# Shoals Forts EVERY Shoals Home, EVERY Week!

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\*\*Schedule early and save! Western Plus in Muscle Shoals recently received Best Western® Hotels & Resorts'

most prestigious honor, the M.K. Guertin Award. satisfaction and commitment to

The award recognizes top-performing hotels within the company that demonstrate the utmost levels of excellence in quality, guest

the brand. The property is owned by Love's Travel **Stops & Country** Stores, the nation's leading travel stop

See SHORTs... on Page 6

219 W Tennessee St. Florence, AL 35630

256-764-4268

Volume 137 Number 2

November 4, 2020

**POSTAL PATRON** 

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# **A Kentucky Colonel**

Veterans Advocate Tom McKnight Receives Highest Civilian Honor

By Russ Corey TimesDaily Staff Writer First published Oct. 25, 2020

TUSCUMBIA McKnight was unprepared for the package addressed to "Colonel Thomas McKnight," considering he left the U.S. Air Force with the rank of sergeant.

The package arrived a few months after he was asked by an officer of the Daughters of the American Revolution's Chief Colbert Chapter if he minded being nominated to become a Kentucky Colonel.

"Naturally, I replied in the affirmative and thereafter

Verna Brennan nominated Tom McKnight for the honor of Kentucky Colonel. WEALTH OF KENTICKY ANDY BESHEAR

thought no more about it," said McKnight, a tireless advocate for military veterans and a member of Tuscumbia's American Legion Post 31 Color/Honor Guard.

Kentucky Colonel is the highest honor awarded by the Commonwealth of Kentucky. According to the Kentucky

See COLONEL. on Pg 18

# Y Opens New Wing

AL HVAC 91114

Call by:

FLORENCE-The in Florence officially held a ribbon-cutting and grand opening for the new Youth Development Wing last week. That added 13,000 square feet of space, a dedicated entrance for before-and-after school programs and summer day

camp, and a drive-thru, droppick-up entrance with easy access to Helton Dr.

For information about advertising in this spot, call 256-740-470

The YMCA has added additional child development programs during 2020 in response to COVID-19 and

See YMCA... on Page 5





Alabama Music Hall of Fame is currently hosting a photo exhibit featuring the work of Dick Cooper in the lobby of the museum. The exhibit will remain on display through the end of 2020.

of Alabama music for decades, Dick Cooper has been taking pictures since the age of seven when he was first exposed to the art form in his father's

See COOPER... on Page 6



## **Inside this Issu**



**National Advance Auto Sales Jeff Elledge Auto Sales** 

Simple Acts of Kindness

- Medicare Minute
- Randall on Real Estate
- Insurance Insights
  - CAME DAY SCORE CARD
- Ask the Attorney
- Adopt-a-Friend
- **Veterans Event**
- Dave Ramsey
- On Your Debt
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- SIGNS of the PAST



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- Pet laik
- Web Poll
- **Outdoors**
- Mystery Photo







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

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





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\$250

\$250 \$150

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# HOBBY LOBB

FIND A LOCATION NEAR YOU OR SHOP ONLINE AT HOBBYLOBBY.COM STORE HOURS: 9 A.M. - 8 P.M. • CLOSED SUNDAY

PRICES GOOD IN STORES MONDAY, NOVEMBER 2 - SATURDAY, NOVEMBER 7, 2020. PRICES GOOD ONLINE SUNDAY, NOVEMBER 1 - SATURDAY, NOVEMBER 7, 2020.



# **HOME DECOR 50%**

# FEATURING WALL DECOR

Categories Listed

Framed & Canvas Art

Wood & Metal

Wall Decor

**Mirrors** 

All Memo Boards, Chalkboards, Corkboards & **Dry-Erase Boards** Excludes items in the Art Department

Adhesive Wall Art

Summer and items labeled The Spring Shop<sup>™</sup> are not included in Home Decor sale.

#### YOU JUST NEED TO PURCHASE "ONE" SALE ITEM TO RECEIVE OUR BEST PRICE! **CHRISTMAS DECOR**

#### FALL HOME & PARTY DECOR, FLORAL AND CRAFTS

Arrangements, bushes, wreaths, garlands, swags, stems, picks, ribbon and fabric

Does not include floral custom designs or candy



Includes fabric. Does not include needle art, candy, light sets, light accessories or Scotch® tape



Clocks

Letters

Shelves

**CHRISTMAS TREES** 

12 in - 12 ft





wreaths, garlands, swags, stems, picks and ribbon

**CHRISTMAS** CRAFTS

**CHRISTMAS** LIGHT SETS & ACCESSORIES **U**OFF

Includes Mini Lights, C9s, Net Lights, LED Lights and Battery Operated Light Strands



Gift bags, sacks & boxes, gift wrap, tags & boxed cards, paper plates & napkins, bows & trims, cookie & candy tins and more



Does not include candy or Scotch® tape

## FLORAL 50%

Categories Listed Does not include Seasonal Department or items labeled "floral accents"

Garlands, Swags, Wreaths & Teardrops Flowering and greenery Faux Fruit & Vegetables **Potted Trees & Plants** 

Floral Stems, Bushes & Arrangements Floral and greenery Does not include custom designs

**Dried Naturals** 

**FURNITURE** 

THE MARKED PRICE\*

HOBBIES

Does not include "Your Price" Items

Nu-Foam® & Smart Foam

**Packaged Quilt** 

All Artiste® Floss Battings & Pillow Forms & Threads & Threads
Cotton floss & craft thread packs, nylon, acrylic and cotton crochet threads

Premium Poly Foam, Nu-Foam 00FF

Fiberfill 12 oz

Poly-fil\*
100% Polyester 2.99

Gildan® Youth Always and Adult Short-Sleeve T-Shirts

2.99 Marked price \$4.27 T-Shirts
Always 30% off the marked price\*

30% Includes Youth and Adult Short-Sleeve T-Shirts, Baseball & Long Sleeve T-Shirts, Sweatshirts, Infant & Toddler T-Shirts and Creepers

Basically Yours® 30% Abrons, bags Does not include Cricut® branded apparel Canvas Bags

Photo Frames

basic & fashion table

frames and wooden

photo storages

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Bibles, Devotionals, Gift Books and Children's Books

THE MARKED PRICE\*







Streamers 200' Roll 99¢ 12" Balloons 25 Count Solid Color 1.59

Solid Color Table Cover 99¢ 1.49

Cake Decorating
All items labeled Sunny Side Up Bakery\*
Includes Cake, Cookie and
Cupcake Essentials

30%

PARTY Candy Wafers 12 oz bag • Regular 2.99

> 3.5 lb Buttercream Decorating Icing 9.99 White Fondant 5 lb Vanilla 15.99

> 24 oz Fondant Solid Color Tissue Paper 8 count **99¢**

> > **All Felt Squares**



Single

Sheet

## FRAMES 50%

Categories Listed

Our entire selection of

Wall Frames Poster, document and portrait frames with glass

Collage Frames

**Shadow Boxes, Display Cases & Flag Cases** 

**Ready-Made Open Frames** 



## CRAFTS 40%

Most Categories Listed

Cosplay EVA Foam Shapes, sheets & foam clay Children's Activity Kits, Paint & Pencil by Number Kits, Diamond Art Kits and Fuzzy Posters Priced \$4.99 & Up

**Unfinished** Priced \$5.99 & Up

**Perler Kits & Beads** Cra-Z-Art® Products **Packaged Beads** by Tree House Studio<sup>®</sup> Children's Crafts by Playside Creations®

**50**%

## ITEMS LABELED THE PAPER STUDIO®

Stickers, Scrapbook Albums, Cards, Envelopes, Embellishments, Cardstock Paper Packs Paper Pads & Page Kits, Rolled Vinyl & Iron-On, and Planners & Planner Accessories

**Printed Papers** 

**4/**\$1.00 Marked Prices\* from 44¢ to 69¢

Specialty **50**%

Cardstock



### ART SUPPLIES

Art Project Tape 1.88" x 15 yds. Solid Color & Prints 2.99

12.99 per pack

White Poster Board

 Super Value Pack Canvas
 8x10 - 10 pack

 ALWAYS
 \*Marked price \$19.99
 11x14 - 7 pack

**Boards 40**% 2-Pack Canvas 8 Sizes available

2.99

Chalk Boards, Cork

**OttLite®** Great values on items Includes Desk & Floor Lamps

4.99

JEWELRY MAKING 50%

Poetic Spirit<sup>™</sup> by Bead Treasures® Pendants, beads, leather and more Strung, Tubed & Boxed Beads Color Gallery™, Bead Treasures® and Czech Glass Beads Instant Gratification by Traditions™

the Jewelry Shoppe™

Metal Gallery™ Does not include sterling silver ImpressArt®

Create a personalized look with stamping 40% tools, blanks and accessories

VALID THROUGH NOVEMBER 7, 2020

**ALL FABRIC** 

16x20 - 5 pack

OFF

Calicos, fleece, home dec, flannel, broadcloth, satin and more Excludes precut bundles and fat quarters





5.99

## CUSTOM FRAMES 50%

Combine mix-and-match components to create personalized jewelry... instantly!

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** 

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¢.

\*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.

Courier Journal / November 4, 2020 Alabama's Largest Direct Mail Weekly 3



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

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

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

#### **MUSCLE BIG SHOALS** YARD SALE 2004 Rosedale St.

Sat., 7am-until? Lots of great items, Clothes, Household & Kithech items, Shoes, Baby Girl Clothes & accessories In case of rain sale will be the following Saturday.

#### FLORENCE: 102 RED BIRD Drive Sat. 8AM-1PM,

Pilot Club Charity Yard Sale! Serger machine, Hawthorne and other collectibles, Christmas decor., dolls. Red Hat merchandise. Ladies shoes size 11, clothes + misc. household items.

THERE ARE 5 EASY WAYS TO place your CLASSIFIED AD. By mail, fax, phone, on-line and in person.

#### SHEFFIELD HUGE YARD SALE 511 N. Annapolis Ave.

Fri. & Sat., 8am-until? Loads of Furniture, household decor items, home goods, lighting, dishes and cookware, antiques and collectibles. Don't Miss This One!

**FLORENCE** YARD 209 S. Exlipse St., Friday & Sat-urday, 7 am - until? Furniture, Glassware, clothes and misc. \*\*Please Wear Masks\*\*

FLORENCE TWO FAMILY YARD SALE, 131 Garfield Ave., (Off Wood Ave.) Sat. 7 am-until? Good Brand Clothes, Jewelry, Household items & more.

TUSCUMBIA MULTI-FAMILY YARD SALE, 103 Covenant Court Dr., next to Covenant Christian School, Sat. 7:30 am - 12:30 pm. Books, Furniture, Household items, Dishes, Clothes and lots of misc. items. "No Early Sales"

#### SHEFFIELD INSIDE/OUTSIDE

ESTATE SALE, 3 Level House, 1629 Ridge Dr., (From Florence go over O'Neal Bridge and through traffic light, take 1st left onto Broadway St., go straight, take seventh street to right., 2nd house after stop sign). Fri. & Sat. 8 am-until? and Sun., noon - 4 pm. Washer, Stove, Moore Organ with spindle back chair, antique furniture, Christmas items, dishes dolls, teddy bears, movies, CDs, ladies clothes, books, pictures, queen size bed frame, handicap shower chair, baskets, large dorm refrigerator, wicker furniture and much more! \*\*Masks Please\*\*

KILLEN: 420 BROOKSIDE DRIVE Sat. 7 a.m., MOVING SALE Household kitchen and decor items, furniture, treadmill and

FLORENCE: 2170 BELVIEW ROAD Sat. 7:00 AM, ES-TATE SALE (11/07/2020) - Lazy Boy Sofa & Loveseat, Whirlpool Washer & Dryer, Queen size bed & much more MAP ID # 4169

KILLEN YARD SALE, 2064 Co Rd 394, (Off Hwy 43, Phillips Sub) Fri. & Sat., 8am-1pm Fish Tank Clothes, Shoes, Books, Puzzles Household items, Carpet, Crafts & much more!

LOST HEARING AID ON parking lot or in Wilson Medical Bldg. on 10/20/20. 256-760-1783.

FOUND SMALL GRAY DOG in parking lot at Publix. Call to identify 256-582-3678.

## MOVING

FLORENCE: 2170 BELVIEW ROAD Sat. 7:00 AM, ES-TATE SALE (11/07/2020) - Lazy Boy Sofa & Loveseat, Whirlpool Washer & Dryer, Queen size bed & much more MAP ID # 4169

#### For Sale: **Collectibles**

COINS, COMICS, SPORTS Cards, Beanie babies, glass-ware, and much more! Call 256-436-2051

NEED CHRISTMAS CASH? WE are buying vintage sports cards from 1910 through 1975 only. Please call 256-690-1060.

#### **BUYING** ESTATES. **PAYING CASH.**

WE BUY AND SELL estates, antiques, tools, cast iron, and jewelry. Call 256-762-0966 or 256-275-0273

#### **SOUTHERN APPEAL** TREE SERVICE

Stump Grinding, Tree Removal & Pruning. Free Estimates. Licensed, Insured & Bonded. 256-381-2306 or 256-702-1254

**WE BUY JUNK** and Repairable Vehicles with titles. Call Ron 256-275-6540

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- Free Towels (to use)
- Free Window Cleaner
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With Any Wash Purchase



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- Acute Illness (cold, flu, lacerations, injuries, etc.)
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- Health Coaching
- Preventative Care
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All major insurance plans accepted. Cash plan available.

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"We strive to create a culture where it's fun to come to work, where our team members can live our mission to make a positive difference in people's lives."

- Rick Wardlaw, CEO of Bank Independent

"Our team members are committed to investing their time and talents back into the communities we serve. Thank you for acknowledging our commitment to business excellence."

- Macke Mauldin, President of Bank Independent and CEO of Bancindependent, Inc.







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A native of West Virginia, Dr. Crock received his medical degree from Pikeville College School of Osteopathic Medicine and completed residency in Southern Ohio. He is trained in Family Medicine, Emergency Medicine, and Addiction Medicine . Dr. Crock moved to Alabama from Portsmouth, Ohio with his wife and 2 of their 4 children. He "collects" dogs, and enjoys working out, watching movies, and riding ATV's/Motorcycles.

Helen Keller Hospital

www.helenkeller.com



**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

- 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 each week 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

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 library's circulation desk, or email the information and photo to events@flpl. org. The deadline for submissions is 5pm

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

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!

Pleasant Hill United Methodist Church Youth Fundraiser Chicken Sale. 30 lbs tenders for \$55. Boneless breast filets, 40 lbs for \$50. Boneless, skinless chicken thighs, 40 lbs for \$42. To order: ph.church. Deadline November 8. Pick up November

"Samantha on the Woman Question" by Marietta Holley will be discussed at the 10am meeting of the Readers of the Lost Ark Book Club on November 18. The book was published in 1913 and the author was often compared to Mark Twain. The club meets at Helen Keller Public Library, 511 Main Street Tuscumbia (Use the side door.) For more information, contact nancy537481@yahoo. com OR see our Group on Facebook

The 3rd Annual Steel of a Deal Vendor **Event** takes place November 21 at 818 Howell Heflin Lane in Tuscumbia. Come do your Christmas shopping with local vendors. Contact Angie Grimes at 256-762-8366 for vendor information. All money from vendor booths goes to support people in our community. Sponsored by United Steelworkers Local 1535 Women of Steel.

Motor Coach Tours with The Club (Florence Senior Center). These trips are open to the public. www.GroupTrips.com/

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-

The Friends Bookstore at the Florence-Lauderdale Public Library has now reopened! The bookstore was closed from mid-March-August due to the Covid-19 pandemic, but has now reopened with the new business hours of 12-4pm Monday-Friday. Don't forget your mask!

The Friends Bookstore has a large variety of books at great prices, so be sure to go shop their selection! Proceeds from the bookstore help the library provide more free books and services to the community. 350 N Wood Ave. in Florence

Country Oldies Dance Hall Open Again located at 110 Town Plaza, 500 N. Montgomery Ave., Sheffield. Every Friday and Saturday night 7-9pm.

Come twist, line dance, buckdance,

your choice. Best in country music. Everyone welcome!

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

Tuscumbia Parks & Recreation is taking registration for Basketball now through November 20. Fee is \$35 per player, \$20 for each additional player Forms can be picked up/filled out at the Rec Center (MPC). For more information, call 256-386-5655.

The Club (Florence Senior Center) is closed for activities. However, curbside meal pick up is Monday-Friday. Call 8:30-10:30 am for meal. Pick up between 10:30-11:30am.

Donations accepted, but not expected

YMCA of the Shoals Affordable Before & After School Care includes over 7,000+ square feet of childcare dedicated space 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 bcanup@ymcashoals.org.

See NOTES... page 32

# Is Frequent Teeth Grinding causing you:





- Muscle pain/headaches?
- Damaged tooth enamel/sensitivity?
- Shortened/worn teeth?

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**Muscle Shoals** 256-383-1112

**Florence** 256-764-9955

Russellville 256-332-6888



www.SingingRiverDentistry.com





# Flu season is here and so are we!

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#### Open 7 days a week

**Florence** 

202 Cox Creek Pkwy. near Taco Bell

**Muscle Shoals** 

210 Avalon Ave. across from Walmart

**U**Urgent Care

**HHUrgentCare.org** 

► WALK-IN

► HOLD MY SPOT®

TELEMEDICINE

## YMCA...

#### **Continued from Page 1**

the changing needs of the educational system. So, the opening is none too early.

This new childcare space will meet the growing needs of the Shoals community and fulfill the Y's objective of Youth Development. All the new spaces adhere to ADA regulations.

In addition, the new space supports the objectives of Healthy Living and Social Responsibility by providing two new group exercise rooms that bring the total group exercise to participate in group space at the YMCA to exercise classes, use the over 6,000 square feet. The YMCA offers exercise

gymnasium, an Olympic-sized pool, a leisure pool, and programs specific to cancer survivors, Parkinson's patients, individuals with hypertension.

The YMCA of the Shoals has served community since 1966. Members come

from northwest Alabama and southern Tennessee to participate in group



square feet to the Shoals community to fulfill its mission of putting Christian principles into practice through programs that build healthy spirit, mind, and body for all. The public is invited to tour the addition and get

call 256-246-9622 or visit

HEADLINER IN YOUR HAIR? We can fix it! Mobile service. In stock colors. 256-483-2923.

HYDRAULIC MEDICAL BED,

**SOUTHERN APPEAL** TREE SERVICE

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**IMPROVEMENTS** DOORS, TRIM, windows, repair, siding, decks, and more! Honest, dependable, professional carpen-

try, 43 years experience.

James Stewart 256-394-4162

## extensive array of fitness equipment, and swim in equipment, private one of the few indoor pools instruction, a full court in the Shoals area. **Florence Housing Authority**

Color: White Mileage: 5,836 (As of 10/22/2020)

Location: Magnolia Gardens I, 110 South Cypress Street, Suite 1, Florence, AL 35630

2005 Goshen Pacer Shuttle Bus Auction

Bid Deadline: 2:00 p.m., Thursday, November 12, 2020

Minimum Bid Amount: \$18,000.00

The Board of Commissioners has declared the 2005 Goshen Pacer Shuttle Bus as surplus and approved its disposition. Sealed bid must be received by the Authority on or before the above referenced date and time for an amount equal or greater than the minimum bid amount. Acceptable forms of payment are U.S. Currency, Certified Cashier's Checks, or Money Orders. Florence Housing Authority reserves the right to reject any or all bids and to waive any informalities in the bids and to withdraw vehicle from sale. No submissions received after the deadline will be considered and will be returned unopened. All material submitted becomes the sole property of Florence Housing Authority and will not be returned

THIS IS A USED VEHICLE and may contain defects not immediately detectable. Vehicle is in UNKNOWN WORKING CONDITION and the vehicle is offered for sale "AS IS, WHERE IS." (Seller) makes no warranty, guaranty or representation of any kind, expressed or implied, as to the merchantability or fitness for any purpose of the vehicle offered for sale. Item preview is highly recommended and bidding without previewing is strongly discouraged. Inspections are by appointment only. Please contact Rhonda Richardson at rrichardson@flohousing.org or 256-740-5206

The vehicle must be removed on or before Tuesday. November 17, 2020. The vehicle will be released only upon receipt of payment as specified. Successful bidder is responsible for loading and removal of the automobile awarded to them from the place where the property is located (110 South Cypress Street, Florence, Alabama 35630). The automobilemust be picked up between 9am and 4pm on a week day. If the item is not removed by the close of business on Tuesday, November 17, 2020 the Florence Housing Authority reserves the right to reclaim and resale the vehicle with no further obligation of any kind to the successful bidder.

The YMCA of the Shoals now offers over 70,000 square feet to the Shoals a full list of membership packages and amenities in celebration of the Y's new

For more information,







aetna<sup>®</sup>



**Assisting Local Seniors with** Medicare Plans for 28 years! 256-810-7923

**Annual Enrollment is October 15th - December 7th!** 



# Courier Glassifieds Journal Glassifieds



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** – 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.

**TN** alleyStuff As an added bonus for our advertisers, all

classified ads placed in the Courier Journal are also online at TNValleyStuff.com.

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.

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

• Yard Sales 5 LINES Prepay Each additional line - \$1.50 YARD SALES - An exclusive listing of the area's better sales prominently placed

**Employment** 5 LINES *Prepay* Each additional line - \$2.25 EMPLOYMENT - Looking for employment or Businesses looking for employees

• Private Party Auto Rate Up to 8 LINES for 4 weeks.

Prepay Each additional line - \$2.00. \*one line is approx. 30 characters Address

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

State

**RED LINE MY AD!** RED LINE: Add \$3 per ad per week. Buy 5 weeks of RED LINE, get the 6th free (\$15 plus cost of ads). Only the top line of each classified ad can be red, 24 characters and spaces MAX. - 20 characters & spaces MAX for Real Estate ads.

Phone

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.

**DEADLINE:** Friday 5pm | Phone-in Ads MUST be Charged to Credit/Debit Card! NO EXCEPTIONS! NO REFUNDS!

Shorts...

## **Best Western Plus Honored**

**Continued from Page 1** 

network with more than 530 locations in 41 states.

"The key to our team's success stems from their adherence to Love's and Best Western's extra cleaning measures and attention to guests' needs," said **Amanda** Beavers, general manager for Best Western Plus in Muscle Shoals.

The Best Western Plus

in Muscle Shoals is one of only 60 hotels out of more than 2,200 Best Westernbranded properties in North America to receive this award.

"The M.K. Guertin Award holds a lot of meaning to our brand, as it is named after our founder, and recognizes properties that best demonstrate our foundational commitment to providing superior customer care, said **Peter Kwong**, chairman of the board of directors for Best Western Hotels & Resorts.

## Cooper...

**Continued from Page 1** 

photo lab. Over many years Cooper has perfected his own unique incorporating style, lessons from his mentors and decades of practice in his professional role. Cooper's careers journalism and the music industry afforded him unique opportunities to capture candid moments behind the scenes with artists like Bob Dylan, Etta James, Bob Seger, Glen Frey, and countless others who are featured in the exhibit.

extremely was fortunate to talk Barry Beckett into hiring me as his assistant," said Cooper. "Even though I had no training in the field, Barry recognized that I was willing to learn, and brought a number of tangible assets, such as recognizing a potential hit song and photographically

capturing the dramatic camaraderie recording sessions. These photographs are a testament to his foresight of the dynamic I brought to the sessions.

The Alabama Music Hall of Fame is open Tuesday through Friday, 9am-5pm and Saturday from 10am-4pm. General admission is \$10 dollars.

For more information, contact the Alabama Music Hall of Fame at 256-381-4417, or via email at curator@alamhof.org.

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My "thank you" goes out to the gentleman who fed a hungry child in this simple act of kindness.

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## The Cost of Survival

Eventually everyone will comply with the Word of God. The question is: "Will later be too late?" Hebrews 2:15 "And deliver them who through fear of death were all their lifetime subject to bondage." The natural man fears death more than anything. This is why: Job 2:4 "And Satan answered the LORD, and said, Skin for skin, yea, all that a man hath will he give for his life." Notice the devil is quoted in this verse. Currently folks are putting more faith in science than the Word and words of God. 1 Timothy

**6:20** "O Timothy, keep that which is committed to thy trust, avoiding profane *and* vain babblings, and oppositions of science falsely so called:" We are warned about science in the bible. In: **2 Corinthians 4:4** "In whom the god of this world hath blinded the minds of them which believe not, lest the light of the glorious gospel of Christ, who is the image of God, should shine unto them." Notice in this verse Satan is called the god of this world. See how today "blind spiritual and physical leaders of the blind" are seeking answers from anyone and everyone but God. God has the answers. **Job 5:8** "I would seek unto God, and unto God would I commit my cause:"

The cost of survival is admitting our sin and turning from it. But our pride and love for money and sin seem to be greater than our love for God. See: Galatians 6:7 "Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap." The seeds were sown, the plants are grown, the crops are ripe and it's time to reap. What can stop it? We don't seem to be doing too well without God. James 4:4 "Ye adulterers and adulteresses, know ye not that the friendship of the world is enmity with God? whosoever therefore will be a friend of the world is the enemy of God." My advice to world leaders is the words of Christ: Luke 13:5 "I tell you, Nay: but, except ye repent, ye shall all likewise perish." Without Christ, all is lost.

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## **Take Action**

Days of Action!, YMCAs resilience, which is crucial across the nation are working to raise awareness and inspire all adults to take action to protect children from sexual abuse. As the Health and Wellness Director of our local YMCA, I was intrigued when the first action tool came across my desk. So I thought that I would share it. I think that great learning comes through play. And conversation starters are always good for parents. For full information check out www.fivedaysofaction.org. But meanwhile, think about trying the suggested "What If?" Game with your children.

"The "What If?" Game is a great way to pose possible situations to kids that they may face in life and would need to solve. As a parent or caregiver, it's important to let your kids know you are always there for them and they can tell you anything. But you can't always be there, at least not physically. By playing the "What If?" Game, you are empowering your children to develop positive decision-making skills and giving them the confidence they need to problem-solve

During this week's Five on their own. It helps build for overcoming obstacles.

Check-in with your kids about how they are feeling right now. Ask them hypothetical questions: "What would you do if...?" Mix real questions in with silly questions to keep them engaged. "What if you met an alien – what would you ask? What if you could be a superhero - what would your superpower be? What if someone you don't like tries to kiss you, what would you do?"

## Identify age-appropriate, potential safety scenarios.

Play in a casual and neutral environment. This makes a great car-ride game!

Ask questions about a mix of daily life events, unexpected situations, and sexual boundary violations.

Be clear it is a game. It's not that you expect these things to happen, but you're prepared if it does.

Include only two or three scenarios at a time. Play the "What If?" Game overtime, not all at once.

Let your kids ask you the questions, too! They can learn from how you respond.

Use index cards to make your own deck or you can purchase a starter pack from the Darkness to Light website.

Pose scenarios or have your kids come up with them:

• Use actual scenes and examples from the child's

- I.e.: What if you climbed up a tree just fine, but then you weren't sure how to come down? Or, What if during your sleepover at Jeffery's house you wake up scared?
- The idea is not to scare or barrage your child all at once - you may only want to ask one or two questions that involve boundaries and sexual abuse.
- I.e.: What would you do if Sam's brother asked you to look at naked pictures?
- The idea is not to scare or barrage your child all at once - you may only want to ask one or two questions that involve boundaries and sexual abuse.
- You know your child best - if he/she shows enthusiasm, mirror this! If they seem scared or anxious, use encouragement, don't push them.
- Wait for the child's ideas and try not to coach unless the child is really stumped.
- I.e: Well, let's just think about ideas we have. Or, What's the first thing you might try? Or, Is there someone around who could help?
- Creating their own builds solutions confidence for problemsolving in all areas, not just the ones you talk about. Children are more likely to remember the solution they thought of."

We need to find ways to talk with our children. Your children need your help in this world. Be their safe place. Take action!

Email comments suggestions to CatnKids1@







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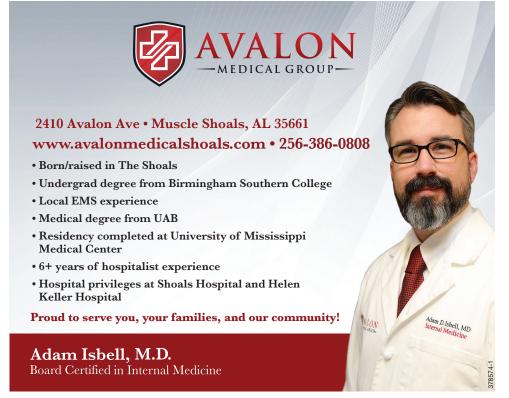
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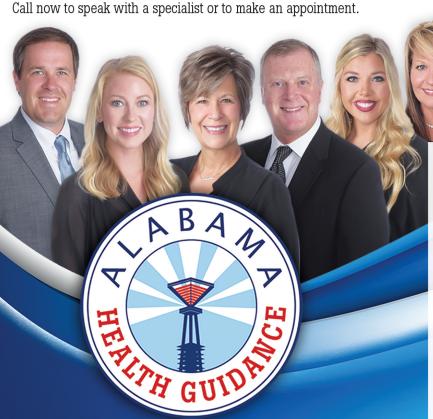
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**CLASSIFIED FORM ON PAGE 6** 

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## What Amy Coney **Barrett Means to Conservative Women**

f the last four years taught us anything, it's that Americans love politics but they hate politicians. Thankfully, the country has a

**KELSEY BOLAR** 

Senior Policy

Analyst at

new, non-political figure to admire: Justice Amy Coney Barrett.

Barrett was confirmed last week by the Senate and sworn in as an associate justice to the U.S. Supreme Court. The optics alone were historic. Clarence Thomas, a black, conservative justice, administered the swearing in oath for the first female originalist justice—and the first justice who's a mother of school-aged children.

During the swearing in ceremony at the White House,

Independent Women's Barrett made her judicial philosophy clear: She will not legislate from the bench. "It is the job of a judge to resist her policy preferences. It would be a dereliction of duty for her to give into them," she said, adding:

"This separation of duty from political

preference is what makes the judiciary distinct among the three branches of government. A judge declares independence,

#### See WOMEN... on Page 17

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

## Courier Journal

#### **Spring Scholarships**

## **BOGO** at **NW-SCC**

MUSCLE SHOALS – Northwest-Shoals Community College officials last week announced to area high school counselors they will offer a buy one, get one community scholarship program for the Spring 2021 semester.

Because of the financial strain that resulted from the COVID-19 pandemic, NW-SCC is providing free tuition (up to 9 credit hours) to students for the spring 2021

#### See TUITION... on Page 35



**NW-SCC Asst Dean of Student** Services, Dr. Crystal Reed,(r) speaks with an area high school counselor at a meeting last week. NW-SCC photo

# **November 11 Event** at Veterans **Memorial Park**

FLORENCE-Florence and Mayor Andy Betterton and Lauderdale County Commission Chairman Danny Pettus announce the annual Veterans Day program. The ceremony will be held at the Florence-Lauderdale Veterans County Memorial Park at 301 Veterans Park Drive north of Wilson Dam. The number of attendees is not restricted, but seating is limited. Standing room is available. Attendees are encouraged to bring chairs. Social distancing

facemasks required.

Veterans The program is ceremonial with numerous events that honor our veterans for their service in defending our freedom. The program also includes honors to our nation (e.g. Pledge of Allegiance, National Anthem, Song "God Bless America") and the laying of a wreath and the playing of Taps to honor our fallen heroes. There will also

See VETERANS... Pg 24

#### MOVING LEIGHTON FORWARD will be hosting

a clean-up day on Saturday, November 7. Volunteers will meet at the car wash at 9am for check-in, and afterward spend a few hours cleaning up assigned areas in Leighton. Those unable to join with the volunteer group, please use this day to clean your property. If you will, please place discarded items in a trash bag on the roadside. It will be picked up. ALL volunteers, please return to the car wash at 2pm for an appreciation

#### KILLEN UNITED **METHODIST CHURCH**

will host a Free Concert with Chris Golden, the 2019 ICM Entertainer of the Year, at the church's Christian Life Center, 201 J C Mauldin Hwy. in Killen on November 8 at 6pm. A love offering will be taken. Social distancing will be enforced, Masks encouraged, but optional, Merchandise will be available. Call 256-757-2148 or visit www.chrisgolden.net for more info.

DAY BY DAY, a grief support group for bereaved parents/grandparents, meets Sunday, November 8 at 2pm at Woodmont Baptist East Campus, located at 2002 Darby Dr. in Florence. Mask required and we will meet in a larger area so social distancing can be observed. For information, please email debbiec2414@





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

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

> by Mail or in our mail slot **Editor-Courier Journal** 219 W. Tennessee St., Florence, AL 35630

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## Media is not Delving

Editor:

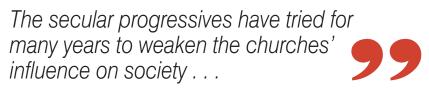
Remember how the liberal media thrived on the sexual accusations, lies, etc. that were printed and aired trying to stop Brett Kavanaugh's nomination to the Supreme Court. It was played up big in the printed media and also on the liberal TV news programs. Women came out of the woodwork to back some of the women who were making accusations against him. Of course, it sold newspapers and increased viewership on the major liberal news broadcasts.

Where are all these people today? They have exposed Trump's

peccadillos, but for some reason are quiet about the sexual exploits of the Democrats nominees for president and vice president. Biden's accuser has verifiable back up from others about nuzzling Joe's actions. We have a vice presidential candidate who became the mistress of a California politician in order to get appointments in the California State Government and advance her career in politics.

Why is the liberal media not making the most of this? By delving into all this sexual deviation they could be increasing their readership and their viewership. So why the silence?

Norman L. Kramer, Sr.



## Page is Well-Rounded

Editor:

A name change for the Courier *Journal* is not the issue.

I recently read Mr. Kerry Shapiro's letter to the editor in October 28 Courier Journal suggesting a name change for the Journal. The names submitted to the editor included: "95% Right-Wing Rag, The 95% Right-Wing Fish Wrapper" and "The Chamber of Daniel C. The Trans T. The Chamber of The Donald C. Trump Toilet Paper Rag." Apparently, this firade was prompted by the thought that the Journal leans right on occasion.

I also read the editorial page of the Courier Journal, and I have never considered the opinions to be slanted toward either conservative or liberal opinion exclusively. All in all, I find the Journal to be well rounded, balanced and provocative from both sides of the

See LETTERS...on Page 31



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## Guest Commentary - Bolar

## Women...

#### **Continued from Page 14**

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2006 Nissan Altima

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not only from Congress and the President, but also from the private beliefs that might otherwise move her. The Judicial Oath captures

the essence of the judicial duty. The rule of law must always control."

Barrett's the separation of powers, coupled with her unflappable determination to stay above the political fray, may explain her more than a blank notebook

nomination was a triumph not just for the rule of law, but also for conservative women.

"To all conservative women who go through hell for being conservative, who get beat up by the mainstream media for embracing your faith, being pro-life... you're a winner tonight. There's a seat at the table for you," he said.

Graham's remarks stood in direct contrast to Senate Minority Leader Chuck Schumer, D-N.Y., who hours earlier called Barrett's confirmation "one of the darkest days in the 231-year history of the

Sure, it might have been one of the darkest days for a leftist, establishment guy. But for the millions of hardworking conservative women seeking an example of what it can look like to balance faith, family, and a fulfilling, successful career, Barrett's confirmation was one of the brightest days in

for those of us who are exhausted and demoralized by the ugly rancor and political rhetoric. And was encouraging for those of us who are told we are traitors to our sex if we don't vote a certain way. It was also historic for those of us who hear, "There is a special place in hell for women who don't support other women," but then watch as so-called feminists turn around to destroy women who don't follow their explicit agenda. Indeed, they didn't

When a figure like Amy Coney Barrett walks in the door and earns a seat at the table, she establishes a new vision for feminism and reminds conservative women who—and what—

The significance her example cannot be Whether overstated. we're single, stay-at-home moms, career women, or a mix, Barrett shows what's possible for us to achieve. Her story rejects the tired notion of traditional feminism and replaces it with a bold version that embraces womanhood for all its glories: marriage, motherhood, faith and a fulfilling career.

In a year of political burnout, Barrett's story reminds us of another important thing: Nice guys don't always finish last. Sometimes, she even finishes first.

*First published in The Daily* Signal, October 28, 2020

Kelsey Bolar is a senior writer and producer at The Daily Signal and a senior policy analyst at Independent Women's Forum.

#### popularity among voters. She answered grueling questions with nothing United States Senate.' while displaying a level of patience and grace that could only be matched by a working mom of seven. (It's safe to assume Barrett is used to dealing with temper tantrums and long days.) Minutes after being 100mg Viagra sworn in as an associate Must have prescription that is for Sildenafil 20 mg tablet. justice to the Supreme all of history. Court, Judiciary Committee It was especially bright Chairman Sen. Lindsey 221 N. Court Street Graham, R-S.C., told Fox "Hannity" Historic Downtown Florence News' that 256-764-3961 Barrett's Supreme Court ANDY'S WRECKER SERVICE Sale of Abandoned & Unclaimed Vehicles Pursuant to the provisions of Alabama Abandoned Motor Vehicles Act: Section 32-13-4 Code of Alabama 1975, notice is hereby given to the owners, lienholders and other interested parties that the following described vehicles were taken into custody by Andy's Wrecker Service to wit: The named vehicles will be sold at Public Auction to the highest bidder for cash or credit cards at Andy's Wrecker Service located at 20850 Hwy 72, Tuscumbia Alabama on December 9, 2020 at 9am-12pm. You can call before the Auction date to make an appointment to view vehicles. Year/Make/Model Color Vin# Tag# **Tow Date** 2007 BMW X3 Black WBXPC93457WF15999 41GS963/AL 8/15/2020 1999 Chevrolet Astro Van Maroon 1GBDM19W0XB113081 8884AV2/AL 10/4/2020 hold back for Barrett. 2G1WF55E1Y9108518 25GB694/AL 2000 Chevrolet Impala Blue 8/5/2020 2G1WB55K379297267 4900AV6/AL 2007 Chevrolet Impala Red 8/29/2020 2G1WB57K991220238 2009 Chevrolet Impala White 33CG795/AL 9/30/2020 1G1NE52J5X6251137 1999 Chevrolet Malibu Blue 20CZ321/AL 10/3/2020 2G1WW12E529260676 20DB661/AL 2002 Chevrolet Monte Carlo Blue 8/18/2020 1GCCS1449WK258816 33BD293/AL 1998 Chevrolet S-10 Blue 4/25/2020 3GCEC13J77G519348 2007 Chevrolet Silverado 41DR262/AL Black 9/15/2020 we're fighting for. 2009 Chrysler 300 2C3KA43D29H571109 33BW311/AL Silver 9/24/2020 1B7GL23Y7SS184122 1995 Dodge Dakota Beige 9639AB7/AL 9/5/2020

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## Colonel. **Continued from Page 1**

secretary state's of website, it began in 1813 during the second term of Gov. Issac Shelby after he returned from léading the Kentucky Militia on a highly successful campaign during the War of 1812.

named one Shelby of his officers, Charles

Todd, as an aid-decamp on the governor's staff with the rank and grade of colonel. Later governors commissioned colonels to act as their protective guards. They wore uniforms and were present at most official functions.

"They couldn't afford to pay staff, so he appointed people as colonels to go with him and work with him and whatever he needed," said Verna Brennan, a Kentucky native and member of the DAR.

Today, commissions for Kentucky Colonels are conferred by the governor and the secretary of state to individuals in recognition of noteworthy accomplishments, outstanding service to a community, state or the nation.

"I sent in his résumé to nominate him," Brennan said. "You have to do a lot of service to mankind and he has definitely done it. That's the biggié.'

A Kentucky Colonel since 1984, Brennan said only a Kentucky Colonel can nominate someone for the honor.

A letter included in the package along ĥis certificate "The Governor read: of the Commonwealth Kentucky has identified you as a person of noteworthy accomplishments. You have been chosen to receive a commission as a Kentucky Colonel in recognition of your service to others. This service to others. This is the highest title of honor bestowed by the Governor, and we are grateful to have a person of your caliber among our ranks."

McKnight has spent more than half his life working with various United Nations agencies that assisted people impacted by drought, famine and civil war. Brennan said McKnight fits the requirements of the Kentucky Colonel.

personal philosophy is that service to others, and choosing, or, being directed to

identify a unit of service in one's lifetime, is the rent that we pay on this earth in order to gain entry into heaven when that time comes," McKnight said.

According the to Kentucky secretary of state's website, the ranks of Kentucky Colonels distinguished include leaders such as Presidents Lyndon B. Johnson and Ronald Reagan, English Prime Minister Winston Churchill, volunteer firemen and teachers, people from all walks of life who have performed extraordinary

manner.

Brennan said honor was also bestowed upon a former Sheffield mayor, the late Billy Don Anderson, Sheffield resident Joe Cooney, and Sheffield historian Richard Sheridan, who is also from Kentucky.

Since COVID-19 has impacted DAR meetings, Brennan mailed McKnight's certificate to him.

"I was pleased and honored to be considered for such a prestigious anđ award title. McKnight said.







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## **Medicare Minute**

#### "Medicare Advantage Plans Part 2"

A Medicare Advantage Plan (MA) is a type of Medicare health plan offered by a private insurance company that contracts with Medicare to provide you with all your Part A and Part B benefits. If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage. There are six things you will want to consider if looking at a Medicare Advantage Plan. They include the premium, copays, coinsurance, deductibles, providers that take the plan and the drug formulary of the plan. This week we will look at the premium, copays and coinsurance.

The premium of MA plans can vary depending on the type of plan you have and the company offering the plan. Although the premium of the plan should be a part of your decision it shouldn't be the only consideration. For some, the MA plan with the lowest premium may fit your needs perfectly but for others it could actually cost you more in the long run if the other five considerations don't match up for you. Also, if you are currently in a MA plan and it is working for you, switching plans solely because of the premium may not be in your best interest.

Copays and coinsurance are also two factors to consider when looking at MA plans. A copay is a set amount you will pay when you receive a service. An example of a copay would be the set amount you pay to your primary care doctor when you see him or her. Coinsurance is a percentage you pay if you receive a specific service. An example of coinsurance would be the percentage you pay for durable medical equipment.

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

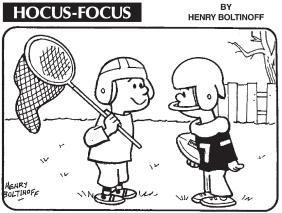
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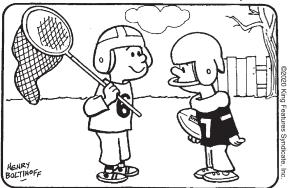


**Ikey Fowler** 885 Florence Blvd. • 256-648-5710

(Four Lane Shopping Center)



Find at least six differences in details between panels.



3. Boy on left is taller. 4. Tree is in tront of fence 5. Nose is larger. 6. Number added to shirt. Differences: 1. Cloud is added. 2. Grass is missing.















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by. If you're interested in giving me my forever home, please email PAWS at shoalspaws@gmail.

Meet precious JUNE! She is a Staffordshire terrier mix that is around 3 years old and she loves everyone! She is medium energy, spayed, and loves to cuddle! You will see how amazing she is when you meet her. THE ADOPTION FEE IS \$85 and includes heartworm test, current vaccines, spay/neuter and microchip. Adoptions are

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## ON YOUR DEBT

## **How to Handle Unexpected Income after Bankruptcy**



B. Grant **McNutt** Managing Attorney

Imagine that you have been wrestling typically belongs to the with debt for a couple of years, and debtor and is not available finally decided to take charge and for the trustee to distribute reclaim control of your finances. You to creditors. Even so, income that falls you are paying for gas and you win.

#### Now what?

Under the U.S Bankruptcy Code, any non-exempt income you receive or have a right to before filing Chapter 7 bankruptcy becomes part of the bankruptcy estate. But most post-filing earnings are not included in the **Differently** bankruptcy estate. In other words, the earnings are yours to keep. In legal terms, short-term process designed to wipe the that means lottery winnings from a ticket you purchased a few weeks after filing limited exceptions-is defined as of the have nothing to do with the bankruptcy date of filing, and the debtor can begin case—you can keep the money. Note, rebuilding immediately. that the date you bought the ticket is the that's estate property.

with the bankruptcy does not necessarily report changes or increases in income mean you will want to. That decision during the term of the plan. For example, will likely depend on the amount of debt if a person wants to modify and reduce you were discharging and the amount of the plan payment, the trustee and court money you received. For example, if you were discharging \$23,000 in credit card debt and medical bills and you picked up \$472,504 in the lottery, you might choose to settle with your creditors and plan to increase the amount being paid dismiss the bankruptcy case.

away, and before you take any action.

## Some Post-Filing Income Does Belong to the Bankruptcy Estate

Bankruptcy law specifies some types of post-filing income will be considered part of the bankruptcy estate. The following types of property generally become a part of the bankruptcy estate— and therefore available for distribution to creditors unless they are exempt-if received within 180 days of filing:
• Property received through

inheritance, bequest or devise

• Property received through a property settlement with the debtor's spouse or by order of the divorce court

• Property received as a beneficiary of a life insurance policy or death benefit

Pre-existing interests of which you were not aware may also be property of the bankruptcy estate. For instance, Struggling with Debt if you were injured by a medical The first step toward a brighter device and had a lawsuit in the works financial life is educating yourself about or already filed when you filed your your rights and options. bankruptcy petition, that claim would become part of the bankruptcy estate. The contract if the bankruptcy estate is now by scheduling a free on the contract if the bankruptcy estate. after filing, any claim would not be part bankruptcy and creditor harassment of the bankruptcy estate. But what if you lawyers at Bond & Botes. We can answer realize you might have a legal claim? 7 Bankruptcy, Chapter 13 Bankruptcy,

hire us at Bond & Botes and file Chapter into one of the listed exceptions above 7 Bankruptcy. A few weeks after you file, or that comes because of a pre-existing you buy a Tennessee lottery ticket while legal interest generally becomes part of the bankruptcy estate. You will want to speak with your bankruptcy attorney as soon as possible after you receive or learn that you are entitled to unexpected income to ensure that it is treated

## Chapter 13 Bankruptcy Works

A Chapter 7 bankruptcy case is a slate clean. The bankruptcy estate-with

Chapter 13 is a longer-term proposition. date that counts, not the date you found A proposed plan involves repayment out you won. A ticket purchased pre- over a period of three to five years. The filing is itself an asset of the estate, and monthly payments and the percentage of if it turns out to have monetary value, unsecured debt the bankruptcy filer pays back are based in part on income. That Of course, the fact that you can proceed means a Chapter 13 debtor may have to to creditors. Obviously, it would be in the You will want to discuss the situation person's best interest to speak with the with your bankruptcy attorney right attorney about any plan modifications or changes in income.

How interests such as lottery winnings, personal injury claims and other significant new property interests are treated depends in part on the bankruptcy court. Most jurisdictions in the Eleventh Circuit, which includes Alabama, has ruled that debtors in Chapter 13 have an ongoing obligation to disclose as long as the Chapter 13 case

Failure to disclose can have serious consequences, and not just for the bankruptcy case. In some situations, the court may prohibit the debtor from pursuing a claim that was not properly disclosed. So, it is critical that you immediately disclose any windfalls or new claims to your attorney while in Chapter 13 bankruptcy.

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On the contrary if you become injured consultation with one of our experienced were injured prior to filing and did not all your questions regarding Chapter Your interest in that claim existed at the stopping a foreclosure or wage time of filing, even though you were not aware of it, and thus is likely considered property of the bankruptcy estate.

In short, income or property received after the Chapter 7 petition is filed We want to help and we can help you!

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## **Insurance Insights**

## **Benefits and Safety** Tips for Uber and Lyft

#### What is rideshare? What does it mean?

Ridesharing is using an online platform to connect passengers with drivers who use their privately owned vehicles to facilitate transportation needs.

- On-demand ridesharing companies, like Uber and Lyft, require drivers to carry only a standard vehicle operator's license. Taxis require drivers to carry a commercial license.
- With on-demand ridesharing companies, you use an app to complete the entire transaction - you're basically ordering a ride in a privately owned vehicle with your smartphone.
- Both taxis and on-demand services require drivers to complete a background check.

#### **Benefits of Rideshare Services**

- Drivers set their own schedules and can work as much or as little as they want.
- The in-app rating system allows riders to rate drivers, and drivers to rate riders. A series of bad ratings could lead to a driver (or a passenger) being removed from the rideshare service.
- There's no cash in the cars. Since all payment transactions are done through the app, there's no need to exchange cash or credit cards in the car. You can even tip through the app.
- You get door-to-door service, which means you don't have the hassle of finding a parking spot or paying for parking. This is great if you're going to a busy event, concert, or high-traffic area.
- You always have a ride home if you've been out on the town. Drinking and driving accounts for 10,000 deaths per year — riding in an Uber or Lyft might help reduces the risk of drunk
- Carpooling options help you go green while you're on-the-go.
- It's an alternative to public transportation.

#### **Rideshare Safety Precautions**

Is Uber safe? Is Lyft safe? Taking a few precautions can help you sit back and enjoy the ride.

- Share your trip with others. If you need to travel alone, consider taking the carpool option. It allows you to ride with others who have a similar destination.
- Keep your personal information confidential.
- Request your ride before you go outside.
- Sit in the back seat and wear your seatbelt.
- Know your surroundings. Use the app to follow your driver's progress before they pick you up and while you are en route to your destination.
- Check the driver's ratings and read the feedback before you confirm a pick up. Cancel the request if you are not comfortable with the driver.
- Verify the identity of the driver and car before entering the vehicle. The ridesharing app will show you the driver's photo, the vehicle's license plate number, and the make and model of the car.
- If your personal safety is threatened, call emergency personnel immediately.
- If something doesn't feel right, don't get into the vehicle.

Ridesharing isn't only convenient and budgetfriendly for riders, it's also a great way for drivers to earn extra money. If you're interested in becoming a driver, it's important to make sure

you understand the Ins-And-Outs of Rideshare Driver Coverage.



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### Veterans...

**Continued from Page 14** 

be a description of "The Journey to becoming a Veteran".

Veterans are to show encouraged their pride in having served in our country's armed forces by wearing their service caps, pins, patches, etc. The local theme for this year's Veterans Day ceremony is "Veterans Day is a day for honoring the veterans that served in the United States Armed Forces."

Our country owes those who have served and those who are currently serving a debt of gratitude. Our appreciation should be expressed often, but especially on Veterans Day. Also, when the opportunity arises, veterans should be greeted with, "Thank you for your service."

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BEAUTIFUL Shauna was touched by Eric's grand gesture after he came to her defense. Furious at Shauna, Quinn demanded answers from Flo about her mother. Sparks flew between Zende and Paris as they got to know one another. Liam flipped out when Finn filled him in on his recent exchange with Thomas. Liam did everything he could to stop Thomas from pursuing Hope again. Wait to See: Steffy asks Hope to be honest with her about Liam spending so much time with Kelly. Liam is shocked by what he discovers in Thomas' apartment. Zoe urges Paris not to get involved with Zende.

DAYS OF OUR LIVES

Kayla then urged Steve to tell Tripp about the test. Kate told Roman that Allie was assaulted in London. Gwen interrupted a romantic moment between Chad and Abigail. Tripp was shocked and angry when he learned that Kayla ran a DNA test. Steve felt compelled to take his son's word on the results. Lani panicked when she found Eli missing from the hospital. Justin told Bonnie he forgave her. Abigail threw a party honoring her parents. Kate invited Jake to join her at the party. Abigail was deeply shaken after finding a letter from Jack to Kate. Wait to See: Theo comes home and surprises Abe. John and Marlena reminisce about their marriage. Jake bails Ben out of jail.

GÉNERAL HOSPITAL Portia gave Ava a hand. Lucy shook off a big mistake. Julian was desperate to reach Ava. Valentin's curiosity was piqued. Peter reached out to Spinelli. Portia squared off with Cyrus. Franco confided in Kevin. Valentin was caught off-guard. Chase headed to dinner with Jackie.

sabotaged her efforts. Portia confronted Jordan. Anna was desperate. Finn called Robert. Curtis demanded answers. Dante stepped in to help Lulu. Franco made Jason an unsettling proposition. Robert was too late. Wait to See: Jason approaches Britt. Ava gives Julian advice. Sam hits Alexis with an ultimatum.

hits Alexis with an ultimatum.

THE YOUNG AND THE RESTLESS Victor had an ulterior motive when he visited Chelsea. Sally Spectra arrived in Genoa City. Nick worked overtime to keep the peace between Phyllis and Victoria. Adam cróssed the line with Chelsea. Lauren connected with Sally. Sharon and Rey discussed wedding plans. Tensions arose at the reading of Dina's will. Chance threatened Adam. Wait to See: Chloe worries about Chelsea's safety. Victoria sets a trap for Adam. Lily does her best to resist Billy's charms.

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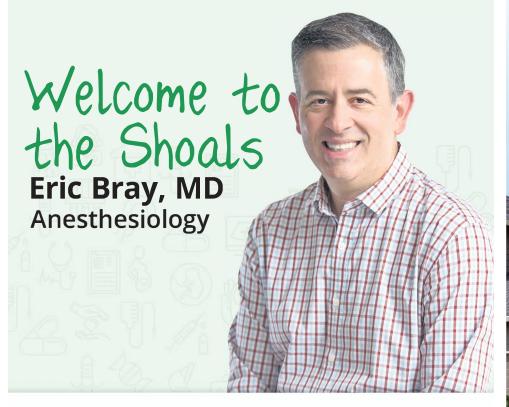
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# Estate



## **Bucket List**

Life is not stationary. We are either progressing or regressing, whether we choose to accept it or not. I am reminded of this at different times in life. Sometimes it comes to mind at moments when I realize how grown up my kids are getting. Other times I'm reminded on the occasion of someone's passing away. There are so many clichés and quotes about seizing the day and living life to the fullest, and they're all true. I think we all know that they're true, too. We just have to make sure we remind ourselves often. Sometimes I hear people say that they wish they had (insert life goal here). What some of them don't realize is, they can! Goals are not only for the young. Goals are for life.

There are so many inspiring examples of later-in-life success, but here are a few of my favorites. The golden arches, Mickey D's, home of the Happy Meal and billions and billions served? Ray Kroc, founder of McDonald's, had passed his 50th birthday before he founded the company. You can love Walmart or hate it, or hate to love it, but no one can deny the success of the company. Sam Walton did not open the first Wal-Mart store until he was 44. Julia Child didn't write her first cookbook until she was 50. Laura Ingalls Wilder, author of the Little House books which spawned the beloved television show Little House on the Prairie, published her first book at age 65.

Those are some examples of amazing success, but success can be just as fulfilling on a much smaller scale. Even things which bring no monetary gain can be incredibly rewarding personally. Sometimes these things are referred to as a "bucket list". What things are on your list? Things you'd love to accomplish before your time on Earth is over? I'll bet some of them are small enough to get started on right now. And the big ones—the ones that seem almost unattainable? Those big goals are not out of reach, they just might need to be built upon some smaller, short-term goals. The key is to make those goals. Big and small. Write them down and don't let them get lost in the shuffle of everyday life. In fact, build them into that everyday life and don't give up. Not while you have breath to breathe, because you have a life to live. Live it to the fullest.

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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SHEFFIELD HOUSE FOR RENT: 1104 Annapolis Avenue 2 bdrm., 1 ba., \$475 Rent, \$475 Deposit. 256-

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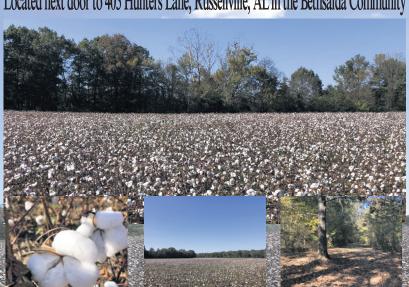
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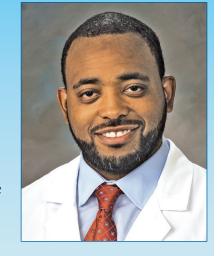
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## Letters...

# Page is Well-Rounded

**Continued from Page 14** 

political perspective. To most citizens this diversity of commentary is healthy, needed and welcomed.

What I did see coming through loud and clear in Mr. Shapiro's attempt at levity in renaming the Journal is simply this – vilification of anything or anyone not in compliance with his chosen doctrines.

fell totally flat Не with his self-righteous, pompous, sophomoric renaming effort. Rather, what he did accomplish was a public reveal of rage clearly apparent, and barely beneath the surface. It seems anyone with an opposing view must be denigrated. The inane name change suggestions put forth for the editor's consideration have only served to shine an exposing light on the fact that the very far liberal radical left does not occupy the moral high ground as they are prone to think they do.

Utilizing Mr. Shapiro's logic, and if he could acknowledge that the rest of us are entitled to our own opinions, not just his, he would then be supportive of the following statement: For those of us who seek journalistic integrity, a lack of bias, and complete honesty in reporting, a change of name for the New York Times and the Washington Post is clearly indicated.

**Judy Prater** Florence

See LETTERS...Page 31









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## Letters...

Continued from Page 30

A Bitter Seed

w/ no Blooms

To the Editor:

I'd like to comment on America's street protestors, not the peaceful folks, but the violent ones: those who burn, riot, loot, and assault. It is not anger I feel most for these people, but pity. These poor, sad, pathetic souls have nothing in their lives but hate. They wake up with hate for breakfast, all day long they carry hate around in their hearts like a cold, black stone, and at night they fall asleep with

Listerhill MECUTCHEON HANNER HANNER

Truman 🕌

hate for a pillow. They are directed, controlled, and totally consumed by hate. Tragically, they will never be happy, for hate is a bitter seed from which true happiness can never bloom.

In this life, it is not what we hate that makes us happy, but what we love: our families, our friends, and our fellow human beings; our morals, our principles, and our ideals, which we cherish and by which we live our lives; and finally this above all: our love for our Heavenly Father, who watches over us all: the good, the bad, and the misguided.

William Davis Muscle Shoals

# **Biden Dripping** in Honey

Editor:

E J Dionne's recent syndicated opinion states that the 2016 election was the product of the flawed electoral college system. I disagree. The electoral college was put there by our wise Founding Fathers to give small states a more equal representation with large states. He describes Biden as a moderate, that his views are well inside the normal range of opinions. However, Biden's views do not matter, it's the puppeteer whose views matter. If elected Biden will be a

stooge controlled by those pulling the strings, like his selection for Vice President, Harris, whom he would never have picked after she vehemently criticized him during the Democratic presidential debates.

He describes Trump as your crazy uncle, and Biden, dripping in honey, as your warm relative who generally gives sound, well intentional advice. Biden knows we are a normal country and have normal aspirations and desires like Trumps' middle America

Dionne writes that Trump still believes the voters love him, I guess because of the esteem and admiration shown him at his rallies.

See LETTERS...Page 32

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## Notes...

#### Continued from page 4

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## LifeSouth Community Blood Centers can now test all eligible blood donors for COVID-19 antibodies.

The antibody test conducted by LifeSouth is authorized for use by the FDA and detects if someone has developed antibodies to COVID-19. A positive test result may indicate past exposure and some immunity to the virus. This antibody test is not a diagnostic test and will not determine if the person currently has the virus.

LifeSouth encourages donors to make an appointment to donate over the coming

For additional information, call LifeSouth toll-free at 888-795-2707 or visit www. lifesouth.org.

Donors must be at least 17 or 16 with parental permission, weigh a minimum of 110 pounds and be in good health. A photo ID is also needed.

Did you know that there are 250 children who can't live at home in our community each month? These children can't live at home because the very people who are supposed to protect and care for them are not able to do so. These are the children in foster care. These are the children that need someone to stand up for them when it feels like no one cares. These are the children that need a CASA Valunteer.

Please consider becoming a Volunteer Advocate for local children who need a caring and committed adult to speak up for their best interest. Call the Shoals CASA office at 256-765-0041 or check out the agency's website for more information www. ShoalsCASA.org.

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

# The American Red Cross has seen an outpouring of support from blood donors in response to the coronavirus outbreak. During this uncertain time, the Red Cross continues to encourage healthy individuals to schedule and keep donation appointments in the weeks ahead to ensure

a stable supply throughout this pandemic.
Each Red Cross donation center follows
the highest standards of safety and infection
control, and additional precautions have
been implemented to ensure the health
of Red Cross donors, employees and
volunteers.

Healthy individuals who are feeling well are asked to make an appointment to donate later this month and after by visiting RedCrossBlood.org, using the Red Cross Blood Donor App, calling 1-800-RED-CROSS or enabling the Blood Donor Skill on any Alexa Echo device.

A blood donor card or driver's license or two other forms of identification are required at check-in. Individuals who are 17 years of age in most states (16 with parental consent where allowed by state law), weigh at least 110 pounds and are in generally good health may be eligible to donate blood. High school students and other donors 18 years of age and younger also have to meet certain height and weight requirements.

The NACOLG SenioRX Medication Assistance Program Supplies Free And Low Cost Medications For Anyone In Alabama With A Disability Or A Chronic Illness Regardless Of Age That Requires Daily Medication. Medicare Recipients May Also Be Eligible.

For More Information Contact Nacolg Seniorx Today. There Is No Charge For This Service. Paula Pardue at 256-389-0529 or

1-800-Ageline (1-800-243-5463)
This Program Is In Partnership With
The State Of Alabama And Alabama
Department Of Senior Services

Volunteers Needed - Alabama Hospice of the Shoals in Tuscumbia is currently seeking volunteers to serve the following counties: Colbert, Lauderdale, Lawrence, Franklin, Marion, Winston.

Areas of need: Patient Volunteer, Administrative Volunteer, Craft/Hobbies Volunteer, Community Outreach/Event Planning/Fundraising Volunteer.

Fore more information contact: Alabama Hospice of the Shoals in Tuscumbia, 1404 East Avalon, Suite C, Tuscumbia. Phone: 256-314-1204, fax: 256-314-1206, or email: Barbara.Johnson3@LHCgroup.com **DECKS AND FENCES- FREE** estimates. Call me at 256-856-4662. References available.

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## Letters...

# Biden Dripping in Honey

**Continued from Page 31** 

He warns about those still suffering from PTSD after Trump's victory in 2016, but prudence warns against overconfidence, the only sound advice coming from Biden's basement.

**Alfred Farris** Muscle Shoals

# Both are Very Untrustworthy

Editor:

CNN means Communist, Negative News. Get rid of (R) Susan Collins of Maine. Both are the most un-trustworthy in their business.

**Paul Sabatino** Florence

## Church Assemblies Important

Letter to editor:

a Christian, As disturbed about the decline in church attendance due COVID-19. At first, most of us were convinced we were at great risk of severe illness and death and that to safeguard everyone's health, we should not assemble. Now, seven months later, most people have realized that we have to be cautious but go on with work, school, shopping, family activities and life in general. Yet, many church members, who are not in extreme high-risk groups and don't regularly associate with elderly or vulnerable family members, remain fearful of returning to church services.

We have been taught through the years that we snouia be more concernea about the soul rather than the physical body (Matthew 10:28). Yet, a virus that we now realize carries a very small risk of death has kept many from attending services even though most church leaders have gone to great lengths to make it safe to assemble. We have also been greatly restricted in carrying out God's instruction to care for the sick and elderly, assist the homeless, show hospitality, teach Bible classes, and other forms of evangelism. The church

See LETTERS...Page 34

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# $rac{oldsymbol{A}\mathsf{SK}}{oldsymbol{A}\mathsf{TTORNEY}}$



Thomas McCutcheon

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

As a homeowner, I am concerned about accidents that may happen when contractors and their employees are working on my house. Do I have any liability as a homeowner if someone who is working on my property is injured?

Bob, Florence, AL

The general rule is that a premises owner, in this case, a homeowner, owes no duty to an employee of an independent contractor if an employee of a contractor is injured on the homeowner's property. This general rule, however, is subject to a few exceptions. If an injured employee is able to establish that the homeowner retained right to control how the contractor performed his work,

the relationship changes from one of homeowner and contractor to master and servant. A master-servant relationship is not created, however, when the homeowner merely supervises or inspects the work of the contractor. Another exception relates to the homeowners duty to warn of hidden dangers. If a defect or danger is hidden and known to the owner, and the contractor does not know (or ought to know in the exercise of reasonable care) the homeowner has a duty to warn the contractor and its employees.

Simply put, as a homeowner, with very limited exception, you owe no duty to a contractor and/or the contractor's employees if they are injured while working at your home or on your property. With regard to the master-servant exception, the decisions of our Courts are a varied as the numerous fact scenarios. Needless to say, it is extremely difficult, if not impossible, to establish that the homeowner retains the right of control over the manner in which the independent contractor and his employees do their work. The only other exception requires that the homeowner use common sense. If you know of a hidden danger and you know that there is no way your contractor will find out about it if you don't tell them, let them know.

Remember, it is always a good practice to maintain homeowners insurance just in case some issue like this arises.

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

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

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## Letters...

## **Assemblies Important**

Continued from Page 32

is still responsible to God to do these things though we may have to step out of the box and be creative.

The secular progressives have tried for many years to weaken the churches' influence on society. Church membership has declined in recent years so their strategy is working. I don't believe COVID-19 is some vast conspiracy, but it is being used to further various political agendas and ideologies. never thought Christians would be persecuted would be persecuted in America, but there have been numerous cases in recent years. It is possible we could someday be forbidden to attend services or own a Bible. We may be forced to choose to stand up for Christ or face fines, imprisonment, or other consequences. If this virus scare is any indication of how easily Christians are going to cave in, some will be like Peter who denied Jesus immediately after insisting he would never do so.

The church assemblies are where we meet to worship, encourage, uplift and learn from one another and provide a place to go for those seeking spiritual help. We are instructed in the Bible not to forsake the assemblies. Christ loved the church and purchased the church with His own blood—that's how important it was! It is a vital part of a child's spiritual education.

Though children can and should be taught the Bible at home, the church provides positive role models, gifted teachers, and wholesome activities.

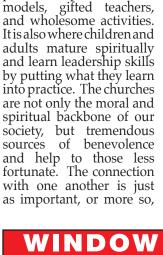
than listening to a sermon. Christians should be supporting and building up the church in these troubling times, rather than participating in its decline. Pray for God's protection, use necessary precautions, but obey God rather the government and the media. Although they may be concerned for your physical well-being,

they have little concern for

your spiritual well-being

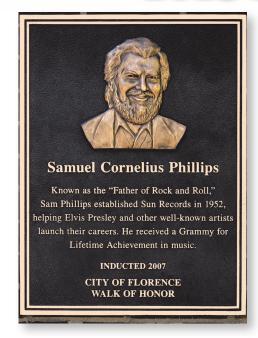
and your eternal soul.

**Janet Barnes** Sheffield





# OF THE PAST



**Location:** Walk of Honor, River Heritage Park, Florence 34.8061°N, 87.631°W

Sam Phillips was born on a farm in Florence and he attended Coffee High. He worked as a DJ at radio station WLAY in Sheffield. Sam founded Sun Records, in Memphis, which recorded Jerry Lee Lewis, Roy Orbison, Johnny Cash, Carl Perkins, B.B. King, and Elvis Presley. In 1986 he was in the 1st group inducted into the Rock & Roll Hall of Fame.

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

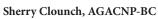


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by DAVE RAMSEY

**JUMP IN!** 

Dear Dave,

I recently received my field? Will the fact that I won't master's degree in finance, and for the last four years I've had a job as a social worker. I love my job and have a decent income, but I know I could make more money and come closer to reaching my full potential in the finance industry. I'm on Baby Step 2, and I have lots of debt. On top of this, my dad lives with me and needs transplant surgery. I'll have to take six weeks off work when he has this done, and my current job has always been very supportive of his healthcare needs. Should I wait until after the procedure to look for a job in the finance



be a brand new graduate at that point make finding something difficult?

Rachel

Dear Rachel,

Not at all. You can seek employment in anything you want anytime you want. But I think you're putting the cart before the horse a little bit here. It sounds like you're assuming you won't be able to find an employer in the finance world that will understand your situation and work with you where you dad is concerned.

If you were interviewing at my company, and we determined you were an amazing person and a perfect fit for the job, we'd take a look at things and do what we could to work things out to where we could bring you on and help you through the situation. Šo, in my mind, it doesn't reflect badly on you at all to be seeking a better job now.

Now, if you found yourself in an interview where the company reeked of that hardcore, corporate, no-days-off-no-matterwhat crap, well, you obviously wouldn't take the job. Always remember that in a job interview *you're* interviewing *them* just as much as they're interviewing you. You have to decide if they're a good fit for you as much as they need to see if you're the right person for them.

Honestly? It sounds to me a little like you're just trying to stay in your comfort zone, kiddo. I think you need to go swimming. Jump in! The water's fine.

—Dave

\*Dave Ramsey is a seventime #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.

## Tuition...

Continued from Page 14

semester.

According to NW-SCC Assistant Dean of Student Services, Dr. Crystal Reed, this is a way that NW-SCC can offer relief for those that want to continue or start their college education in such a tumultuous time.

"Northwest-Shoals knows how hard 2020 has been financially and emotionally for so many in our community," said Reed. "This is one way we can help those wanting to start or further their education in a very affordable way.

Students must apply for the scholarship at https:// bit.ly/2TuAbKG to qualify and register for at least six credit hours in the spring semester by December 15. Additionally, applicant must have completed the Free Application for Federal Student Aid (unless they are a dual enrolled high school student). Students can not already be receiving an institutional scholarship, be a high dual-enrolled school student taking classes online or at NW-SCC, or be a first-time student at NW-SCC. Transient students are not eligible for the scholarship.

Even if students have not applied or completed the registration process for the spring semester, the college encourages them to take advantage of spring registration at https:/ www.nwscc.edu/2021spring-registration. NW-SCC

spring semester classes begin Thursday, January 7. For more information, please contact Carl Collins, NW-SCC Enrollment Management Director at carl.collins@nwscc.edu or visit https://www.nwscc.



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## **Elections**

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