

Shoals  
Shorts

UNA Women  
USC Award

KANSAS CITY, MO. - The United Soccer Coaches have recognized the **University of North Alabama women** with a Team Academic Award for the 2019-20 academic year. It is the seventh straight year that UNA has received the award and the ninth time overall since the program began in 1996.

North Alabama women's soccer team had a 3.64 cumulative grade point average for 2019-20.

To qualify for the award, the team must have a minimum grade point average of 3.0 or higher for the entire academic year. The team GPA is determined by adding every player's GPA, then dividing by the number of players.

Reminder for  
Handwashing

BARTON-The COVID-19 pandemic has elevated the importance of proper handwashing to the highest priority.

Heading into month eight of the coronavirus pandemic and with flu season and colder weather upon us, Essity took the opportunity to recognize Global Handwashing Day on October 15 with several helpful reminders. Essity is a global hygiene and health company that makes the Tork® brand of paper towels, napkins, and assorted tissues, and employs 500 locally at its Barton plant.

It is vitally important now more than ever to remember to wash our hands. Additionally, proper technique is critical.

**The 5 STEPS of Proper Handwashing include:**

- Wet your hands
- Apply soap
- Scrub your hands for 20 seconds (cleaning every part of your hands and wrists)

See SHORTs... on Page 2

**Automotive Inside NOW**

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

EVERY Shoals Home, EVERY Week!

219 W Tennessee St. Florence, AL 35630 256-764-4268

Volume 136 Number 52 October 21, 2020

**Courier Journal**

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Northwest-Shoals Community College

START SMART. Spring Classes Begin JAN. 7

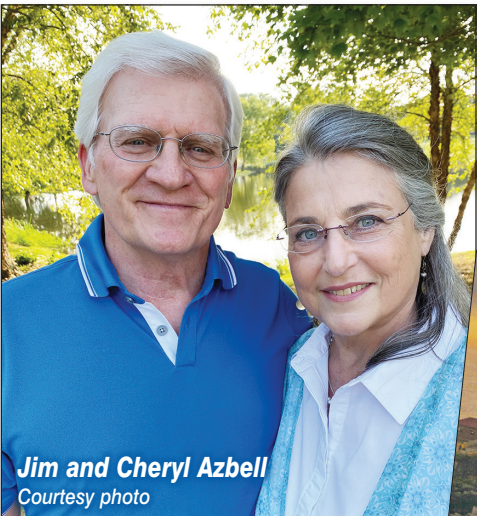
APPLY TODAY! nwsc.edu

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

Blessed  
BY AN ANGEL

By Celeste A. Nix  
for the Courier Journal

He didn't know why he was born into dysfunction. However, he realized as his life unfolded that



Jim and Cheryl Azbell  
Courtesy photo

God used it for His purpose. He was born in Lauderdale county back in November of 1950 and it was a miracle he survived his childhood. He was the youngest of six children who knew only a cold and cruel environment. It was for this reason, this little child named Jim was taken by the state and placed with whom he called his "Angel from God."

Subsequently, he lived in permanent foster care with one of his brothers and took on the name, Jim Azbell.

"I was blessed with a

See BLESSED.. on Page 7

TVAA Radio Play for Halloween

SHEFFIELD- Halloween may look a little different this year, but The Ritz Theatre is keeping the season spooky with the radio play, *The Headless Horseman of Sleepy Hollow*.

The Shoals community is invited to celebrate Halloween through the frightening tale of Ichabod Crane's encounter with the



menacing legend. The recording of the radio play will be accessible at [www.tennesseevalleyarts.org](http://www.tennesseevalleyarts.org) beginning the evening of Monday, October 26 through the Halloween weekend. A pay-what-you-can donation

See LEGEND... on Page 5

Strong  
at 106

Mayor Steve Holt was proud to recognize Mrs. Lillie Cunningham recently, believed to be the oldest citizen in Florence. She is a lifelong member of Rock Primitive Baptist Church where she still serves the Lord faithfully each week. She has also shown an unwavering commitment to serving our community for the last 106 years!



Mayor Steve Holt and District 1 Councilwoman Kaytrina Simmons recognize 106 year-old Lillie Cunningham.  
Courtesy photo

Inside this Issue

- Randall on Real Estate
- Insurance Insights
- Halloween Coloring Contest
- Ask the Attorney

- Adopt-a-Friend
- Dave Ramsey
- Medicare Minute



- On Your Debt
- Jobs Offered!
- Hocus • Soaps
- Cat & Kids
- SIGNS of the PAST

Online Only:

- Pet Talk
- Mystery Photo
- Web Poll
- Outdoors



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We'll pay you CASH for your old equipment!

Call for Details **256-978-2030**

Your Trade-In Values

Furnace	\$250
Air Conditioner	\$250
Water Heater	\$150

**0% FINANCING** with Low Monthly Payments

This Offer Won't Last Long! EXPIRES: 11/30/20

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Canvas Art

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Clocks

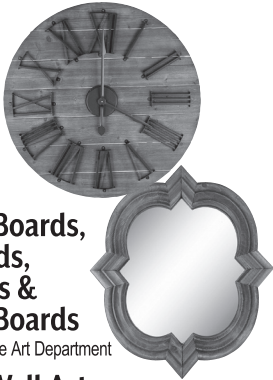
Letters

Shelves

All Memo Boards,  
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Excludes items in the Art Department

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#### CHRISTMAS DECOR

JOY 50% OFF

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30% OFF

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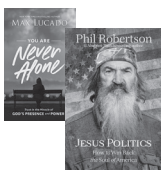
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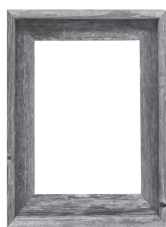
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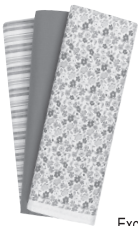
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\*Discounts provided every day; marked prices reflect general U.S. market value for similar products. No coupons or other discounts may be applied to "Your Price" items.

## Shorts...

### Reminder for Handwashing

Continued from Page 1

- Rinse thoroughly
- Dry thoroughly with a clean paper towel

Global Handwashing Day is an annual initiative by the Global Handwashing Partnership (GHP). This year's theme is "Hand Hygiene for All." As a strategic partner of the GHP, Essity is shining a light on hand hygiene behaviors to motivate the public to protect their own health and that of their loved ones.

According to Amy Bellcourt, Vice President of Communications for Essity in North America, "Global Handwashing Day is a timely opportunity for us to hit the 'reminder' button on our own hand hygiene practices. As some aspects of our lives – work, school, sports – resume even in a restricted capacity, we are still in a public health crisis.

Essity also recently surveyed more than 1,000 US respondents about their attitudes toward hand hygiene during COVID-19. Below are some key findings:

- Women are role models in hand hygiene – on average, American women wash their hands 12.2 times a day versus 8.3 times a day for men.

• 51% of respondents stated they wash their hands more today than before COVID-19.

• 41% of respondents said they have also changed how they wash their hands.

### Honor Family Veterans

FLORENCE—The Florence-Lauderdale Public Library is inviting Shoals residents to honor their family veterans in a photo display in time for Veterans Day on November 11.

Family members may bring in person or email a service photo of your loved one who served in any branch of the U.S. military. In addition to the photo, provide the dates of service and where they served. Library staff will assemble a display that will have a place of honor within the facility to showcase our local veterans.

Bring the photo and information to the library's circulation desk, or email the information and photo to [events@flpl.org](mailto:events@flpl.org). The deadline for submissions is 5pm on Friday, October 30.

The photos will be on display from November 8-15. The Florence-Lauderdale Public Library is located at 350 N. Wood Avenue in downtown.

See SHORTs... on Pg 6

### How Low Can We Go?

Society is the product of the home. **Psalms 127:3** “Lo, children *are* an heritage of the LORD: *and* the fruit of the womb *is his* reward.” **Psalms 11:3** “If the foundations be destroyed, what can the righteous do?” The older a person gets, the harder it is to change their mindsets. Homes of today have been destroyed by the influence of the world through the 60’s and 70’s. Most homes currently have working parents. Children usually are influenced by whoever they spend the most time with. The corruptive behavior seen nationally by mostly a younger generation has to come from a higher schooling. Please read Romans 1:30 & 1Timothy 6:5. The next target is our children in grade and high schools. The hands of immorality are working quickly. The world’s (devil’s) goals are to remove the influence and presence of three things. 1. Bible. Already thrown out of schools. 2. Church. Rendered almost ineffective through this (virus). 3. God. A person recently displayed a sign not to bring God to their state. Removing His presence? Who are you trying to kid? God might withdraw His protection, provision, blessing and providence from your state, but God is everywhere and there is nothing we can do to remove Him.

What this unregenerate population is looking for is folks to legalize their continued sin and immorality and ease their conscience. Getting rid of absolutes and any vestige of morality is the goal of the devil. The devil wants worship and he is getting it. Read: **Isaiah 14:14** “I will ascend above the heights of the clouds; I will be like the most High.” See the devil with Christ in: **Matthew 4:9** “And saith unto him, All these things will I give thee, if thou wilt fall down and worship me.” How much have you caused your family to worship the devil? What a price to pay for a season of sin? How low can we go? The answer has to come from within each of us. There is still time to turn the mule (ourselves) around. **Job 11:12** “For vain man would be wise, though man be born *like* wild ass’s colt.”

#### 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!



# 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: POP-UP TAG SALE** 2410 Wellington St 10/23-24 Fri/Sat 8-2  
**SHABBY CHIC VINTAGE ANTIQUE** & Unique designed items, small furniture, home decor and much more!  
**MAP ID # 4130**

**TOWN CREEK INSIDE ES-TATE SALE**, 4956 Co Rd 236, Hatton area/Lawrence Co., Sat. 8am-2pm, Furniture, Lamps, Dishes, Lots of Home Decor, etc... CASH ONLY. \*You load your items. bring your own bag/boxes. All Must Go! **FINAL SALE!**

**LEIGHTON INDOOR/OUT-DOOR YARD SALE**, 7675 Old Hwy. 20, (near traffic light) **Thurs. & Fri. 9am-5pm and Sat. 8am-noon.** Freezer, Rocker, Sofa, Antique Dining Table & chairs, Clothes, Home Decor and much more!

**MUSCLE SHOALS GARAGE SALE**, 801 Ford Ave., 7am-until? Clothing, Books, Home Decor, Furniture and more!

**SHEFFIELD MULTI-FAMILY GARAGE SALE**, 102 Evergreen Court, (Rivermont Sub.) **Sat. 7am-2pm**, Baby items, boy baby clothes (0-2yrs.), men's & women's clothing, many household items, Christmas items, a few furniture pieces & more! **CASH ONLY!**

★ ★ ★ ★

**TUSCUMBIA: 85 WILLING-HAM HILL ROAD** Fri. 10/23 7AM, Sat. 10/24 7AM, **LOTS OF TOOLS AND HOUSEHOLD ITEMS**

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**NUWAVE XL AIR FRY OVEN**, like new \$75; Matching Bath Fixture Set \$75, 256-476-2813 De-catur

**HEADLINER IN YOUR HAIR?** We Can Fix it! Most Colors in Stock. Free Mobile Service. Call 256-483-2923

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**CROCHETED BEDSPREAD, FULL SIZE**, \$75 Call 256-229-5189. Lexington, AL

**MANSELL ROOFING, DISCOUNTS TO Veterans, and Seniors**, all work guaranteed, Free estimates, 256-383-3218

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**HOUSE CLEANING**  
Weed flower beds and trim bushes. Free estimates. Refer-ences available, 256-366-3295

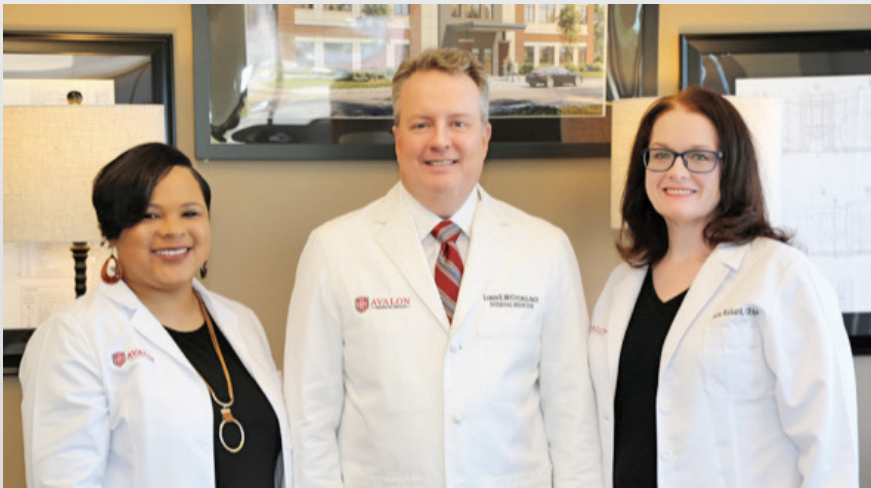


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 <p>Ground Beef or Chicken Tenders</p> <p>\$1.89 Lb.</p>	 <p>Chicken Drumsticks or Thighs</p> <p>79¢ Lb.</p>	 <p>Chicken Wing Drumettes or Beef Neck Bones</p> <p>\$1.99 Lb.</p>	 <p>Paramei Shrimp (Cooked, Peeled, Tail on)</p> <p>\$5.99 16 Oz. Pkg.</p>
 <p>Whole Ham (Boneless), Country Style Ribs or Sirloin Pork Chops</p> <p>\$1.29 Lb.</p>	 <p>Smoked Turkey Necks or Drumsticks</p> <p>\$2.19 Lb.</p>	 <p>Beef Stew or Eye Round Steak</p> <p>\$3.99 Lb.</p>	 <p>Chicken Leg Quarters (10 Lb. bag)</p> <p>\$3.99</p>

★ ★ ★ VOTE ★ ★ ★

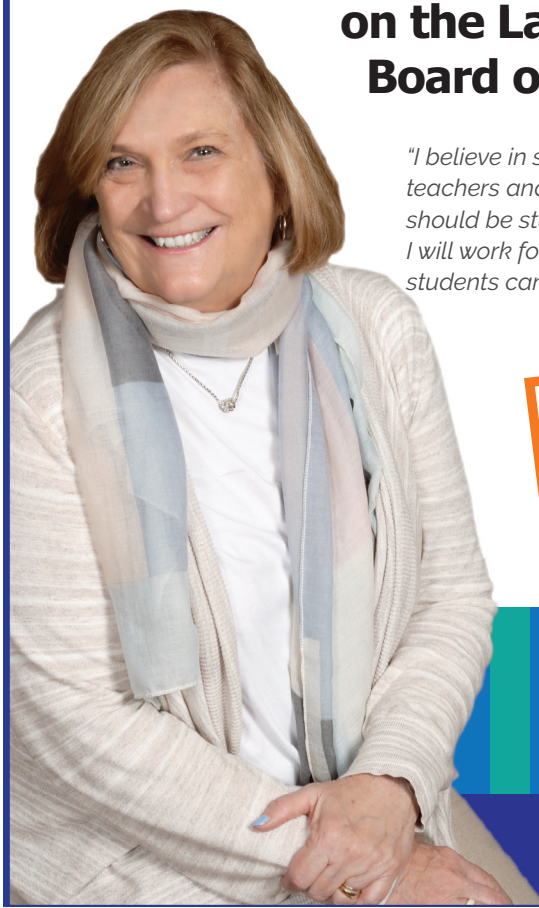
# Carolyn Waterman

## Let's Put a Woman on the Lauderdale County Board of Education!

"I believe in strong support for students, teachers and staff. School board decisions should be student centered and data driven. I will work for a school system where all students can learn and all teachers can teach."

VOTE!  
NOVEMBER 3RD  
2020

Paid for by the Carolyn Waterman for Lauderdale County Board of Education Committee



Community Notes

**Red Warrior Foundation Fundraiser benefiting The Healing Place** - A Center for Grieving Children and Families Bass Tournament October 24 at the McFarland Boat Ramp in Florence. \$50 per boat entry. Cash Prizes, Sponsorship, and Vendor positions available. For more information, contact 256-383-7133

**The Haunted Hayrides will roam through LaGrange Park** each Friday and Saturday during the month of October from dusk - 11pm. Covid-19 guidelines will be followed for Ghost Hunters, arriving at the Old Tabernacle. An insane nurse will check your temperature when you enter the event. Your mask must be worn at all times, especially while you are screaming and avoiding the monsters running at you from the woods. The Haunted venues and actors have greatly increased for this year's scariest event. Admission is \$5 per person. 6 and under free. Come out to see how haunted the mountain really is! If you dare!! Proceeds from the event benefit the operations of the Park and Cemetery grounds at the historic LaGrange College Site, 1491 LaGrange College Road in Leighton. The site is located off Alabama Highway 157 in east Colbert County. Follow historic road markers.

**YMCA of the Shoals Affordable Before & After School Care At the Y**, we believe children should have a place to explore their interests and talents. With over 7,000+ square feet of childcare dedicated space, we provide homework help, team building activities, arts & crafts, and much more. Have Fun! Make Friends! Learn New Things! If you need affordable childcare, contact us today at 256-246-9622 or [bcnup@ymcashaols.org](mailto:bcnup@ymcashaols.org).

**"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, Tuscumbia. (Use the side door.) For more information, email [nancy537481@yahoo.com](mailto:nancy537481@yahoo.com) or search for Readers of the Lost Ark Book Club on Facebook.

**LifeSouth has an extremely urgent need for blood donations since far fewer blood drives are taking place during pandemic.** 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.

**LifeSouth Blood Drives for October:**  
Wednesday, October 21, 8am - 4pm, Austin High School, 3004 Modas Rd SW, Decatur  
Thursday, October 22, 10am - 6pm, Russellville Hospital, 15155 Highway 43, Russellville  
Friday, October 23, Noon - 6pm, Big Star, 314 South Jackson Avenue, Russellville  
Saturday, October 24, Noon - 6pm, GameStop, 366 Unit D, Cox Creek Parkway, Florence  
Sunday, October 25, Noon - 6pm, Walmart, 1706 Military Street S, Hamilton  
Monday, October 26, 9am - 5pm,

Lauderdale County Health Department, 4112 Chisholm Road, Florence  
Tuesday, October 27, 10am - 4pm, Lauderdale County Court House, 200 S Court Street, Florence

**The Annual Belle Mont Quilt Show will be presented at historic Belle Mont Mansion** located at 1569 Cook Lane in Tuscumbia; Wednesdays-Saturdays, October 1-31 from 10am - 4pm. More than 20 quilts from the collection of Glenn Rikard will be featured. Regular admission rates apply. (\$6 adults, \$5 seniors, students, and military, \$3 children ages 6-18). Masks are required and social distancing will be observed. For more information, call 256-381-5052 or online at [www.bellemontmansion.org](http://www.bellemontmansion.org).

**The Friends Bookstore on the first floor of the Florence-Lauderdale Public Library is beginning to accept donations** again, starting with greeting cards, calendars, and magazines only. Please bring your donations during business hours, which currently are from noon-4pm Monday-Friday.

**See NOTES... page 35**



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# Legend...

Continued from Page 1

is all that is required to stream the performance. In addition to the play itself, there will be pumpkin patterns, recipes, sound-effect tutorials, and a painted pumpkin exhibit, so families and Halloween lovers can enjoy an entire Sleepy Hollow experience. The radio play is an adaptation of Washington Irving’s classic short story, *The Legend of Sleepy Hollow*, which celebrates its 200th anniversary this year. This family-friendly audio drama was written by playwright and sound effects artist Tony Palermo. Suzanne Reese-Mills, the director of this local production, is excited that The Ritz has found a way to continue offering theatre to the community. The cast and crew are embracing the unfamiliar, both in medium and process.

“One of the more fun aspects is creating live sound effects,” said Reese-Mills. “I consider this production to be, not a return to an earlier time, but rather a step forward. We are adapting and bringing stories to audiences in more creative and less familiar ways.”

These sound effects include creaking doors, horse footsteps, and rustling leaves all created live during the recording. The Ritz will also be sharing instructions on how to recreate some sound effects at home so listeners can create their own spooky sounds along with the play.

“Our goal for *The Headless Horseman of Sleepy Hollow* is to make it the center of a community-wide Halloween celebration,” said Jennifer Butler Keeton, the marketing director of the Tennessee Valley Art Association, which runs both The Ritz and the Tennessee Valley Museum of Art. Restaurants Odette and Superhero Chefs will offer special themed menu items and local business sponsors are writing fun, creepy radio ads that will be performed by the actors during the recording. These sponsors include Bank Independent, Listerhill Credit Union, Create Architects, and Singing River Dentistry.

Another exciting partner on this production

See SLEEPY... on Pg 23

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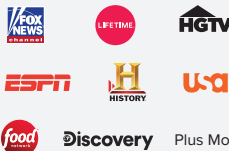
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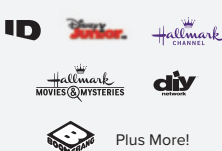
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## Shorts...

Continued from Page 2

## Paw-loween on Court St.

FLORENCE – The University of North Alabama and the city of Florence will co-sponsor a brand new event – Paw-loween – on Saturday, October 31. The event will include lion paw painting on Court Street as well as a trunk-or treat event. Paw painting will take place from 8am til noon by Registered Student Organizations and other UNA-based groups; trunk-or-treat will be from noon until 2pm also on Court Street, and will be open to children throughout the community.

The event is part of the newly released town-gown document that outlines ways UNA and the city of Florence can continue to work together for the good of both entities.

In addition to the student organizations and city departments, Florence-based businesses are invited to participate in the trunk-or-treat portion of Paw-loween. Representatives are asked to contact Sherry Wilkes from UNA, at [swilkes@una.edu](mailto:swilkes@una.edu) or [alumn1@una.edu](mailto:alumn1@una.edu), or Rachel Koonce from the city of Florence, at [rmansell@florenceal.org](mailto:rmansell@florenceal.org).

Participants are asked to wear cloth face coverings and maintain social distancing standards. In the event of rain, Paw-loween will be cancelled.

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# Blessed by an Angel

Continued from Page 1

new start, new home, and a new family," Azbell recalled.

The Azbell family home felt like heaven to him after having lived in shacks and begging for food. He had no idea a warm, safe abode existed. God had provided for Jim so he could continue to live out the purpose for his life.

Jim did the rest of his growing up in Muscle Shoals in a Christian home with parents who already had two boys of their own. The four boys and multiple foster children made living in the Azbell home a constant playground with wonderful memories that would last a lifetime.

As Jim matured, he felt a calling for the ministry and dedicated his life to the work of the Lord. He went to college to study the Bible where he met and married his wife, Cheryl. The couple had three children whom they adored. God was showing Jim the plans He had for his life one day at

a time. Through his work in the ministry, he has led hundreds of people to Christ.

As years went by, Jim felt deeply in his heart that his story was too rich to keep to himself. His painful childhood that turned into triumph had divine fingerprints all over it, and so was born *Half a Bicycle and Still Standing – Life After Child Abuse*.

"I was blessed with a beautiful and supportive wife, three wonderful children, and two precious granddaughters. By God's grace and mercy, I'm still standing," Azbell said. "I hope my book can be an encouragement and a source of strength in your life."

The inspiring story is one that Azbell is confident will touch hearts. "If it helps one person, it was worth it all," he said.

The book, *Half a Bicycle and Still Standing – Life After Child Abuse* is available at Mars Hill Bookstore in Florence.



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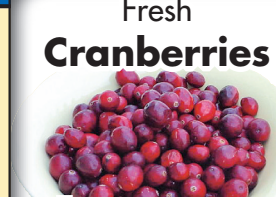

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# ASK THE ATTORNEY



Thomas McCutcheon

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

## ALABAMA'S LEMON LAW

Probably every Alabama lawyer is asked about the automobile lemon law. Let's talk about how it applies, when it applies, and what it does.

First, the Alabama lemon law only applies to the sale of new automobiles. If you bought a used car, it doesn't apply to you. If the vehicle was purchased for commercial use such as for use in a business like to transport show dogs (true story) the lemon law does not apply. The vehicle must be used for personal or family purposes and does not apply to motor homes or vehicles that weigh more than 10,000 pounds.

Second, the lemon applies during the first year or 12,000 miles, whichever first occurs. However, if

the problem occurs and is reported during this period, the lemon applies.

Here's how it works. The lemon law applies if the same condition has been subject to repair attempts three or more times by an authorized dealer plus a final attempt by the manufacturer or the car is out of service for more than 30 days cumulatively (meaning that the days don't have to be consecutive).

The remedy (which is what you're entitled to if you win) is a refund of the full contract price including all dealer prep, options, sales tax, license and registration fees. When it happened to me personally, at the local Ford dealership with a Lincoln Navigator, they treated me so well I was impressed. They tried to fix it, brought in a manufacturer's rep and then gave me a brand new Navigator just like the one I had.

The reality of the lemon law that I think is not readily apparent is that everyone who buys a new car signs an agreement to arbitrate. This is a non-judicial method of resolving differences. I don't think that it is particularly favorable to the consumer and is in place to protect businesses from both publicity and the judgment of a jury.

If I were to take a lemon law case, I would file the lawsuit in the county where the sale occurred and would not ask for a jury. I would expect the case to be moved to arbitration but the arbitrator is supposed to follow the Alabama lemon law and any other statutory warranty or common law claims that were brought in the lawsuit and found to be valid. The decisions of arbitrators typically are not reviewable unless the court retains jurisdiction to review the decisions and they generally don't.

Buckle up, drive safely 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](http://www.mhatty.com)

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



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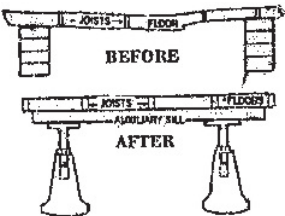
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Commentary

A Mixed Agenda is Counterproductive

Since the death of George Floyd, the Black Lives Matter movement has completely overtaken print, digital, television and social networks. I understand the drive and support much of the cause. Improving the treatment, circumstances, recognition, and opportunities for blacks and other minorities should be a priority.

From what I observe, most black people simply want a level field, an equal opportunity for respect, advancement, and attainment. I think most Americans support that.

The Black Lives Matter movement is not about those elements of freedom, so they don't represent the ideals of most black people with whom they have gladly been aligned. Three committed female Marxists founded the organization soon after Robert Zimmerman was found not guilty in the killing of Travon Martin. The goals of Alicia Garza, Patrisse Cullors, and Opal Tometi aren't to make the American dream a reality for everyone. Instead, they want to completely transform America.

See AGENDA... on Page 27

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

October 21, 2020

Happening THIS WEEK

Evening Gallery Carving

FLORENCE—Kennedy-Douglass Center for the Arts will be open to host a Pumpkin Carving Party and Open Gallery Night on Saturday, October 24 from 3-7pm. The event is open to all ages. People are asked to bring their own pumpkins and favorite carving tools to the KD sculpture garden from 3-5pm to work on their pumpkin design. Templates suitable for all ages will be supplied.

There will be hot cider and fall brews from Singing River Brewery for visitors to enjoy while they create their pumpkin masterpiece. For those who wish to participate in a competition, prizes will be awarded for Best Pumpkin in two age categories: 15

years old and under, and 16 years old and above.

The carved pumpkins will be placed on display in the breezeway that evening for visitors to enjoy as they visit our art galleries during Open Gallery Night.

Two art exhibits, the Shoals Artist Guild Annual Members Show and WOOD + PAPER + INK: Woodcut prints and woodblock assemblage by Kent Ambler, will be on display between 5-7pm at Open Gallery Night. Visitors are invited to view the exhibits



during these extended hours and meet a number of the Shoals Artist Guild members who will be present to answer questions about their work. The Shoals Artist Guild exhibit will include paintings in oil, watercolor, pastel,

See CARVING... on Page 33

THE THIRD ANNUAL WALK TO END ALZHEIMER'S in the Shoals will be taking place virtually on Sunday, October 25 at McFarland Park. Although participants will be walking in their own neighborhoods, communities and social distancing, the park will still host the Promise Garden. It will be available to drive through and view from 11am-2pm on October 25. For more information, call Cheril at 256-710-2376.

FIRST METRO BANK is partnering with the Kruzn for a Kure Foundation



to raise \$30,000 in honor of Dwarfism Awareness Month. Throughout the month of October, First Metro is inviting community members to donate to the Kruzn for a Kure Foundation to fund SIOD research. The Kruzn for a Kure Foundation is a local non-profit organization working to find a cure for Schimke Immuno Osseous Dysplasia (SIOD), a rare form of dwarfism. Donations can be made at any window, any First Metro ATM or First Metro Live Monday-Friday 7:30am-8pm or Saturday from 7:30am-2pm. First Metro Bank is matching 50% of each donation up to \$20,000 for a grand total of \$30,000.

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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

Suckers and Losers?

Editor:

When I was a child, I often heard adults say, "It must be true; I heard it on the radio," or "I read it in the newspaper." We didn't have TV then. The Democrats are using this same ignorance today to spread their propaganda. Senator Doug Jones is on TV spreading the lie that President Trump called war veterans "suckers and losers," something which has now even been questioned by the editor of *The Atlantic* article, himself. In a letter to the editor of the September 24 *East Lauderdale News*, a Vietnam Veteran repeats this false information. He accuses Trump of being a draft dodger. My understanding is that Trump received four student deferments then one for a physical condition called "heel spurs." When one is exempted because he doesn't meet the physical standards

Son Hunter's deals frequently involved countries like Ukraine, Russia, and Kazakhstan...



required, he is not a draft-dodger. The only witness to the allegation that Trump called war veterans "suckers and losers" is mister anonymous. Several who were with Trump when he is alleged to have made these remarks say that he did not. One of them was John Bolton who hates Trump. The main reason that I support Trump is that the Democrats are determined to destroy our republic while Trump is a patriot. By the way, I am also a Vietnam Veteran. I served there three times and was twice wounded.

Euell White  
Florence

For Alabama Workers

Editor:

A peaceful protest in Huntsville this summer demonstrates why it's so important to keep the U.S. Senate in Republican hands. Tennessee Valley Authority executives were planning to replace up to 200 American employees with foreign guest workers here on H-1B visas. Employees were rightly outraged given the TVA's history and purpose. Congress chartered the company in 1933 to employ Americans in seven southeastern states hit hard by the Great Depression. Fortunately, President Trump noticed Alabama workers' protest and condemned the cruel irony of a public works organization replacing highly-skilled Americans with foreigners.

See LETTERS...on Page 26

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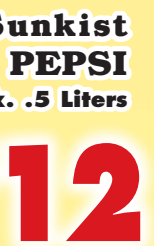
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# ON YOUR DEBT

## Zombie Debt Can Be Very Frightening To Consumers!



**B. Grant McNutt**  
Managing Attorney

With Halloween just over a week away, I thought this might be a good time to discuss the evils of “Zombie Debt.”

**What is zombie debt?**

Zombie debt is defined by Investopedia as “debt that has fallen off your credit report but, for various reasons, someone is still trying to collect. Zombie debt has often been long forgotten and has probably been written off as uncollectible. But zombie debt can rise from the grave if a debt collector attempts to collect on it all over again, even when the debt is too old to legally pursue.”

The usual way we see this situation arise is a prospective client will come to our office and say they are being called or hounded in writing to pay a debt and they have no idea for what the debt is. Our first piece of advice is to absolutely NOT pay a debt if you don’t know where it came from and that you dispute. Paying a zombie debt can wreak havoc on your credit reports and credit scores even if everything else is good. Many times in this type of scenario, the purported debt doesn’t even show up on a person’s credit report.

The insidious nature of the debt collection industry when attempting to collect upon these debts is horrifying. If you want to read a very scary and disturbing book about the underbelly of this dirty debt-buying world, I recommend that you get the book, *Bad Paper*, Halloween notwithstanding!

**What happens if I make a payment on zombie debt?**

On top of everything else as it relates to old debt, the simple act of paying a small amount on a purportedly owed debt can revive the statute of limitations. Here is what Alabama law says regarding reviving the statute of limitations:

“No act, promise, or acknowledgment is sufficient to remove the bar to an action created by the provisions of this chapter, nor is such evidence of a new and continuing contract, except a partial payment, made upon the contract by the party sought to be charged before the bar is complete or an unconditional promise in writing signed by the party to be charged thereby.” Alabama Code § 6-2-16.

In layman’s terms, this means that the time period for collecting on an old debt starts over again every time a payment is made – even a small payment!

With this information, you can see why it is NEVER a good idea to pay even a tiny portion of an alleged debt you know nothing about. If you get phone calls about old debts that you know nothing about, ignore them! Do not give out any personal information over the phone and do NOT make any type of payment over the phone. If you feel compelled to say something to the caller, tell them to write to you about whatever they are calling you for and you’ll look at it IN WRITING only and not discuss anything over the phone. Then hang up the phone. Some disreputable collectors will even assert that you can be arrested for not paying a debt. Do not believe them. If they are a legitimate debt collector, they will already have your mailing address so they very well may write you a letter. If you never receive a letter, then you can assume the initial phone call is a scam of some sort.

On the other hand, if you do get a letter regarding an old debt and/or one that has changed hands several times, please let us at Bond & Botes look at it first before you do anything! Remember that making even a tiny payment on a debt can revive the statute of limitations!

Here is how you know the letter is weird regarding an alleged debt, that it may be old and attempting to revive the statute of limitations:

1. If it lists several names as owner or previous owners of the debt.
2. If, as part of the payment, the letter offers “Savings Plans for you to take care of your debt obligation.”
3. At the same time, the letter may tell you somewhere that the law limits how long you can be sued on a debt. It may also say that, because of the age of the debt, they will not sue you for it. The letter may also say that the debt collector will not report the debt to any credit reporting agency and it may also say that making a partial payment on the debt may restart the statute of limitations on the debt.

If you get any letters than look strange, weird or confusing to you, please let us see those letters. Our lawyers have experience in suing debt collectors for deceptive letters under the Fair Debt Collection Practices Act (FDCPA). We like to look at all debt collection letters from anyone who is receiving them. This applies to someone who is considering bankruptcy and for someone who is not considering bankruptcy but is only receiving collection letters on one or two debts. Please gather up your collection letters and contact our office so that we can set up a free and private consultation with one of our licensed attorneys in order to allow us to evaluate the debt collection letters you are receiving and your situation. When you come to us, please bring to us all of the letters and envelopes that you have. Remember to keep ALL of your collection letters so that we can look at them. No one likes to get collection letters from debt collectors so let us see if we can do something about them!

**Bond & Botes Helps People Struggling with Debt**

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 lawsuits, 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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<input type="checkbox"/> Louisiana	at	<input type="checkbox"/> Oklahoma	at
<input type="checkbox"/> UAB		<input type="checkbox"/> TCU	
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<input type="checkbox"/> Tennessee		<input type="checkbox"/> LSU	
<input type="checkbox"/> Georgia	at	<input type="checkbox"/> Iowa State	at
<input type="checkbox"/> Kentucky		<input type="checkbox"/> Oklahoma State	
<input type="checkbox"/> Cincinnati	at	<input type="checkbox"/> Michigan	at
<input type="checkbox"/> SMU		<input type="checkbox"/> Minnesota	
<input type="checkbox"/> Steelers	at	<input type="checkbox"/> Bears	at
<input type="checkbox"/> Titans		<input type="checkbox"/> Rams	
<input type="checkbox"/> Nebraska	at	<input type="checkbox"/> Notre Dame	at
<input type="checkbox"/> Ohio State		<input type="checkbox"/> Pittsburgh	

TIE BREAKER GAME

Write Score HERE

<input type="checkbox"/> Auburn	at
<input type="checkbox"/> Ole Miss	

(vs: games played at a neutral location)

name

address

city

state

zip

day phone

evening phone

DEADLINE: FRIDAY, OCTOBER 23 • 6pm

CHECK BOX BESIDE EACH WINNING TEAM

ALTERNATE GAMES in event of postponements 2ND GAME EXACT SCORE

Week 6 - October 10 Winner - Jeff Smith of Florence

Pick up gift card at our office - 219 W. Tennessee St., Florence

Mail or deliver your entry to: Courier Journal Game Day Scorecard 219 West Tennessee St. , Florence, AL 35630 or Fax to: 256-760-9618\* or enter online at [www.courierjournal.net](http://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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## Insurance Insights

## After Auto Accidents: Mobile Help and Quick Tips

Before an auto accident...

Remember ABP: Always Be Prepared.

- Download a copy of the State Farm mobile app and register your account. It enables you to have an accessible digital copy of your insurance card as well as agent contact information.
- Stash a copy of your insurance card and registration in your vehicle.
- Keep a camera handy to document any post-accident damage. If you don't have a phone that could be used for this purpose, consider spending a few dollars on a disposable camera to keep in your vehicle.

## After an auto accident...

Ask yourself: Is anyone hurt? If so, immediately contact emergency services for help.

Always call the police, no matter the severity of the accident. If the accident is minor, you may be asked to file a police report on your own, which you should do.



Get out of the way, if you can.

- If the vehicles are drivable, move them to a spot on the shoulder or otherwise out of the way of traffic.
- Turn on your hazard lights and set up emergency cones, if you have them.
- Get out of the vehicle, unless it is unsafe to do so.
- Use the mobile app to contact Roadside Assistance for towing help.
- Record all the details.
- Use the mobile app to alert State Farm that you've been in an accident.
- Open the app to share information, such as contact details and insurance details, with anyone else involved in the accident.
- Ask other drivers to share their details, too. That information will be needed once fault and financial responsibility are established. Make sure to record if they are the car owners.
- Using the app, take notes about what you remember of the accident, and upload photos, too. (You'll find photo reminders of what to take and how many images are needed in the app.)
- Ask for and keep a copy of the police report.

## What happens next:

The mobile app will allow you to alert State Farm that you've been in an accident and help you to begin the claims process. Coverage levels and determination of fault will help outline who is financially responsible for repairs and other costs, including medical bills. You can use the app to track the status of your claim with the claims center.

## What you should never do:

- Don't try to assign blame.
  - Don't sign anything from anyone other than the police.
  - Don't leave the scene.



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# Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Hope laid out with Steffy. Zende was an inconvenient truth to impressed when Zoe put on

an impromptu fun and flirty fashion show. Steffy and Finn grew closer, while Hope confronted Liam about his feelings for his ex. Zoe opened up to Zende about Carter before serenading him with a song she wrote. Finn promised Steffy that he would love and take care of her the way she deserved. Zende stunned Zoe by sharing his innermost desire. Liam made a confession to Hope about Thomas. *Wait to See: Zoe is enchanted when Carter sets up a romantic evening for her. Brooke becomes concerned when Hope reveals Thomas' latest designs. An important person from Zende's past pays an unexpected visit.*

**DAYS OF OUR LIVES** Kayla and Steve kept a secret from Tripp. Marlena tried to calm John. Sarah and Xander argued over Philip. Brady caught Philip conspiring against Xander. Ben had a vision of Ciara. The lights went out in Salem. Clyde and Orpheus formed an uneasy alliance. Eli struggled to keep the truth from Lani. Orpheus told Marlena he needed her help. Chad was stunned when Rolf showed up at the mansion. Clyde put Ben in a tough position. Rolf threatened to kill Chad. Belle checked on John, who began to worry about Marlena. Eli questioned Ben about Clyde. Belle was fearful when she

found Jan in her house. *Wait to See: Clyde tries to save Ben from himself. Xander is irked to find Sarah and Philip together again. Claire helps Charlie out of a jam.*

**GENERAL HOSPITAL** Carly was called into the PCPD. Sasha and Willow had a heart-to-heart conversation. Valentin offered to help Nina. Ned confided in Monica. Alexis offended Sam. Chase went behind Jordan's back. Brando met with Cyrus. Sam looked to Sonny for help. Brook Lynn shared a drink with Valentin. Lulu felt conflicted. Julian lashed out. Nik apologized to Elizabeth. Michael got a new opportunity. Sam looked for help with Aurora. Sonny told Jason about Mike's will. Nikolas made a confession. Valentin felt vindicated. Willow tried to talk to Chase. Carly got into an argument with Nina. Jax and Curtis made a pact. *Wait to See: Jordan gains insight into Britt's involvement with Cyrus. Julian receives a threatening postcard. Dev continues to manipulate Joss.*

**THE YOUNG AND THE RESTLESS** The Abbotts struggled with the loss of their matriarch, Dina. Chance's past finally caught up with him. Sharon and Nick worried about Faith. Devon took matters into his own hands. Gloria came home with a secret. Billy and Lily navigated their relationship. Elena did some damage control. Nate had a rude awakening. Phyllis managed a crisis. Jack honored Dina. Michael and Kevin gave Gloria the third degree. Kyle received a reality check from Summer. *Wait to See: Chelsea puts Adam on notice. Rey and Sharon plan for their future. Devon extends an invitation to Amanda.*

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Hi there! I'm **CASSANDRA** and I would love to meet you! I'm a pitty 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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# Sleepy Hollow

Continued from Page 5

is the actual town of Sleepy Hollow in New York which hosts several Headless Horseman-themed activities each fall. There will be fun for everyone as part of the celebration. "You can come see our painted pumpkin exhibit at the Tennessee Valley Museum of Art throughout the

month of October. The week of Halloween we'll have several fun activities posted to our website and social media. We will also be sharing information about the history of the Headless Horseman legend." "We may not be able to get together for big parties this Halloween, but we're working to throw Halloween parties in everyone's homes so every family can celebrate. Folks won't be just listening to a play, but they can really make a night of it," Keeton said.

"As the world has been forced to slow down in recent months, it's nice to find ways to adapt and breathe life into the current reality of art-making," added Reese-Mills. "I hope audiences will enjoy this opportunity to hear this fun and spooky classic in the comfort of their own homes." For more information about this and other projects from the Tennessee Valley Art Association, visit [www.tennesseevalleyarts.org](http://www.tennesseevalleyarts.org) or call 256-383-0533.

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A local agent can be a valuable asset to you when signing up for a Medicare Plan. Any agent offering Medicare plans must be licensed by the State of Alabama, appointed by the insurance companies they represent and go through an annual certification required by Medicare. If an agent does not have these qualifications they cannot offer Medicare Advantage or Prescription Drug Plans. This is a good thing because you, the consumer, can be assured that your agent has been completely vetted. This includes proof of citizenship and background checks.

Your local agent must also go through training courses with the insurance companies they represent. These courses are designed to assure that the agents have a complete understanding of the plans they are offering. Medicare Advantage and Prescription Drug Plans can be complicated because they have premiums, copays, deductibles and a specific provider network. Knowledge of what you are enrolling in is crucial.


One thing you will want to know from anyone helping you enroll in a plan is; "Do you make a commission on this sale?" You want the answer to that question to be "YES"!! Why? Because if a person makes a commission for enrolling you, that person can go to the insurance company on your behalf if you have a problem. If a person does not make a commission they cannot help you with a problem unless they have Power of Attorney for you.

Agents offering Medicare plans fall under the oversight of Medicare, whereas most non-agents do not. This should give you the peace of mind that the local agent is showing you all of your options. It's also important to know that your premium will be the same whether you go through a local agent or someone else. If that's the case, why not use someone who can go to bat for you if you need it!!

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](mailto: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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Don't You Want To...?

Star of Bethel Baptist Church, around the corner from my growing up house, had a metal A-frame swing set behind it. That frame must have been 10 feet tall. All the swings creaked. The swing seats hung down on really long metal chain links. But this allowed for an amazing swinging arc. We would swing so high on those swings that the wind we created would take our breath away. As our feet folded back, we would lean forward to get higher. Then we would throw our heads back and shoot our legs out front on the down swing. We could go high. We would swing taller than a man. At times if we'd swing too high, the chains would give and cause a bump. And sometimes if all six swings were going high at once, one side or the other of that A-frame would pop up out of the ground, even though it was supposed to be cemented in. So there were some dangers to worry about, but mostly we were riding the wind. After a while and at the right time of the rising - after the downstroke and at the peak height of the front arc - we would push off the seat, let go of the chains and follow the trajectory of the arc high into the sky and come down and land on our feet. Now that was flying! No worries, just soaring. Happy. Lifted up. Free.

I thought of that freedom when I saw that same look on my grandbaby's face as she was pleading, "Higher, Gran, higher!" I was pushing her in one of the big swing seats at Deibert Park. She was buckled in like a car seat, so there were no worries. The swing's chains were long enough to create a good arc. She

had her head thrown back, her eyes closed and was grinning with her mouth wide open. She was taking in air. Feeling every puff of wind sending her hair upward. She was free, without a care. She didn't even have to pump. What joy was on her face! Pure joy.

When was the last time that you felt that unencumbered? I felt it the other day in my exercise class. We were doing turns. But I was spinning. I intentionally was not spotting a focus object. I was just turning and letting my eyes go with the turn. It was so much fun! And another thing happen at the end of that class. We cooled down to Kirk Franklin's "I Smile". We finished the routine, but the music kept going. One lady just put her hands in the air and started swaying. I saw her and I joined her and started singing. Another little lady did the same. Soon others and the instructor had their arms up and were smiling and singing. It was beautiful and free. We were unfettered by the day's worries - soaring above them. Enjoying each other. Smiling.

Don't you want to smile? Be the one who instigates it. Let go of today's worries sometime today. Acknowledge your blessings. Take in the sunshine. Surround yourself with people who know how to get free sometimes. Go on a hike. Feel the breeze at the river. Sing. Twirl. Talk with your sisters. Swing with your grandbabies. Get free. Go higher. Look higher. Don't forget to be happy.

Email comments or suggestions to CatnKids1@gmail.com

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<b>8 OZ. FOOD CLUB CHEESE SHREDS OR BARS</b> 2/\$4	<b>FRESH YELLOW SQUASH OR ZUCCHINI OR SNAP BEANS</b> \$1.58 LB.	<b>12-22 OZ. RED BARON PIZZAS</b> 2/\$8



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# Letters...

## Tuberville for Our Workers

Continued from Page 12

"When I learned that the Tennessee Valley Authority laid off hundreds of American workers and forced them to train their lower-paid foreign replacements, I

promptly removed the chairman of the board," Trump exclaimed during a campaign speech last month. "And now those talented American workers have been rehired and are back providing power to Georgia, Alabama, Tennessee, Kentucky, Mississippi, North Carolina, and Virginia."

President Trump saved those Alabamians' jobs. However, many other workers across our state won't be so lucky if Democrats win the White House and Senate this fall. Generations ago, the Democratic party defended the working man. Now it favors massively expanding legal immigration and guestworker programs that take jobs away from Americans. Electing Tommy Tuberville and keeping the Senate red is the surest way to block Democrat's radical anti-worker agenda.

Alabama is increasingly home to high-paying STEM-related jobs in technology and bioscience, but those jobs are threatened by immigration and guestworker programs. Corporations have repeatedly demonstrated they will hire cheaper foreign workers to depress the wages and salaries of Americans.

Consider the H-1B guestworker program for foreigners with bachelor's and master's degrees. A CBS News investigation revealed substantial abuse of H-1B visas, documenting how skilled American workers have repeatedly been

See LETTERS...Page 30



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

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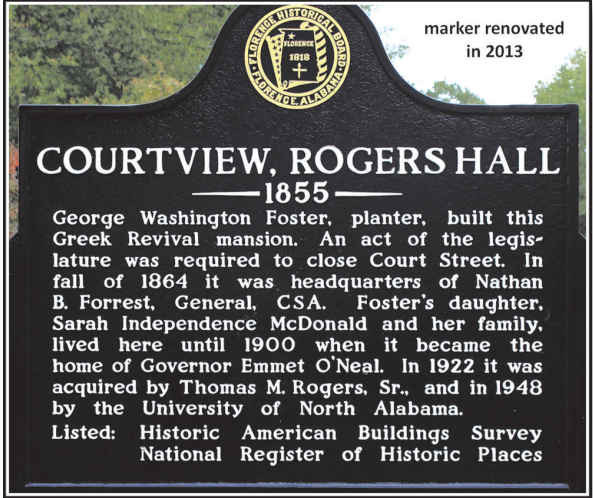
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# SIGNS OF THE PAST



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## COURTVIEW, ROGERS HALL

—1855—

George Washington Foster, planter, built this Greek Revival mansion. An act of the legislature was required to close Court Street. In fall of 1864 it was headquarters of Nathan B. Forrest, General, CSA. Foster's daughter, Sarah Independence McDonald and her family, lived here until 1900 when it became the home of Governor Emmet O'Neal. In 1922 it was acquired by Thomas M. Rogers, Sr., and in 1948 by the University of North Alabama.

Listed: Historic American Buildings Survey  
National Register of Historic Places

**Location:** 500 N. Court St, Florence, AL  
34.8056°N, 87.6793°W

George Foster, the original owner, helped finance the move of UNA (current name) to Florence. His daughter, Sallie Independence McDonald, lived in Courtview during the civil war and kept a diary of the events in Florence during the war and afterward. That diary has been a priceless window to that period and is kept in the Archives of UNA.

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

Commentary

Agenda...

Continued from Page 12

Cullors stated, "Myself and Alicia in particular are trained organizers. We are trained Marxists. We are super-versed on, sort of, ideological theories."

Tometi, meanwhile, was best pals with Venezuela's murderous Marxist dictator, Nicolás Maduro, and bragging about his societal achievements. Ask the millions of suffering Venezuelans how he is doing.

The secret was getting out so BLM modified its web page last month. They took out their proud hardline "What We Believe" position that stated, "We disrupt the Western-prescribed nuclear family structure requirement by supporting each other as extended families and 'villages' that collectively care for one another, especially our children, to the degree that mothers, parents, and children are comfortable."

Now they attempt to portray a more generic pro-black front.

In addition, most blacks are not represented by the often armor-clad riotous night groups that pride themselves as being part of what's known as the Antifa movement, a racial mix of malcontents bent on societal disruption, no matter the cost.

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These underlying groups are just the pawns, anyway. The money behind those disruptive movements doesn't want real down-to-earth solutions, because that will reduce financial and influential benefits that coincide with the chaos.

The suspended NBA basketball season was renewed during the summer for a few final regular season games and an expanded playoff format, all-played in one arena in Orlando, Florida. The latter part of the season also became a shill for the Black Lives Matter movement so that it seemed to supersede the games themselves in importance. Slogans replaced names on jerseys and Black Lives Matter was emblazoned across the court. Personal protests were conducted during the national anthem, and comments from BLM supporters always led sports broadcasts with forced viewer consumption. Consequently, NBA viewership was down significantly throughout, including disastrous all-time lows during the finals. ESPN also plans yet another set of layoffs.

At some point network and sports executives will realize that fans are not interested in being forced politics and social issues with their sports.

Unruly demonstrations, violent riots, and extensive property damage in so many cities in recent months is not winning any new supporters.

We all see the heavy emphasis on voter registration, efforts either subtly or blatantly that are angling towards more democrat participation.

All this chaos from George Floyd's death forward is in democrat strongholds.

The police officer in

Minneapolis who killed Floyd was a registered democrat. The mayor, police chief, and city council members were democrats as well. Both of their US Senators are democrats. The twin cities of Minneapolis/St. Paul are represented by three seats in the US House. All three of those are held by democrats.

And we want more democrat voters in order to expect positive change? What am I missing here?

Other US downtowns lying in ruins from rioting are democrat-run. Cities with dozens of deaths on a weekend are ALL under Democrat control.

Democrats insist that they are the ones who can help black people make progress.

I'm all for it, but how much more of THIS progress can we take?

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CLASSIFIED FORM ON PAGE 6

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Derrick recently retired after teaching and coaching for thirty years. He taught at Muscle Shoals Middle School and coached at the High School. He is married to Lisa Gargis, the North Alabama Market Manager for Humana. Their son, Sam, attends the University of North Georgia and is a member of the Nighthawks' golf team. Derrick says he looks forward to starting his new career working with Alabama Health Guidance. Please, give Derrick a call for any MEDICARE questions or needs.

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DAVE Says

by DAVE RAMSEY



TRY TO HELP HIM, BUT MOVE SLOWLY

Dear Dave,  
My boyfriend lives in a different state, and I’m planning to move there when we get married. I know I love him, but sometimes he is not what I consider to be responsible with money. There have been times in the past when he has taken out small loans or paid bills late in order to buy something he wanted. How can I talk to him about this?  
Heather

Dear Heather,  
If it were me, I think I’d make sure things move a little more slowly in the relationship until he gets his spending under control. Sometimes when things like this happen it’s just a situation where a person needs to learn the benefits of budgeting and handling money in a mature, responsible way. You can’t do something if you haven’t been taught how to do it, and hopefully this is the case with your boyfriend.  
You mentioned marriage, so that tells me you’re both taking this relationship seriously—that you’re in the process of making sure you want to spend the rest of your lives with each other. Bring it up gently, and tell him why you’re concerned. Share your hopes and dreams for the future with him. You might even offer to help him make out a monthly budget. That way, once he understands the process and value of spending money on paper before the month begins, it will be easier for him to stick to it.  
Good luck, Heather!  
—Dave

IDEA BEHIND THE LEGACY DRAWER

Dear Dave,  
A friend recently told me about you and your teachings about money. While we were talking, she mentioned something called a “legacy drawer” for important papers. Can you explain more about this?  
Anna

Dear Anna,  
Simply put, a legacy drawer is a collection of your essential documents in a safe place where your family and loved ones can find them when you die, or if you’re sick or disabled. It doesn’t have to be a drawer, specifically, just a safe, secure place where you keep all the pieces of your financial life—your will, living will, estate plan, investment statements, insurance policies, and property deeds. You should also include stuff like power of attorney documents, bank and lock box access information, and any other instructions for and information about your last wishes and what you leave behind.  
The stress and grief when someone becomes seriously ill or dies is bad enough. Don’t make it any harder than it has to be by leaving your finances and other essentials in a mess!  
—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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MUSCLE SHOALS HOME FOR rent: 706 Fordsway. 3 bdrm., 2 ba., 2 car garage, heat pump, \$850 rent, deposit, lease, credit report, References, NO PETS. 256-381-1159.

TUSCUMBIA APT FOR RENT: Colonial Garden Apts. 2 bdrm., 1.5 ba., \$475 Rent, \$300 Deposit, Swimming Pool. 256-764-3137.

FURNISHED GUEST-SUITES NIGHTLY or monthly. One or two bedrooms, all inclusive. Park Place, 256-386-5504.

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

**958 Joan Lane - Killen** 3 BR - 2 BA • \$199,000

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**AUCTION**

**Real Estate and Personal Property**  
**From the Estate of Betty M. McGregor**  
**Saturday – October 24 – 9:00am**

Held on Site:  
258 N. Sequoia Blvd, Florence, AL 35630

**REAL ESTATE TO BE SOLD AT 9 A.M.**

**Brick Home in The Cedars with 4 Bedrooms, 2 ½ Baths.**  
**Home offers formal living room, formal dining, kitchen with breakfast area, den with fireplace, laundry/utility room, patio, double attached garage.**

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**Directions:** From Cox Creek Parkway, turn south onto Darby Drive, turn into The Cedars, turn onto N. Sequoia Blvd, follow to sale site.

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**SHEFFIELD APT. FOR RENT:** 207 Madison Ave. 2 bdrm., 1 ba., \$400 Rent, \$400 Deposit. 256-764-3137.

**BUSINESS PROPERTY FOR RENT:** 112 N. Court St., Florence. Approximately 2,200 sq. ft. Call 256-366-4840, 256-335-8999 or 256-764-4701

REAL ESTATE AUCTION!

**SATURDAY, OCTOBER 24 • 10AM**  
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**NOTE:** The home was built prior to 1978. However, the seller can neither confirm or deny the presence of lead-based paint. Anyone interested in the property can have it inspected any time prior to the auction at their expense.

**Information contained herein believed to be correct but not guaranteed. Announcements made the day of the sale by Holland Realty & Auctions, Inc. supersede any printed material.**

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

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# Estate

R

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Real Estate

News & Tips on the Shoals Market



## ALL IN on the Selling Side

Are you in a relationship with a Realtor right now? If you are using an agent to sell your home, or to buy a new home,

you are. As with any relationship, the level of commitment can vary greatly. After 15-plus years in the business, I can tell you this: you

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](mailto: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 256.366.9779 | [www.mikerandallhomes.com](http://www.mikerandallhomes.com) Coldwell Banker Pinnacle Properties 256.766.0069 Office 256.766.0926 Fax

and your agent should both be “all in”. This means different things, depending on whether you’re on the selling side or the buying side of the transaction. Let’s talk about the selling side. When selling your home, the end goal is to get the most money for the home while spending the least time on the market. Being “all in” means that both you and your Realtor are committed to making that happen. Commitment on your Realtor’s part is shown in ways like taking numerous, quality photos of your home and using those photos to advertise it. Your home should have a significant online presence, because that’s the number one way that people look for homes these days. A committed agent will take detailed notes and use those to write an

**NORTH FLORENCE:**  
**FOR RENT** 2 bedroom Apartments. Appliances, Washer/Dryer connections. \$450 plus deposit. 256-764-3986.

**SHEFFIELD HOUSE OF SALE:** 610 N. Atlanta Ave. 2 bdrm., 1 ba., \$400 Rent, \$400 Deposit. 256-764-3137.

inviting description of the property. A committed agent will also give you advice on things you can do to show your home at its very best. It can be really uncomfortable to point out negative aspects of someone’s property to them. It’s far easier to stick a sign in the yard and hope for the best, but that’s not commitment. Commitment is willingness to point out things that a homeowner can do that will increase their chances to sell. It can be anything from a really deep cleaning, to de-cluttering, to maintenance issues. Believe me, buyers notice. And it matters. Which leads me to the other side of the relationship. Commitment on behalf of the seller means taking that advice graciously, and doing everything you can to make it happen. If you are not in a position financially to make any repairs, it’s important that you let your agent know up front. Otherwise, be committed to making every showing the absolute best it can be. It’s also imperative that you let your home be shown any time (within reason) someone wants to make an appointment. Your agent can’t do these things for you, and putting them off could mean letting “your buyer” pass you by. A short period of deep commitment beats a lengthy, half-hearted effort, every time. Next time, we’ll look at what commitment looks like on the buyer side. - mr

**SALON/BARBER SHOP FOR RENT:** Contents For Sale. Johni Sutton 256-288-9059 or Farrell “Bo” Sutton 256-810-5432

**FLORENCE: SANNONER SQUARE APTS.** 1 bdrm., 1 ba., \$375 Rent, \$300 Deposit. 256-764-3137.

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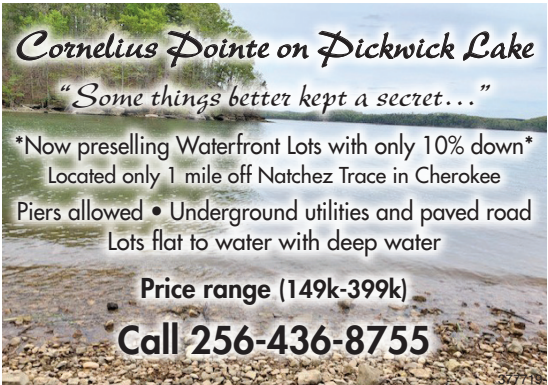
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Drawings are judged by our staff on the  
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IT MUST BE COLORED BY THE CHILD.  
Winners are not selected at random. One entry per person.  
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Entrant information must be completed to qualify.

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Oct 15th thru Dec 7th

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# Letters...

## Profiles Tells Us the Story

Continued from Page 30

Sanders, Elizabeth Warren, and others. Author, Peter Schweizer, is an award-winning *New York Times* investigative reporter.

The beneficiaries of Biden's corruption include his sons, daughter, brothers, and sister. Son Hunter's deals frequently involved countries like Ukraine, Russia, and Kazakhstan that had highly corrupt political cultures and looked like they wanted something from his father.

Hunter and Devon Archer formed a small investment company in 2009, Rosemont Seneca Partners, with ties to John Kerry's family. Two days after the conclusion of a trip to China in 2013 with his father, Hunter finalized a deal with the Chinese GOVERNMENT worth \$1 billion which was later increased to \$1.5 billion. This means that the son of the US VP and the Chinese communist government were business partners.

Next, they created a joint venture private-equity firm directed by Hunter with the state-owned Bank of China called Bohai Harvest (BHR). Through BHR Hunter has invested millions of dollars in Chinese coal. Back in the US, daddy Joe as VP was regulating the US coal industry out of existence. Joe is now pledging "no coal plants

in America." As of this month, Hunter Biden still owns 10% of the fund.

Hunter and his partner Archer engaged in a series of financial deals to further the military and intellectual property interests of China. One deal was with the China General Nuclear Power Corporation (CGN)—a company that was charged with espionage against the US in 2016.

Although he had no background in Real Estate, Hunter established Rosemont Realty and served as an advisor and co-founder of a Chinese-connected company in 2014 that owned commercial real estate in the US. Rosemont's prospectus to investors was water marked "confidential" and stated that "Hunter Biden (son of Vice-President Biden) is on the advisory board." The head of Rosemont was Daniel Burrell who worked on the John Kerry Presidential campaign in 2004. At the time of Rosemont's Chinese deal

John Kerry was Secretary of State under Obama.

On October 14 of this month, the *NY Post* published emails that proved, contrary to Joe's denials, that Hunter had introduced VP Biden to an adviser to the board of Burisma, a Ukrainian energy company. This introduction occurred less than a year before Joe convinced an official in Ukraine to fire a prosecutor who was investigating Burisma. Less than eight months after the advisor thanked Hunter for the introduction, Joe bragged on video-tape that he threatened to withhold a \$1 billion US loan guarantee unless the Prosecutor looking into Burisma was fired.

Although without any oil or natural gas experience, Hunter was paid up to \$50,000/month by Burisma. Hunter has acknowledged that he did not deserve his job at Burisma and that he only got the job because

See LETTERS...on Pg 35

# Voice of the Lions



# NewsTalkSports

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Alabama State Health Insurance Assistance Program





# Medicare Open Enrollment

# October 15 - December 7

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### HOCUS-FOCUS

BY  
HENRY BOLTINOFF

Find at least six differences in details between panels.

Differences: 1. Cloud is missing. 2. Artist has glasses. 3. Boy's neckline is different. 4. Easel has third leg. 5. Painting is different. 6. Artist's paint rag is gone.

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**Carving...**  
Continued from Page 12

acrylic, and mixed media, it will remain up through November 20. South Carolina artist Kent Ambler's exhibit features woodcut prints, sculptures, and woodblock collages. His show will be on display through December 28.

The art center observes safe distancing and limits visitors to eight people in each gallery at a time. All visitors are required to wear masks while viewing the exhibit.

The Kennedy-Douglass Center for the Arts is free and open to the public Monday-Friday from 9am-4pm. The Art Center is located at 217 E. Tuscaloosa St. in Florence. Please call 256-760-6379 for more information.

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# Letters...

## Profiles Tells Us the Story

Continued from Page 32

his father was VP. However, Joe has never acknowledged a problem. Instead the Democrats and the media launched an impeachment attack on Trump, accusing Trump of doing the same thing Joe had actually done. Of course, like the Mueller investigation, there was never any proof

that Trump did what Joe had done. When the NY Post article came out that documented emails confirming Joe's involvement, Twitter immediately blocked anyone's attempts to retweet links to the article and Facebook likewise blocked anyone from using their platform to distribute the information. And then there is the matter of the \$3.5 million payment to Hunter from the wife of the mayor of Moscow, and much more. What I am giving you is not even the tip of the iceberg.

Read the book.

**P Badger**  
Florence

## It Won't Work Here Either

Editor:

In response to the recent uninformed Democrat voter from the October 14 issue requesting that republicans split the vote and vote for Doug Jones, I would like to summarize some of her points. First, she insinuated that people would have to move out of state if we voted for

Tuberville and that a vote for a Democrat would help. The fact is that people are moving out of the Democrat-controlled cities in droves and moving to Republican run states including Alabama. Why? Primarily because of the terrible conditions that the Democrat leaders have provided for them. They demand extremely high taxes, terrible social programs, and allow crime to run rampant. By the way new residents, don't bring your big city God-hating ideas with you.

Democrat ideas didn't work there and they will not work here. Higher taxes never help the poor or lower/fixed income citizens. Big Government (Democrats) is like a tub with a big hole in the bottom. More money will never fill the tub, but it will only make you poorer. Higher Government required minimum wages - above what business can afford - will never work for the lower income worker. The higher the requirement, the fewer workers they will have and the higher their prices will have to be for everyone. This is not rocket science, but only basic economics. I wonder where she came up with the \$11.27 per hour? Why not \$15.00 like some have suggested? I noticed that McDonalds was running an ad in this paper for help at \$9.00/hour. That is above minimum wage and market demand in action. It's all about jobs and a strong economy that works for all.

I have communicated several times with Doug Jones about issues that were important to me. He always replied with the typical Democrat rhetoric and ended up voting the straight Democrat line as required by Chuck Schumer and Nancy Pelosi. This is very important so ask yourself if you really want Open Borders, Big Government, legalized Abortion (murder), weak families, Defunded Police, Government corruption, Globalism, poor trade agreements, guns outlawed, and personal freedoms abolished? Most of all do you want God to be outlawed with sexual perversion everywhere? If you do then go ahead and vote for Doug Jones and the Democrats. I choose to vote for Freedom, Justice, Strong Families, Traditional Christian Values and for Tommy Tuberville and Donald J. Trump.

**Les Taylor**  
Florence

# Notes...

Continued from page 4

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

**The annual memorial service for All Saints' Day** will be held at St. John's Episcopal Church in Tuscumbia on Sunday, November 1 at 3pm. Social distancing and masking will be observed and the service will be livestreamed on social media. The church, built in 1852, is Alabama's oldest Carpenter's Gothic Church. Though closed for regular services, the building remains unchanged and contains original furnishings and stained glass windows. The public is invited to attend at 300 N. Dickson St. For more information, call 256-710-9081.

**The United Methodist Women will sponsor their annual Rummage/Bake Sale** from 7am - 5pm Friday, November

6 and 7am -11am Saturday, November 7 in the Ministry Center directly behind the First United Methodist Church in downtown Russellville. This event helps to raise money for local and foreign missions. Items for sale include household goods, furniture, books, and white elephants. Cakes, pies, and other homemade baked goods are available for purchase. Due to the statewide mask mandate, the wearing of masks and practicing social distancing is required. "We will wear masks to protect you and we ask that you mask to protect us!"

**The SHBA Scholarship Golf Classic** will be Friday, October 30 at Twin Pines Golf Club. Teams and hole sponsorships are now being accepted! Half of the teams will have morning T-times and half will be in the afternoon. Morning breakfast sandwiches and a great lunch are included as well as cart with beverages and snacks. Prizes will be cash and/or gift cards that will be mailed to winners. Super sponsorships are \$600 and include team, hole sponsorship, mulligans for each player. Please call Brenda to register YOUR team. 256-766-9110.

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# Big Star's ad for this week is on page 33



**Howell Bigham**  
Chaplain,  
Volunteer Coordinator



## Beneath the Rose




A rose sparkles with unparalleled beauty. Its soft petals curl to form a perfect display of magnificence. Life is similar. The arrival of a baby is met with indescribable joy. As time travels, the baby moves on to childhood, then adolescence, finally mounting adult status.

But don't forget! Underneath the smooth silky petals of most roses are razor sharp thorns. Life is similar. The magnificence and marvel of life is chained with difficulties, disappointments, even death.

At Good Samaritan Hospice we're there for you when the thorn of a terminal illness attacks. Our experienced, dedicated staff will provide the tender, loving care that you need. While we can't remove the thorn of a terminal illness, we can provide the comfort to allow you to marvel at the rose of life once again. Call Good Samaritan Hospice TODAY. We're only a phone call away!

-Howell Bigham, 256-702-7500

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# Mystery Photo



**of the week!**



**WIN A MEAL FOR 2 at**

**Enter at [www.courierjournal.net](http://www.courierjournal.net)**

Last week's winner is **Howard Zeff** of **Florence** who correctly guessed **"Pocket Park in North Florence"**

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.

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**ENCLAVE AVENIR**  
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<p><b>10 Chevy Cobalt</b> #20G171C, 4 Door, Full Power, Local Trade!</p>  <p><b>\$4,888</b></p>	<p><b>14 GMC Terrain</b> #20G-304A, 4 Door, SLE-2, 34 MPG Hwy, Nice!</p>  <p><b>\$13,888</b></p>	<p><b>18 Kia Optima</b> #17P-5030B, 4 Door, Auto, Full Power, Nice!</p>  <p><b>\$15,788</b></p>	<p><b>17 Ford Fusion</b> #20B-095A, 4 Door, Auto, Full Power, Local Trade!</p>  <p><b>\$16,788</b></p>	<p><b>17 Honda HR-V</b> #20G-080A, 1 Owner, Great MPG, Nice!</p>  <p><b>\$18,988</b></p>	<p><b>16 Buick LaCrosse</b> #17C-6679A, 4 Door, Leather, V6 Sunroof!</p>  <p><b>\$19,788</b></p>
<p><b>18 Buick Encore</b> #20B-101A 4 Door 1 Owner, 6 Yr./100K Limited Warranty!</p>  <p><b>\$19,988</b></p>	<p><b>19 Buick Encore</b> #20B-085A, 4 Door 1 Owner, 6 Yr./100K Limited Warranty!</p>  <p><b>\$20,788</b></p>	<p><b>17 Kia Sorento</b> #20G-489B, 4 Door, Leather, 3rd Row, 1 Owner!</p>  <p><b>\$21,688</b></p>	<p><b>HUGE SELECTION OF LOCAL TRADES!!!</b></p>	<p><b>16 GMC Terrain Denali</b> #20G-256B, 1 Owner, Sunroof, 6 Yr./100 K Limited Warranty!</p>  <p><b>\$23,988</b></p>	<p><b>18 Chevy Impala</b> 20B-103A, 4 Door, Leather, Only 14K miles!</p>  <p><b>\$22,988</b></p>
<p><b>17 Terrain Denali</b> 21G-008A, 4 Door, Leather, Sunroof, Loaded!</p>  <p><b>\$24,688</b></p>	<p><b>17 GMC Acadia</b> #17P-5143, 4oor, 1 Owner, 3rd Row, Nice!</p>  <p><b>\$24,688</b></p>	<p><b>17 GMC Canyon</b> #17P-5568, Crew Cab. SLT, 1 Owner Local Truck!</p>  <p><b>\$29,988</b></p>	<p><b>19 GMC Canyon</b> #19P-1285, Crew Cab, 6 Yr./100 K Limited Warranty!</p>  <p><b>\$31,788</b></p>	<p><b>14 Acura MDX</b> #21G-014B, 4 Door, Technoogy Pkg., Very Nice!</p>  <p><b>\$33,788</b></p>	<p><b>16 Infiniti QX80</b> #21G-016A, 4 Door, Leather, Loaded!</p>  <p><b>\$37,788</b></p>
<p><b>18 GMC Sierra</b> #20G-125A1, Z71, 4x4, SLT, Crew Cab, 1 Owner!</p>  <p><b>\$40,788</b></p>	<p><b>19 Audi Q5</b> #21G-013A, 4 Door, 1 Owner, Loaded, 11K Miles!</p>  <p><b>\$41,888</b></p>	<p><b>YOUR PRE-OWNED SUPERSTORE</b></p>		<p><b>20 Toyota Tundra</b> #20G-318A, Crew Cab, Leather, 4x4, Nice!</p>  <p><b>\$47,888</b></p>	<p><b>18 Ford Raptor</b> #20G-322A, Crew Cab, 4x4, 1 Owner, Nice!</p>  <p><b>\$53,788</b></p>

ALL prices DO NOT INCLUDE tax, title & fees. Some photos for illustration purposes only.