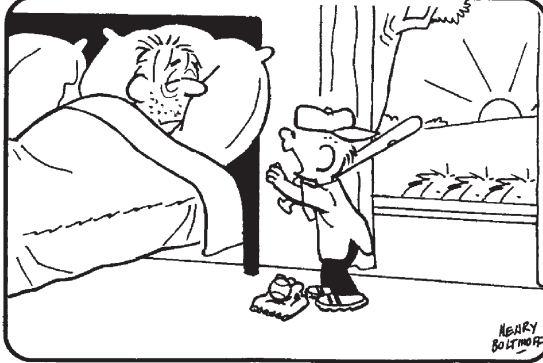
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Hurricane Sally

As of this writing, Hurricane Sally is tracking toward the coasts of Alabama and Mississippi, motivating authorities to issue a warning. Hurricanes, with magnitude winds and torrential rainfall, have the potential to wreak widespread havoc. Facing such a forceful episode, we take precautionary measures like gathering food, water and medical supplies, and seeking proper shelter.

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Time and Perspective

I was thinking the other day about how time and perspective change the way we view things. I remembered that, as a young child, I thought that my Great Grandmother and Grandfather lived on a giant piece of property. There was a railroad track in front of the house that seemed a mile away and a creek in the back of the house that seemed just as far. Oh yes, they had an outhouse too and I know it must have been a half of a mile from the back door. That was a scary walk to make at night along that path.



Steve Shelton
GRI ABR SRES SFR
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As an adult, I now realize that they lived on about 3 acres of property that belonged to the railroad (my great grandfather walked the line for the railroad). The railroad was practically in the front yard and the creek was just a stream behind the house. I am too embarrassed to tell you how short that walk really was to the outhouse. Boy how time and perspective (or a different view from a new angle) change things.

I love those old memories. My perception of reality at that time gave me a sense of adventure as I explored the giant yard and woods. I remember those trips to the creek and

those hikes to the railroad track. I even remember the courage I displayed in walking in the dark to the outhouse. Those memories are a part of my cherished childhood.

I wonder if there are things that we are experiencing right now that we will look back on later and see in a totally different way. If so, my hope is that we can see that they have been occurrences that we used to make us more adventurous, more courageous and that we built memories worth cherishing.

I know things are more than a little crazy right now in multiplied ways but let's give it the time it needs to be placed in its proper perspective. Glean the good from the bad and build on it. Better days are ahead but don't waste the days you have. Don't pass up an opportunity to be a blessing in someone's life. Time and perspective will handle the rest.



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1G4CW52K5Y4137670	2000 BUICK PARK AVEN	1FMCA11U0PZC67237	1993 FORD AEROSTAR
2G4WB52K7X1431803	1999 BUICK REGAL	1FTRX17L6YNA55236	2000 FORD LGT CONV
2G4WB52K641323460	2004 BUICK REGAL	1FTYR14C2WPA10290	1998 FORD RANGER
2G4WS52J531127631	2003 BUICK CENTURY	2FMDK49C87BA50598	2007 FORD EDGE
2G4WY55J721189346	2002 BUICK CENTURY	1FTYR14U3WTA12856	1998 FORD RANGER
1G4AG55M6S6430961	1995 BUICK CENTURY	1FMCU12T5JUC06631	1988 FORD BRONCO II
1G6DP567650189861	2005 CADILLAC CTS	1FTRE1420YHB91538	2000 FORD ECONOLINE
1G6KD54Y5XU711158	1999 CADILLAC DEVILLE	1FMYU93174KB43064	2004 FORD ESCAPE
3GNDA23P36S675983	2006 CHEVROLET HHR	1HGCP26489A170999	2009 HONDA ACCORD
1GCBS14E4H2212026	1987 CHEVROLET S10	5J6RE3H37AL022676	2010 HONDA CR-V
2G1WB58K581304537	2008 CHEVROLET IMPALA	2HGFA16556H525738	2006 HONDA CIVIC
2G1WH52K059138075	2005 CHEVROLET IMPALA	1HGCM56614A051759	2004 HONDA ACCORD
1G1PC55H6C7187206	2012 CHEVROLET CRUZE	JHMCD5537SC007612	1995 HONDA ACCORD
1GCGC34R3YR145069	2000 CHEVROLET C3500	5FNRL18604B099505	2004 HONDA ODYSSEY
1GNDV23L56D206282	2006 CHEVROLET UPLANDER	5FNRL38447B135470	2007 HONDA ODYSSEY
1G1BL52P8TR141785	1996 CHEVROLET CAPRICE	1HGCD5639SA095639	1995 HONDA ACCORD
1GNDT13S232340603	2003 CHEVROLET TRAILBLAZER	1J4FA49SXYP764356	2000 JEEP WRANGLER
1GNDV23L56D182985	2006 CHEVROLET UPLANDER	1J4G248N7YC242806	2000 JEEP GRAND CHEROKEE
KL8CB6S93DC531809	2013 CHEVROLET SPARK	JTHBA30G740020853	2004 LEXUS ES3
2CNBE134X46915218	2004 CHEVROLET TRACKER	2MEFM74WX3X679625	2003 MERCURY GRAND MARQUIS
1G1ND52J216246441	2001 CHEVROLET MALIBU	2MEFM75W3XX724943	1999 MERCURY GRAND
2CNBE634426914303	2002 CHEVROLET TKR	3N1BB51A7YL000943	2000 NISSAN SENTRA
1GNDM15ZXKB179181	1989 CHEVROLET ASTRO VAN	3N1CB51DX4L873689	2004 NISSAN SENTRA
2G1WF52E959202226	2005 CHEVROLET IMPALA	1N4AL2AP6BN508309	2011 NISSAN ALTIMA
1C3CC5FD3AN196911	2010 CHRYSLER SEBRING	1G3CW5138H4335240	1987 OLDSMOBILE 98
3C8FY68B62T333643	2002 CHRYSLER PT CRUISER	1G3HN6934G1843871	1986 OLDSMOBILE DELTA 88
3A4FY48B06T238081	2006 CHRYSLER PT CRUISE	1G2WR1216YF221112	2000 PONTIAC GRAND PRIX
1D7HA16KX2J232378	2002 DODGE RAM 1500	2G2WP552371145890	2007 PONTIAC GRAND PRIX
3B7HC13Y21G794448	2001 DODGE RAM TRUCK	JTLKT324364088629	2006 SCION SCION XB
1D7HU16DX3J571359	2003 DODGE RAM 1500	2S3DB217276103653	2007 SUZUKI XL7
2D4GP44L56R810957	2006 DODGE CARAVAN	4T1BF18B0WU267185	1998 TOYOTA AVALON
1D8GT28K27W582800	2007 DODGE NITRO	JT2SK12E1R0222859	1994 TOYOTA CAMRY
2B3HD46TXVH787527	1997 DODGE INTREPID	4T1BE32K43U226450	2003 TOYOTA CAMRY
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SIGNS OF THE PAST



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Ellen always preferred her middle name Dorrit and that is how she is known. Born 1907, of German immigrant parents, on a farm a few miles west of St. Florian. She became an astronomer at Harvard College Observatory and later at Yale Univ. Her autobiography "Misfortunes As Blessings In Disguise" was published 2002. She died in 2007, at age 100. Her father, Fred, is buried in Stony Point Cemetery on Lauderdale Co. Rd 24.

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

Medicare Minute

"Medicare and the Marketplace"

Some of the most frequently asked questions we get from people under the age of 65 concerns the relationship between the Marketplace (Obamacare) and Medicare. There seems to be a great deal of confusion about how these two insurance programs work. Here are this week's questions:

Will my Marketplace insurance end automatically when I become eligible at age 65 for Medicare? The short answer to this question is "no". You must go to healthcare.gov or contact your Marketplace insurance carrier to cancel your plan.

Can I keep my Marketplace plan after I become eligible for Medicare? Yes, you can keep your Marketplace plan after becoming eligible for Medicare. This will not, however, exempt you from enrolling into Medicare Part A and Part B during your initial enrollment period. If you delay your enrollment into Part B, or Part A if you must pay a premium for it, you may be assessed a late enrollment penalty if you decide to sign up after the initial enrollment period.

I am receiving a tax credit to help pay for my Marketplace plan. Will I continue to receive this tax credit once I become Medicare eligible? This is a tricky one. Once your Medicare Part A coverage starts, you won't be eligible for a premium tax credit for a Marketplace plan. If you kept your Marketplace plan, you'd have to pay full price.

Can you give me an example of losing my tax credit? Let's say you are on a Marketplace plan that has a premium of \$1,100 per month. You have a tax credit of \$1,000 per month which means you would pay a monthly premium of \$100 per month for your plan. Once your Medicare Part A begins the \$1,000 tax credit goes away and you would have to pay the full premium of \$1,100 per month.

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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Letters...

Our Climate Has Cycles

Continued from Page 12

of them are active. The others are dormant. The emission of any one volcanic eruption puts more carbon, glass, and ash into the atmosphere in one day than all the other emissions throughout the world can pollute in a year.

The other program was on the science of astronomy, where we find how our planet operates in relation to the sun and moon and magnetic fields.

One complete orbit of the sun and three hundred sixty five revolutions of our planet we call a year. Does this planet stay in the exact same orbit? It takes a very long time to change, but it does. There are two cycles during this change of orbit, a cooling cycle and a heating cycle.

Yes, we are in the global warming cycle which began in the 1600s, over 100 years before our Declaration of Independence in 1776. These cycles last about 500 years.

We are about 40 years away from completion of this warming cycle and then we will roll back into the 500 years of cooling.

As the astronomer said, we will have hurricanes, floods, volcanoes, earthquakes, fires, and drought. We can't do anything about it.

You can't fool Mother Nature.

Jack Holder
Killen

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or enter online at **www.courierjournal.net**

Winners will be listed online Tuesday afternoon and in the FOLLOWING week's Courier Journal.

RULES: You can only enter for yourself, not other people. Only one entry per person per week. Only one winner per week. Winners must present a photo I.D. when picking up their gift certificate(s). Check the box beside the appropriate picks for the first 11 games, then write in the exact score of the tie-breaker game. Person with the most correct picks receives a \$50 Gift Card from Longhorn Steakhouse in Florence. No change will be returned for any unused portion of the certificate. Gratuity is not included. In event of a tie, the tie-breaker score will be utilized. Otherwise, it will not be considered. Closest tie-breaker score wins. Total points will be next tie breaking procedure, and a random drawing of finalists will be used to determine the winner if they are still tied after the tie-breaking procedure. ALTERNATE GAMES will only be used- in the order listed, in cases of late postponements or forfeits, games which will then be excluded from consideration. Person with the winning card for the week, who also picks every game correctly including tie-breaker, will also win \$50 from the Courier Journal and another \$50 Longhorn Gift Card. Judges decision is final. Mailed entries must be post-marked by deadline day. Hand-delivered, faxed or on-line entries must be submitted by exact time of deadline stated above. NO EXCEPTIONS. Winner is posted on website each Tuesday afternoon and in the paper delayed by one week. Employees and family of Courier Journal and Game Day Scorecard sponsors are ineligible to win. **NOTE: If you're faxing, first make a CLEAN COPY, then FAX THAT COPY. NEWSPRINT DOES NOT REPRODUCE CLEARLY ON A FAX. WE ARE NOT RESPONSIBLE FOR ILLEGIBLE COPIES.**

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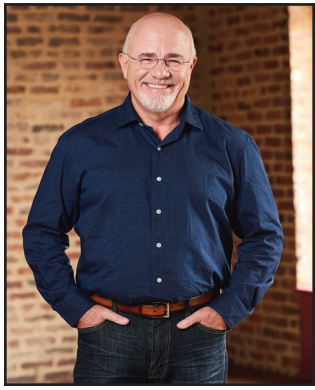
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DAVE Says

by DAVE RAMSEY



GET PRACTICAL WHEN IT COMES TO SAVING

Dear Dave, I'm having a hard time saving money. Do you have any practical advice for saving when you have an average income?

Nikki

Dear Nikki, One thing I've learned over the years is that people only start saving money when they learn healthy money habits—like living on a written, monthly budget—and let their future needs become more important than their current wants. What I'm saying here is it will only happen when you make saving a priority.

Everything doesn't have to magically line up before you start saving, and there are plenty of easy, practical ways to save money and breathe a little extra air into your finances. The biggest one is by saying goodbye to debt. Monthly payments are the biggest drain I can think of when it comes to saving money, because debt robs you of your income.

Most people are shocked when they realize how much they're actually spending at the grocery store. It's easy to walk through the aisles grabbing things on impulse, but it all adds up. Save money on groceries by planning out your meals each week. Here are some other good ideas:

- Buy generic. One of the easiest ways to save money is to give name brands the boot.
- Skip the coffee shop, and make coffee at home.
- Take your lunch to work, and eat breakfast and dinner at home.

- Cut your ties with cable, and try network apps or streaming services.
- Check your insurance rates. You owe it to yourself to have your agent look things over for you, and see what savings they can dig up.

- When buying, pay in cash and ask about discounts. You never know until you ask, and you should always ask.

- Declutter your home, garage, basement or attic. Get rid of things you don't need and are willing to let go of for the sake of your financial future.

- Lower your cell phone bill by getting rid of extras like costly data plans, phone insurance, and useless warranties. Don't be afraid to haggle with your provider or switch to another company.

If your goal is to save money, a vacation is just about the worst thing you can do. Finding fun close to home will save hundreds, if not thousands of dollars.

When it comes to saving, Nikki, how carefully and intentionally you spend can be more important than how much you make!

**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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Friday, October 9, 2020 starting at 10:00am at 2207 Chisholm Road, Florence, AL 35630

NAME	UNIT	DESCRIPTION OF CONTENTS
Kimberly Elliott	B12	Miscellaneous
Lakyria Jones	E46	Miscellaneous
Natstassja Martin	C32	Miscellaneous
Katherine Rickey	C26	Miscellaneous
Rodney Russell	D08	Miscellaneous
Katrina Bass	B15	Miscellaneous
Jeff Morgan	C01	Miscellaneous

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145 County Road 608, Rogersville • 3BR - 2BA • \$189,000

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

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Randall on Real Estate
News & Tips on the Shoals Market



As Hot As It's Ever Been

What a year 2020 has been so far. To be completely honest, when I first heard about the impact Covid-19 was going to have and everything began to shut down, I was a little worried that the real estate market would shut down right along with it.

But it didn't. In twenty years of selling real estate, I've never seen a real estate market like what we've had in the past 6-8 months. Unless you've been under a rock, you've undoubtedly heard of homes selling with multiple offers the minute they hit the market and in many cases above asking price. It's highly likely you also know someone looking for a home who simply can't find one and may have written offers on 4 or 5 homes only to come up on the short end of the stick. What makes it even harder to really believe is that all of this has happened during a worldwide pandemic.

While there are so many things I don't understand or can't explain about the current market, there are a few things I've learned and can tell you with certainty:

First, if you're looking for a home and are serious about buying one, this is not the time to ask for concessions that aren't 100% ABSOLUTELY necessary. For example, if you're putting \$50,000 down on a home listed for \$200K, why in the world would you ask for the seller to pay part or any of your closing costs? In a competitive situation, the seller will simply say "NEXT!"

If you're selling a home right now, in this market and you've been on the market for more than a few weeks, something is wrong. It's either price, condition or location... but I assure you something is wrong. There are certainly exceptions to this, but I've never been more confident in saying that in twenty years. Figure out what it is, make the adjustment and you'll see.

Everything is different and changing quickly. Strategies for pricing, marketing, and negotiating continue to evolve. And while the market is hot and homes do sell quickly, I also don't think I've ever seen a more critical time to get advice and guidance from an expert. There are both gains and losses just waiting to be made, and without the right advice you may find yourself on the wrong side. -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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Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Thomas and Hope forged a new path in their relationship. Liam moved quickly when he found Steffy unconscious and unresponsive. Thomas' talk of Liam and Steffy began to have an effect on Hope. In denial and agitated, a defiant Steffy unleashed her pent-up fury on Liam. Hope confided in Brooke that she was frustrated with Liam when it came to Steffy. Later, Steffy accused Liam and Hope of kidnapping her baby. Ridge rushed to Steffy when Thomas revealed her odd behavior and accusation. *Wait to See: In a drug-induced haze, Steffy takes direct aim at Brooke. Thomas leaves nothing unsaid during a genuine apology to Zoe. Believing that everyone is against her, Steffy makes a dangerous move.*

DAYS OF OUR LIVES Allie laid into Sami for going against her wishes. Shawn found Belle in Philip's arms. Marlena gave Claire a warning about Jan. Sami realized that she needed to

act fast to keep custody of her grandson. Brady persuaded Victor to back up his confession. Lani struggled to forgive Eli for his deception. Xander tried to manipulate Jan. Eric and Nicole shared a tearful goodbye. After speaking with Eric, Sami presented Allie with a compromise. Kristen's past came back to haunt her. Bonnie pulled Justin in for a kiss. Justin later confided in Jack about Bonnie. Gwen plotted against Abigail. John lashed out at Steve. Ben faced life without Ciara. Sami and Nicole had one last argument before Sami's departure. *Wait to See: Tripp asks for Kayla's blessing. Abigail makes plans for her future. Claire tells Ben about Hope's search for Vincent.*

GENERAL HOSPITAL Molly spent the afternoon with Alexis. Ava dropped off Avery at Sonny's. Nikolas ran into Elizabeth. Cyrus asked Lulu to relay a message for him. Curtis apologized to Stella. Alexis was dismissive of Valentin. Brando explained himself to

Sam. Dante became agitated with his doctor. Lulu and Elizabeth reminisced together. Cameron felt conflicted. Franco asked Nina for a favor. Jason received a troubling phone call. Lulu comforted Sonny. Jax felt guilty. Stella checked in on TJ. Molly struggled with guilt. Chase paid Carly a visit. Liz and Franco fought over finances. Sasha sought help from a friend. Ned felt shaken. Valentin defended Alexis. Ned let his temper get the best of him. *Wait to See: Olivia blames herself. Brook Lynn feels helpless. Cameron confides in Joss.*

THE YOUNG AND THE RESTLESS Elena worried about Devon and Amanda's growing connection. Summer presented Kyle with an interesting proposal. Nick came clean with Jack. Victor gave Adam some unsolicited advice. Billy helped Amanda dig for clues about her past. Phyllis and Nick discussed their future. Victoria interrogated Chance about his past, while Devon honored Hilary's memory. Elena made a confession to Nate. Phyllis kept the peace between Nick and Summer. Chelsea and Adam plotted against Billy. *Wait to See: Lily stands her ground with Nikki. Abby shows her support of Chance. Sharon apologizes to Rey.*

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RE-ELECT DANNY HENDRIX

Lauderdale County Revenue Commissioner

- Served 4 terms, elected in 1996
- 24 years experience
- Life-long resident of Lauderdale County
- As your active Revenue Commissioner, I have installed a new computerized digital mapping and appraisal system with aerial photography, which is flown every 4 years to keep office records current for all Lauderdale County citizens
- Initiated new website that allows realtors, banks, appraisers, and title companies to view information from their office.



EXPERIENCE MATTERS

Please Vote Danny Hendrix – Revenue Commissioner November 3, 2020

My well-trained staff and I have served the citizens of Lauderdale County with respect and dignity, regardless of race, religion or political party affiliation.

Paid Political Adv. by Committee to Re-Elect Danny Hendrix, P. O. Box 2864, Florence, AL 35630

LEGAL NOTICE

STATE OF ALABAMA, LAUDERDALE COUNTY NOTICE OF ABANDONED AND UNCLAIMED MOTOR VEHICLES

Pursuant to the Alabama Abandoned Motor Vehicles Act: Section 32-13-4 Code of Alabama 1975 as amended. Notice is hereby given that on **Saturday, the 17th day of October, 2020 at 9:00 a.m.** The following motor vehicles will be sold at public auction for cash. The auction will be held at **Horne Wrecker Service, Inc., 1634 State Street, Florence, Alabama.** Horne Wrecker Service Inc. will accept proof of ownership should anyone care to submit same, Monday through Friday, between the hours of 8:00 a.m. and 5:00 p.m. until the day of the sale. **Vehicles may be viewed starting Monday, October 12, 2020 between the hours of 8:00 a.m. and 5:00 p.m.**

YR/MAKE / MODEL	VIN#	TAG#	COLOR	TOWED FROM LOC
04 ACURA TL	19UUA66294A015625	4565AH6	BLACK	HWY 157
94 BUICK CENTURY	1G4AG55M2R6414413	41CC744	BLUE	THOMPSON ST
88 CHEVY MONTE CARLO	1G1GZ11H4JP126135		GRAY	HELTON DR
95 CHEVY BERETTA	1G1LW15M1SY124949	20CP862	RED	HERMITAGE DR
99 CHEVY PRISM	1Y1SK5481XZ439449	41HJ601	TAN	2ND ST & GATE SIX
03 CHEVY TAHOE	1GNEC13V83R221928		TAN	HOLIDAY CT
04 CHEVY MONTE CARLO	2G1WW12E349415132	20DC665	WHITE	SHADE AVE
05 CHEVY CAVALIER	1G1JC52FX57168455	41GG657	SILVER	FLO BLVD & MALL
06 CHEVY COBALT	1G1AK55FX67815579	41DG218	RED	HELTON DR
06 CHEVY TRAILBLAZER	1GNES16S466104499	41HH849	WHITE	WOODARD & BLAIR
05 CHRYSLER PACIFICA	2C8GM48L15R332419	41GW793	SILVER	CHISHOLM & PINE
06 CHRYSLER 300	2C3KA53G16H351147	52GZ388	WHITE	LAWTON AVE
12 DODGE CHALLENGER	2C3CDYAG6CH124595	DV98T69	SILVER	FLORENCE BLVD
95 FORD RANGER	1FTCR14U0SPA80867	42AR250	WHITE	MAPCO FLO BLVD
00 FORD EXPEDITION	1FMRU156XLYB76235		BLACK	AUTO ZONE FLO BLV
06 FORD TAURUS	1FAPP53UX6A259704	41CH539	MAROON	HELTON & VETERAN
HONDA RANCHER ATV	UNKNOWN		RED	COUNTY RD 545
89 HONDA ACCORD	1HGCA6161KA077085		WHITE	MCFARLAND PARK
03 JEEP G CHEROKEE	1J4GX48S03C609688	41DP888	BLACK	HUNTSVILLE RD
03 JEEP G CHEROKEE	1J4GX48S53C580978	33CJ797	GRAY	JACKSON RD
04 JEEP G CHEROKEE	1J4GW48S64C182568	41GS965	GRAY	CO RD 14
10 KIA SOUL	KNDJT2A29A7174990	20DF459	WHITE	CONNOR / WOODARD
97 MERCURY COUGAR	1MELM62W9VH613019		WHITE	BELLMEADE AVE
00 MERCURY MARQUIS	2MEFM74W8YX635405	TVR364	BLUE	AVALON AVE
90 OLDS NINETY EIGHT	1G3CX54C7L4354914		BROWN P	ATTON ST
98 OLDS EIGHTY EIGHT	1G3HN52K5W4817692	20CW963	WHITE	TENN & CEDAR
00 PLYMOUTH NEON	1P3ES46C4YD747176	9G17A5	SILVER	CO RD 71 & 73
05 PONTIAC GRAND PRIX	2G2WP522051142298		SILVER	FLORENCE BLVD
08 PONTIAC G6	1G2ZH57N684161380		MAROON	COX CREEK PKWY
08 PONTIAC G6	1G2ZG57N984291236	7113AY5	WHITE	WOOD AVE
06 SUZUKI FORENZA	KL5JD86Z06K299425		RED	COX CREEK PKWY
14 SUZUKI GSXR600	JS1GN7FA4E2100651		BLUE	HUNTSVILLE RD
09 TOYOTA CAMRY	4T1BE46K79U410841	5F99D7	RED	HIGHWAY 20



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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 23, 7:30am-3:30pm, Riverhill School, 2710 Darby Drive, Florence

Thursday, September 24, Noon-6pm, Shoals Hospital, 201 Avalon Avenue, Muscle Shoals

Friday, September 25, Noon-6pm, Walmart, 13675 Highway 43, Russellville

Saturday, September 26, 11:30am-6:30pm, Big Star, 406 4th Street SW, Red Bay

Sunday, September 27, Noon-6pm, Walmart, 1706 Military Street S, Hamilton

Monday, September 28, Noon-7pm, Red Bay Hospital, 211 Hospital Road, Red Bay

Tuesday, September 29, 9am-4pm, Walgreen's Call Center, 521 W Avalon Avenue, Muscle Shoals

Wednesday, September 30, 8am-3:30pm, Wilson High School, 7601 Highway 17, Florence

A benefit Yard Sale will take place

October 3 and 4 from 7am - 2pm at Florence Animal Services 3240 Roberson Rd in the Florence Industrial Park

All proceeds go to CHLOE'S FUND, a non-profit that foots bill for needed medical care to adoptable animals until they find a forever home.

LaGrange College Site Park will host

Haunted Hayrides on Fridays and Saturdays during October from Dusk - 11pm - 256-702-6953 - 256-383-0783 - 256-856-0927

Join us for the 2020 Cub Scout Fishing

Rodeo at Joe Wheeler State Park, September 26. This event is open to Cub Scouts, boys and girls ages 5-10. Registration opens at 7am. The price is \$10 per Scout and \$5 for each additional Scout or sibling per family.

Each participant will receive a patch and a fishing lure. Lunch will be provided and awards will be given for largest fish overall, largest fish per den, and most fish caught.

Please bring your fishing gear and bait. We ask that you wear your mask and practice social distancing.

Any questions, please contact Ali Bratcher at Alexandria.Bratcher@scouting.org.

The Natchez Trace Parkway will not

host its bi-annual "Car Free Parkway Experience" Day for bicyclists and pedestrians in September this year in response to the COVID-19 pandemic.

The event is usually held in May and on the last Saturday of September between mile markers 429 and 440 in Tennessee.

The Parkway Association asks that all travelers continue recreating responsibly, following CDC, state, and local guidance, social distancing, and wearing a face

covering when social distance cannot be maintained.

Details and updates on park operations will continue to be posted on our website www.nps.gov/natr and on Facebook @ NatchezTraceParkwayNPS. Updates about NPS operations will be posted on www.nps.gov/coronavirus.

"Free Thinker: Sex, Suffrage, and

the Extraordinary Life of Helen Hamilton Gardener" by Kimberly A. Hamlin will be discussed at the October 21, 10am meeting of the Readers of the Lost Ark Book Club.

The club meets at Helen Keller Public Library, 511 Main Street, Tusculmbia. (Use the side door.) For more information, email nancy537481@yahoo.com or search for Readers of the Lost Ark Book Club on Facebook.

The Shoals Home Builders Association's

Scholarship Golf Classic at Twin Pines Golf Course has been moved from September to Friday, October 30 with 9am Shotgun Start.

Half of the teams will play before lunch and the other half after lunch in order to follow safety guidelines and to play one man per cart, but still provide some networking events for our members.

The cost is \$100 per player/ \$400 per team. Includes: Golf Cart, Green Fees, Lunch, Beverages, Prizes, and Giveaways.

Mulligans are \$15 each, 2 for \$25.

Please make checks payable to SHBA. Mail to SHBA, PO Box 419, Florence, AL 35630 with other team members and your contact information, or call 256-766-9014 for more information. The deadline to register is October 23.

The Red Warrior Foundation will host

a Bass Tournament Saturday, October 24 on Pickwick Lake as a Fundraiser for The Healing Place. This is a great opportunity to fish for a great cause and enjoy the day at beautiful McFarland Park.

The Healing Place is the only non-profit grief support center in the Shoals area, providing grief support to the local communities and schools in Lauderdale, Colbert, and Franklin Counties and through their office location in Muscle Shoals.

All services are free of charge to grieving children and their families. For more information about The Healing Place, and the Fishing Tournament, visit www.thehealingplaceinfo.org

Stop Violence - Safeplace Shelters Are

Open for victims of domestic violence during COVID-19. Call our 24/7 helpline: 1-800-550-9215.

We are not just a shelter! Other available services for qualifying clients include: goal planning, legal services, safety planning, and more.

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.

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.

For more information, call The Club 256-760-6642

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Classified Form on Page 6

The Ark Is Almost Full

Galatians 6:7 "Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap." It's so embarrassing when we have a crop failure. Generational failures. Our land is full of them. We read in: **Genesis 7:16** "And they that went in, went in male and female of all flesh, as God had commanded him: and the LORD shut him in." THE ARK OF SAFETY. And God shut the door. All life inside the Ark was saved from the judgment of God that soon followed. Anyone with a fair knowledge of scriptures knows the Ark is a type of Jesus Christ. Soon that last person will get saved to complete the body of Christ and Jesus Christ will come to take His bride home to be with Him forever. And then the door of grace will be closed. God has sealed the saved and: **2 Timothy 2:19** "Nevertheless the foundation of God standeth sure, having this seal, The Lord knoweth them that are his. And, Let every one that nameth the name of Christ depart from iniquity." **Ephesians 4:30** "And grieve not the holy Spirit of God, whereby ye are sealed unto the day of redemption."

Notice in: **Genesis 7:1** "And the LORD said unto Noah, Come thou and all thy house into the ark; for thee have I seen righteous before me in this generation." Notice clearly only the righteous got in the Ark. So, if you want to get in, you better quit playing hide and seek with God and get saved now, today, you may not have a tomorrow. As the old song goes: "Jesus paid it all, all to Him I owe, sin hath left a crimson stain, He washed it white as snow." Would you let Him wash your soul with His precious blood? He will do it today if you let Him. Christ will not stay where he is not wanted. Too many folks have closed their hearts door permanently. Today, now, would you receive Him and ask Him to save your soul and forgive your sin? I pray you will. THE ARK IS ALMOST FULL!

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!



Does your child receive free or reduced-price lunch?

The state of Alabama has launched the ABC for Students program to help eligible students pay for internet service through the end of the year. If your household has a student who qualifies for free or reduced-price lunch, you will receive a voucher in the mail to pay for broadband internet service through Dec. 30, 2020.

When you receive your voucher, call us right away. We will connect your home with the broadband service your student needs to learn and succeed this school year.

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ASK THE ATTORNEY

VOTING BASICS



Thomas McCutcheon

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

I've been asked questions about crossover voting and now that it's illegal, people are concerned.

The misunderstanding about crossover voting occurs when people don't distinguish between a primary election and a general election.

The reason that crossover voting is prohibited is that sometimes politics can be "dirty" and what happened in Alabama years ago was what's called "raiding". "Raiding" is where one political party as a group will vote for their opponent's weakest primary candidate in hopes of making their opponent select a candidate in the primary that is easier for them to beat in the general election. The law seeks to have each party select their own candidate without interference

from the other party.

Let's talk about the basics.

A primary election is where political parties select their candidate for the general election. A primary election is a party event. The winner of the primary runs in the general election.

A general election is an election that decides who will actually take office.

No matter how a person voted in the primary, they can vote for whoever they wish in the general election.

Crossover voting is only prohibited at the primary election stage.

You can vote for whomever you want to during the general election, no matter which candidate or party you supported in the primary. The party choice doesn't bind you for future elections either, so if you vote in one party's primary during one election cycle, you are free to vote in another party's primary the next.

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



Please send the questions to: "Ask the Attorney,"

P. O. Box 38, Florence, Alabama 35631 or visit our website at: www.mhatty.com

facebook: McCutcheon and Hamner, P.C.

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.

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

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Barnes Health Care Pharmacy 221 N. Court Street
Historic Downtown Florence
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15 Ford Explorer
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17 Honda HR-V
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17 Buick Regal
#20B-123A, 4 Door
Leather
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16 Cadillac SRX
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LOCAL TRADES!

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