

**FSB Adds  
2 Directors**

FLORENCE— North Alabama businessman, **Carson Anderson**, has been elected to the board of directors of First Southern Bank, according to **Joe Beaver**, President and CEO. Anderson has been serving as an Advisory Director since 2018.

Anderson is the fourth generation of Anderson family members to be involved in their family businesses. Anderson earned his BS from UT-Knoxville in 2012, majoring in management with a collateral in entrepreneurship. He went to work full time in the family business in 2013 with Anderson Merchandisers in Plano, TX. He has steadily taken on greater responsibility with American Promotional Events, Inc., DBA TNT Fireworks with positions in Florence and Hong Kong. This year Executive VP, Anderson was promoted to manage TNT Fireworks' west coast operation. He will continue to be involved locally through TNT's Executive Management Committee.



**C Anderson**



**J Anderson**

TNT Fireworks sells in 49 states and is America's best-selling and most recognized consumer fireworks brand. TNT Fireworks was started in 1920 by Anderson's great-grandfather, **Clyde W. Anderson**.

Beaver also announced that **Joel R. Anderson II** has been named an Advisory Director at FSB. Anderson is a lifelong resident of the Shoals and graduated from the University

See **SHORTS...** on Page 4

219 W Tennessee St. Florence, AL 35630

256-764-4268

Volume 137 Number 6

December 2, 2020

POSTAL PATRON

**Courier Journal**

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**COMFORT MAX HEATING & COOLING**

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**The Final Call on Toys for Tots**

FLORENCE – United Way and Marine Corps League of the Shoals is holding a make-up registration for Toys for Tots on Saturday, December 5. This is the last chance for those who missed the earlier registration days.

Registration will take place at the Tractor Supply Store parking lot in Muscle Shoals and the Academy Sports parking lot in Florence THIS Saturday from 8am-noon. Please call 211 to schedule your appointment. If you have already registered for another



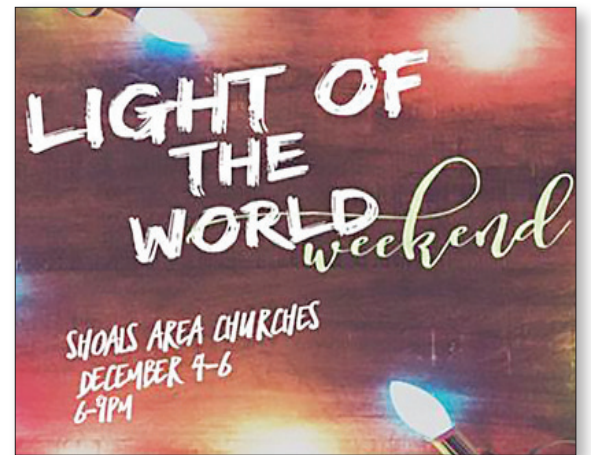
See **TOYS...** on Page 11

**LUMINARY EVENT REMINDS US THAT**

**He's Still the Light**

SHOALS—Several Shoals area churches have come together to bring Christmas Lights to their cities in a unique way Friday-Sunday, December 4-6. Christmas luminaries, lights, and decorations will be shining brightly as a reminder that Jesus is still the Light of the World. The lights will be up from 6-9pm during the first weekend of December, according to Kevin Johnson, Pastor at First

See **LIGHT...** on Page 5



**This Year You Go to the Parade**

FLORENCE—The Florence Christmas Parade has been a holiday tradition in Downtown Florence for over 50 years. This year's version will allow participants to enjoy the parade from the safety of their own vehicle to adhere more easily to social distancing. Downtown Florence Alliance will host the 2020 Christmas Parade of Lights presented by Bank Independent on December 10. From 6-9pm spectators may drive through Tennessee and Court Streets to view the spectacular display of holiday lights in Downtown Florence. Candy will not be distributed in this

year's parade. The Parade of Lights will begin on East Tennessee Street and veer north (right) on Court Street. Police will be helping control traffic. Santa & Mrs. Claus will be featured as the finale of the parade at the intersection of Court and Tuscaloosa where onlookers may turn left or right to exit the parade route. Background music for the full parade experience will be provided by Big River Broadcasting on WQLT-FM 107.3. Make the holidays special for others

**Parade of Lights**

See **PARADE...** on Page 6

**Inside this Issue**

- On Your Debt
- Dave Ramsey
- Hocus Focus
- Soaps
- Adopt-a-Friend
- Randall on Real Estate
- Insurance Insights
- GAME DAY SCORE CARD 2020

- Festival in Loretto
- Ask the Attorney
- Athletic Support
- Medicare Minute
- SIGNS of the PAST

**Online Only:**

- Mystery Photo
- Pet Talk
- Outdoors
- Web Poll



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Make sure you have **HOT WATER** when you

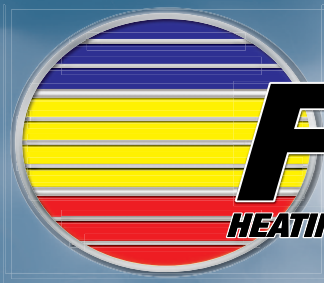
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Does not include Floral, Crafts, Seasonal Department or items labeled Table Decor and Gifts

<b>Wood &amp; Metal Wall Decor</b>	<b>Clocks</b>	<b>All Memo Boards, Chalkboards, Corkboards &amp; Dry-Erase Boards</b>
<b>Mirrors</b>	<b>Letters</b>	<b>Excludes items in the Art Department</b>
	<b>Shelves</b>	

**Adhesive Wall Art**

**Candles, Candle Holders, Sconces, LED Candles, Potpourri, Diffusers, Oils, Room Sprays, Fragrance Cubes & Warmers**  
Priced \$2.99 & Up  
Does not include "Your Price" items



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

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

### CHRISTMAS PARTY & TABLEWARE

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

**50% OFF**

Does not include candy or Scotch® tape

### CHRISTMAS DECOR



**50% OFF**

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



### CHRISTMAS TREES



**50% OFF**

12 in - 12 ft



### CHRISTMAS FLORAL

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

**50% OFF**

Does not include custom designs



### CHRISTMAS CRAFTS



**50% OFF**



### CHRISTMAS LIGHT SETS & ACCESSORIES



**25% OFF**

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



### FLORAL 50% OFF

Categories Listed

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

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

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

### FURNITURE

ALWAYS

**30% OFF**

THE MARKED PRICE\*

### HOBBIES

BOXED MODEL KITS

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Does not include "Your Price" Items

### YARN & NEEDLE ART

**All Artists' Floss & Threads**  
Cotton floss & craft thread packs, nylon, acrylic and cotton crochet threads  
**30% OFF**

**Packaged Quilt Battings & Pillow Forms**  
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**Premium Poly Foam, Nu-Foam® & Smart Foam**  
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**Poly-fil® 100% Polyester Fiberfill**  
12 oz  
**2.99**



### WEARABLE ART

Gildan® Youth and Adult Short-Sleeve T-Shirts

Always **2.99**  
Marked price\* \$4.27

**T-Shirts**  
Always 30% off the marked price\*

Includes Youth and Adult Short-Sleeve T-Shirts, Baseball & Long Sleeve T-Shirts, Sweatshirts, Infant & Toddler T-Shirts and Creepers  
Does not include Cricut® branded apparel

**30% OFF**

**Basically Yours®**  
Aprons, bags and caps

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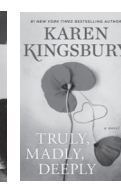
**Canvas Bags**  
**1.29-4.49**

### BEST-SELLING BOOKS

**Bibles, Devotionals, Gift Books and Children's Books**

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**99¢**

**12" Balloons**  
25 Count Solid Color  
**1.59**

**Solid Color Table Cover**  
Rectangle 54"x108"  
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**White Fondant**  
5 lb Vanilla  
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**24 oz Fondant**  
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**Solid Color Tissue Paper**  
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Our entire selection of basic & fashion table frames and wooden photo storages

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

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Most Categories Listed

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**Cardstock**  
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### ART SALE

All Master's Touch® & Fine Touch®

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**Single & Packaged Brushes, Artist Pads & Sketch Books, Art Canvas & Panels, Tube & Jar Paints and Mediums**  
Does not include "Your Price" items

### Master's Touch® Art Sets

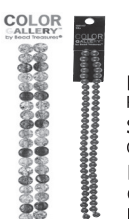
Acrylic, Oil, Watercolor, Pencil & Pastel

**50% OFF**

### All Art Tables & Easels

**50% OFF**

**Super Value Pack Canvas**  
ALWAYS **12.99** per pack  
\*Marked price \$19.99  
8x10 - 10 pack  
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**Poetic Spirit™ by Bead Treasures®**  
Pendants, beads, leather and more

**Strung, Tubed & Boxed Beads**  
Color Gallery™, Bead Treasures® and Czech Glass Beads

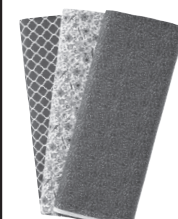
**Instant Gratification by Traditions™**  
Combine mix-and-match components to create personalized jewelry... instantly!  
No tools required

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**Metal Gallery™**  
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Excludes precut bundles and fat quarters



**Sewing Machines**  
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### FREE QUOTES

See our Great Selection. Satisfaction Guaranteed.

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VALID THROUGH DECEMBER 5, 2020

Coupon For In Store or Online Use!



\*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.

# Yard Sales

**Butterflies Thrift Store**  
Furniture, Misc items, Large Appliances, Clothing, Shoes, Christmas Decor  
**9 am-5pm, Mon- Sat**  
256-398-0862  
3614 Cloverdale Road Florence

**ROGERSVILLE: 501 COUNTY RD 596** Sat. 7:00 a.m. Until 2:00 p.m., December 5, 2020  
**7 AM - NO EARLIER PLEASE WEAR MASKS - ESTATE SALE - NOT a yard sale.** Several pieces of NICE oak BR furniture. Dressers, Bedside tables, armoires and computer cabinet. Dining room set with six chairs. Two leaves. bar stools, area rugs. Pfaltzgraff Dishes  
**STORY & LEE LARGE** book cases, sofa table, coffee table & end tables Curio cabinets, grandfather clock. Sandicast set of Dogs - collection. Come with CASH, Helper, trailer.  
**301 COUNTY RD 596** (really Elgin)  
**SOUTH ON 101 AT** Hwy 72 in Rogersville (Elgin) then Right on 596 At Fork in road, stay to left. Will be sign. Search FB marketplace for photos



**GREENHILL ESTATE SALE**  
2369 CO RD 394 Phillips Sub.,  
**Fri-Sat 8am-until?** Furniture, misc. items, Christmas decor, ladies clothing, kitchen items, wheelchairs (needs new tires), bicycles, dolls and teddy bears.  
\*\*Please Wear Mask\*\*

**TUSCUMBIA: 4865 WILSON DAM Road** Fri. 8 AM- 2 PM, Sat. 8 AM - 2 PM, **ESTATE / FARM SALE**-Tools, farm items, vintage furniture, churns, oil lamps, glassware, linens, household and outdoor items. Cash only, no checks or cards. Please wear masks. Photos on Facebook Marketplace.  
MAP ID #4293



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: 139 KENSINGTON DRIVE** Sat. 8am-Noon, **MOVING SALE!** Furniture, lamps, rugs, interior items, clothes, shoes, and so much more!

**\$1,000 REWARD**  
for information leading to the arrest and conviction of person(s) involved in the recent break-in and theft of a vehicle and equipment from  
**BEVIS AUTO PARTS**  
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All calls will be kept confidential.



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Medicare can be confusing enough without having to work with someone over an 800#. We are the faces you know. We are **LOCAL** people helping **LOCAL** people. Call now to speak with a specialist or to make an appointment.



**Friendly faces of LOCAL agents ready to assist with your MEDICARE needs: (listed L-R)**

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Jeff Stewart | Marie Lewey | Marianna Honeycutt  
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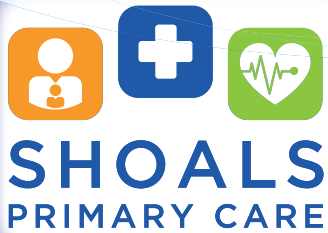
Now Accepting New Patients Walk-ins are Welcome

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Monday-Thursday 8am - 5pm • Friday 8am - Noon

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L-R Firehouse Subs' Michelle Denion, GM, and Mitchell Wharton, owner, with UNA scene as a backdrop.  
Courtesy: Firehouse Subs

## Shorts...

### FSB Adds 2 Directors

Continued from Page 1

of North Alabama with a major in Business Management. He works at Anderson & Anderson, LLC in downtown Florence managing family business holdings and real estate.

Anderson serves as a director for the Shoals Economic Development Authority (SEDA) and the Joel R. Anderson Family Foundation.

### Firehouse Subs Opens

FLORENCE—Firehouse Subs officially opened its doors November 20 at 365 Cox Creek Parkway in Florence. This is first-time Firehouse Subs Franchisee, Mitchell Wharton's, initial venture into the restaurant industry, a dream he's

wanted to achieve for many years.

Even though Wharton is originally from Tuscaloosa, he is excited to open his first restaurant in Florence where his family members reside and he now calls home.

The new restaurant team will be led by General Manager, Michelle Denion, who has more than a decade of restaurant industry experience.

A portion of every sale at any Firehouse Subs in the U.S. benefits the Firehouse Subs Public Safety Foundation. This allows the Foundation to achieve its mission of providing lifesaving equipment, funding, and education to first responders and public safety organizations across the country.

The company dates back to 1994 when brothers and former firefighters Chris Sorensen and Robin Sorensen, opened their first shop in Jacksonville, Florida. Firehouse Subs is a brand built on decades of fire and police service.

## Community Notes

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

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

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

COVID-19 and Rapid testing is now available at the SHOALS COMMUNITY CLINIC - FREE to the public. The clinic has partnered with the Alabama Department of Public Health to administer these tests. The new COVID Rapid test takes only 15 minutes. 256-760-4713

Tis the season for holidays! The Muscle Shoals Sound Studio will be closed beginning Tuesday, December 1. The Christmas closing will be December 22-28, and open December 29-31. The Studio will be closed on New Year's Day, January 1. For more information, call 256-978-5151.

The NW AL Chapter #2 of the Korean War Veterans Association will meet for breakfast and business at Hampton Inn and Suites, 505 S. Court St. Florence at 8am on Wednesday, December 2. We have some very important business to discuss so please try to attend. Come earlier and enjoy your free breakfast in the dining area. Please direct any questions to Commander Jim Taylor at 256-383-8172.

Winter Art Market 30+ Artists - Hundreds of one-of-a-kind gifts at the Tennessee Valley Museum of Art in Tuscumbia.

Regular Hours:  
November 30-December 23  
Monday-Friday, 9am-5pm  
Saturday, 10am-5pm  
The Winter Art Market will include works varying from paintings and pottery to jewelry, baskets, and handbags. A wide range of price points will be available, so whether you're looking for small stocking

See SHORTS... Page 6

See NOTES... page 19

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Dec. 2-8, 2020

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Credit Cards & Debit Cards

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HOURS: M-F 6-10;  
Sat. 7-10; Sun. 8-10

<p>Ground Beef or Boneless Pork Chops</p> <p><b>\$1.79</b> Lb.</p>	<p>T-Bone Steak</p> <p><b>\$3.99</b> Lb.</p>	<p>Ribeye Steak</p> <p><b>\$5.99</b> Lb.</p>	<p>Fillet Mignon</p> <p><b>\$8.49</b> Lb.</p>
<p>Country Style Ribs</p> <p><b>99¢</b> Lb.</p>	<p>Boneless Chicken Breast or Pork Roast</p> <p><b>\$1.39</b> Lb.</p>	<p>Family Pack Pork Chops or Pork Steak</p> <p><b>\$1.49</b> Lb.</p>	<p>Sliced Bacon or Sliced Hog Jowl</p> <p><b>\$1.99</b> Lb.</p>
<p>Chicken Thighs</p> <p><b>69¢</b> Lb.</p>	<p>Chicken Tenders or Wing Drummets</p> <p><b>\$1.99</b> Lb.</p>	<p>Beef Stew Meat or Chuck Roast</p> <p><b>\$3.99</b> Lb.</p>	<p>Farm Raised Catfish Fillet (Lb.) or Chicken Leg Quarters (10 Lb. bag)</p> <p><b>\$2.99</b></p>

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Do you have a **sore** on your foot?

*A foot ulcer is an open sore on the foot that can be difficult to heal.*

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Florence

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▶ HOLD MY SPOT®
▶ TELEMEDICINE



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**Florence**  
202 Cox Creek Pkwy. near Taco Bell

**Muscle Shoals**  
210 Avalon Ave. across from Walmart

Urgent Care

HHUrgentCare.org

## He's Still the Light...

Continued from Page 1

Baptist Church in Florence, and one of the event organizers.

"In this season of pandemic we've experienced this year, people are looking for hope and light. The church has always been a lighthouse to share the true Light in time of darkness," Johnson added. "This year we thought it unique for churches to share the light of Christmas with our community by placing greater light around our church facilities. Some churches are going to put up Christmas trees, others are doing luminaries and still some are just doing lights and decorations. This will allow families to safely enjoy this time together and drive around to see the Christmas lights," Johnson continued. "It is a visual reminder at each church that Jesus is the Light of the world."

Churches planning to participate as of now are First United Methodist Church, Florence; First Presbyterian Church in Florence; Trinity Episcopal Church in Florence; First Baptist Church in



Florence; First Baptist Church in Tuscumbia; and Woodmont Baptist Church in Florence. There is still time for other churches to join in as well.

"We began to discuss this idea in early October," said Barrett Long, Pastor at First Baptist Church in Tuscumbia. "With the virus and pandemic happening, you could see the mental stress and even depression on so many. We wanted to lift their spirits. So we are having Christmas Trees in our courtyard and a nativity scene. The world needs to know Christ is still their only hope. We are looking forward to reaching our city with a village of hope."

"This event is open to any church that is willing to participate. My prayer is that it will be an encouragement and a testimony to hundreds of people around the Shoals area," Johnson added.

Anyone with questions may email Johnson at kjohnson@fbcflorence.com

**5X9 TRAILER, EXCELLENT TIRES**, drop gate on rear, wench on front, \$625. 256-740-1066.

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**FREE ESTIMATES**  
 Serving the Shoals Since 2006  
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**CHEVROLET: COLORADO, 2015 \$14,500.** Work Truck. 2.5. White, leather interior, power seat, 72K miles. Call and leave message 256-654-0369.

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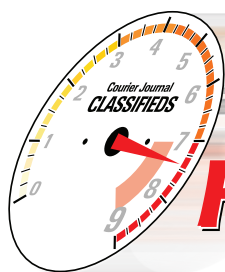
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Charge to Credit/Debit Card by calling **256-764-4268**

### Fax

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

### Mail

**MAIL** – Mail your written ad to address at right. Include your phone number. We will call to finalize your ad. List how many weeks the ad is to run.

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

- Private Party Rate** 3 LINES for 1 item Prepay - No REAL ESTATE, FIREWOOD, or TICKETS. Each additional line - \$1.50 - CASH DISCOUNT - 4 Weeks/3 LINES for 1 item \$13.50 - Each additional line - \$5.00 no credits..... **\$4<sup>50</sup>** Week
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- Yard Sales** 5 LINES Prepay Each additional line - \$1.50 YARD SALES - An exclusive listing of the area's better sales prominently placed ..... **\$11<sup>00</sup>** Week
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\*one line is approx. 30 characters


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## Shorts...

### UNA Football: Not in Spring

FLORENCE -- The University of North Alabama will not be participating in the 2021 Big South Conference spring football schedule, released today by the conference office.

The Big South Conference announced its 2021 spring football schedule will feature five teams playing a four-game conference slate to determine the Big South's automatic qualifier to the FCS Playoffs. The five teams competing will be Charleston Southern, Gardner-Webb, Kennesaw State, Monmouth, and Robert Morris.

UNA is in its third year of transition to Division I and (FBS) the Football Championship Subdivision. This means the Lions are not eligible to compete in either the Big South Conference football race or the NCAA playoffs until 2022.

North Alabama played a challenging four-game schedule this fall, going 0-4, and closing with a loss at #8 ranked BYU on November 21.

The Lions will participate in the regularly scheduled 2021 Big South fall season.

Big South members Campbell and Hampton will also not compete during the spring season.

### United Way Pre-Proposal Applications

FLORENCE – United Way of Northwest Alabama is accepting applications from health and human service agencies for the 2021-2022 funding cycle. The United Way Impact Teams will determine which agencies will be invited to complete a full RFP for their program(s).

Agencies interested in applying for funding must meet the following requirements:

1. Be a non-profit with a 501(c)(3) status
2. Have a CPA audit or equivalent
3. Have an active board of directors
4. Have been providing services in Lauderdale, Colbert, Franklin, and/or Marion County for at least two years (an exception will be made for programs that are specific to assistance due to Covid-19)
5. Align with United Way's priority areas in Education, Financial Stability, or Health

Agencies can find the pre-application on the 'Our Partners and Programs' tab on the homepage of United Way of Northwest Alabama's website at [www.uwnwal.org](http://www.uwnwal.org). The deadline for submitting pre-applications is 5pm on December 18.

For questions, please call **Kerry Del Pizzo** at 256-764-5892 or email [kerry@uwshoals.org](mailto:kerry@uwshoals.org).



### Personnel

**EDITOR & PUBLISHER**  
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**ADVERTISING EXECUTIVES**  
Sadonna B. Magazzu  
Judy Cox  
Gregg Scott  
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**DEADLINES:** Issues Published Every Wednesday

INSERTS - 5 pm Thursday

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### 219 W. Tennessee St.

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

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

**219 W. Tennessee St. Florence, AL 35630**  
or email to: [editor@courierjournal.net](mailto:editor@courierjournal.net)

well in advance of the planned event. The Editor reserves right to shorten, edit, reword or omit submissions as seen fit. All information submitted for publication becomes property of the Courier Journal. Information published does not necessarily reflect an opinion or endorsement by the Courier Journal, members of its management, or its staff. Advertisers are responsible for all content and claims in their advertising.

## Parade...

Continued from Page 1

by registering an entry in the parade! Incorporate the "Parade of Lights" theme in your entry to maximize your chances of winning a trophy in your division.

**Awards will be presented in the following categories:**

- **Marching Band**
- **Non-Profit**
- **Community/Interest**
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Winners in each category will receive a Christmas-themed trophy. Businesses along the route are also welcome to participate to bring additional publicity and broaden their competitive space.

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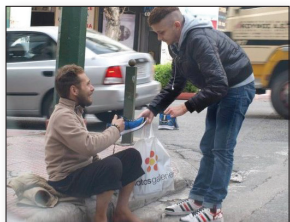
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 SEE PAGE 6 for details.



*Simple Acts of Kindness*

When my son, Ryan was five years old, he was in kindergarten and went to school in the mornings. His sister and brother were older, so they were in school all day.

Since Ryan was home in the afternoon, he was able to go to the St. Patrick's Day Parade that began at noon. While we watched, the people in the parade threw a lot of candy. By the time we left he had a bag full of sweets. When we got home, he hadn't eaten any.

He asked me for three paper lunch bags, then he proceeded to line them up on the piano bench. Next, he divided the candy evenly between the bags. He waited for his siblings to get home, then gave them each a bag. They all indulged in their treats together. I couldn't have been a prouder mom.

Maybe some day, "a little child will lead us."

Stephanie

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

**Toys...**  
 Continued from Page 1

Christmas Assistance program, you DO NOT qualify to participate for Toys for Tots. In addition, children over the age of 12 years old do not qualify.

Please bring the following items to registration:

- Social Security Cards - Bring cards for ALL members of the household (adults and children)
- One Other Form of Identification - Such as a driver's license, Medicaid card, Medicare card, birth certificate, or immunization card. This is required for EVERY members of the household.
- Proof of Income - A copy of a current check or current check stub or a letter of benefits will be acceptable if receiving SSI or Social Security. If there is no current income in the household, you will be asked to explain and provide proof of residence.
- Proof of Residence - A copy of a current utility bill, rent receipt, or a letter from a landlord.

Please do not bring any children to registration.

For more information, please call the United Way's 211 from 8am-4pm.

To make a donation to Toys for Tots, please visit one of the registration sites or call Bryana at 256-415-7286.

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**Commentary**

# Looking for Some New Opportunities

**M**ost of us cannot wait for 2021 to get here. The normal day-to-day is challenging enough, but Covid-19 has really thrown us for a collective loop. Things changed and lives were altered in ways we never could have imagined a year ago. In that light, some information from a Christmas season commentary several years ago is more fitting now than it was originally.

This year has been stressful in so many capacities. It's good to reflect on the past year with all its ups and downs. It makes us realize how relatively minor some of those inconveniences were in years past. Those who have experienced more than their fair share of downs this year can really appreciate the good times of years past. We hear a lot about how the economy has bounced back and unemployment is low again, but that is a very skewed set of facts for some. Covid still has a tight rein on many who are unemployed and under-employed through no fault of their own. Many are still swimming in debt from the sudden closure of everything in March and April.

See **LOOKING...** on Page 22

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

**In A Few Words**



**TOM MAGAZZU**  
Editor

# Courier Journal

# THIS WEEK

in the *Shoals*  
December 2, 2020

**Happening THIS WEEK**

## MSNHA Photo Contest: Just a Snap and Post

FLORENCE –The Muscle Shoals National Heritage Area opens its latest photo contest this year with a twist: just snap and post.

Previous MSNHA photo contests required entry forms and compliance with several guidelines. This year the only restrictions are that photos must be taken within MSNHA's six counties—Colbert, Franklin, Lauderdale, Lawrence, Limestone and Morgan—and they must showcase nature.

"We wanted to make it as easy as possible for people to share their photos of northwest Alabama's natural beauty," said Carrie Crawford, MSNHA director. "All you have to do to enter this year is post a photo on your own social-media accounts with the hashtag #msnhaphotocontest. We'll do everything else."

The contest deadline is 5pm, Monday, February 1. After the contest ends, MSNHA staffers will choose a

See **PHOTOS...** on Page 26



## Christmas Opens this Weekend in Loretto

LORETTO—The Loretto Lioness Club will host its 1st Annual Christmas Festival on Saturday, December 6 from 12-6pm at Weathers Park on Main Street in Loretto, Tennessee. There will be a Christmas tree-lighting at 5pm. There will also be a kids elf look-alike contest at 1pm and a gingerbread house competition. Neither has an

See **LORETTO...** on Page 30



**THE SANTA PAWS CHRISTMAS MARKET** takes place from 10am-6pm on Friday and Saturday December 4-5 at Florence Lauderdale Animal Services. Gift ideas for everyone on your list. Homemade Sweet Treats and Craft items will be available all in one place, at 3240 Roberson Rd in the Florence Industrial Park. Proceeds benefit Chloe's Fund to help sick and injured animals.

**THE TOWN OF WATERLOO'S ATV CHRISTMAS PARADE** will take place on Sunday December 6 at 6pm. Line up will begin at 5:30pm at the south boat ramp. Awards will be given for 1st, 2nd, and 3rd place. This event is hosted by the Culver Museum. Unfortunately, due to Covid-19 restrictions, refreshments will not be served at the Culver Museum after the parade.

**THE KENNEDY-DOUGLASS ART CENTER WILL HOST** a holiday wreath workshop Saturday, December 5. Susan Rowe of will be leading the workshop and providing a lush assortment of locally foraged foliage to help you create a one-of-a-kind holiday wreath. Weather permitting we will gather on the porch of Southall Moore and observe social distancing. The workshop fee is \$50 and includes all materials. Please call the Art Center to reserve your spot: 256-760-6379

**WOMEN'S BASKETBALL**  
**THUR. DEC. 3**  
**6PM**  
at  
**West Virginia**  
in Morgantown, WV

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**WED. DEC. 2 • 6PM**  
vs Jackson State  
**SUN. DEC. 6 • 2PM**  
vs Carver College

## YOUR Letters

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

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

by Mail or in our mail slot  
**Editor-Courier Journal**  
219 W. Tennessee St., Florence, AL 35630  
• e-mail: [editor@courierjournal.net](mailto:editor@courierjournal.net)  
• FAX- 256-760-9618

## Raising the Standard

Dear sir,

Alabama Secretary of State, John Merrill, has been in the news recently over a controversy about posts on his social media that seem racist in intent. The Baha'is of the Shoals would like to bring the following to the attention of our community.

Social media in all of its forms is a gift from God specifically given to allow us to bring unity to the family of humanity. Using it for any other intent is an affront to the spiritual being of man. All of us need to understand and apply this understanding in our interactions on Facebook, Instagram, and all other forms of communication on the internet. Using the internet for God's intended purpose will bring with it social peace and unity.

Secondly, racism is the most vital issue confronting America and Alabama. Ignoring the problem,

or stirring it up, will expose our country to physical, moral, and spiritual danger. Alabama has many problems, most of which will be best handled if we consider the needs of our communities as the problems of one human family.

It seems obvious that any elected official of our state has a duty to raise the standard of the oneness of humanity. It is only through such action that America will become praiseworthy among all the nations of the world.

**Jacqueline Osborne**  
Secretary, Baha'is of the Shoals  
Florence

## Still Judging by Color

Editor:

The language change that is taking place in our country due to the left

*They want to be judged on their accomplishments, character, and their contributions to their families and the world. . .*



wing of the Democrat party that is guiding its policies is remarkable.

After the vice-presidential debate I learned what identity politics really means. When it was over we tuned to CNN for their reaction. It was here that I saw the best example of identity politics. Rather than discuss what was or wasn't said by the vice-presidential candidates, the reporting by all of the

See **LETTERS...** on Page 18

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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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**ON YOUR DEBT**



B. Grant McNutt  
Managing Attorney

**What's Stopping You from Solving Your Financial Problems?**

In most areas of life, problems have a straightforward solution. For example, if you want to lose weight, you undoubtedly know that you should get more exercise and eat healthier. But that does not always translate into action – we'll start tomorrow; we need to find "the right gym"; it would be a real shame to let those pudding cups in the fridge go to waste. Even then, on any given day, you can wake up in the morning and decide to take a long walk or have a grapefruit for breakfast instead of a donut, and you've taken a step in the right direction.

In the financial arena, it is not always that easy. You may have the same sort of general idea that you need to cut expenses or bring in more money, but the action steps aren't nearly so clear—at least, not until you've taken inventory and done some research. Those tips you keep hearing about skipping the \$5 coffee and taking your lunch to work may help somewhat, but they will not necessarily be enough to keep a crisis at bay. To make real progress, you need a real plan.

If you are having trouble making your monthly income stretch to cover your expenses, can't seem to get started saving, or just feel like you're not managing your money strategically enough, you're not alone.

**Most Americans Know their Finances Need Work**

71% of respondents in "Northwestern Mutual's 2020 Planning & Progress" said their financial planning needed improvement. The data backs that up. 21% said they were within one missed paycheck of having to borrow money or skip bills. Another 15% said they would reach that point after 2-4 missed checks. Perhaps worse, nearly half do not know how long they could get by without a paycheck.

That is at least in part because most people don't love tackling their finances. 16% of respondents said they get worried and nervous about the prospect of looking at the details of their financial lives. 6% said they preferred not to deal with their financial situations until they have no choice, and 8% said they were frustrated and annoyed when confronting their financial situations. That is nearly of respondents saying that when it comes to their finances, they would prefer not to look too closely. Which makes sense – finances can be boring, frustrating, and stressful.

But avoidance can easily become a damaging cycle. Those under financial stress feel like they do not have control of their finances. Understandably, they are more reluctant to dig in and confront the details. But, ignoring the problem often makes it worse, increasing the stress level and reluctance to dig in and look for solutions.

Clearly, that is not workable. So, what is the first step? **You Cannot Solve a Problem You Don't Understand**

The first step is to take a deep breath and face the facts. That means more than just acknowledging that your finances are not what you would like them to be, or even that they are totally out of control. Financial problems take many different forms, and the range of possible solutions will differ depending on your circumstances.

- It is time to take a hard look at things like:
- The amount of money you can rely on receiving each week or month
- The amount you are spending on necessities such as food and shelter
- The amount you are spending servicing debt, such as making credit card or loan payments

Alabama State Bar requires the following: "No representation is made that the quality of legal services to be performed is greater than the quality of legal services performed by other lawyers."

- How much you are paying in late fees, reconnection fees and other costs of being broke
- The amount you are spending on non-essentials, and what you might be able to cut out
- The total amount of your outstanding debt—especially unsecured debt—and how long it will take to pay off with its current more than likely exorbitant interest rate at your current monthly payment amount

It can be tough to get started, especially if you are feeling anxious about your financial situation. But knowledge really is power, and you cannot take control until you know what you are dealing with. You cannot do it piecemeal. If you have tried that before, you have probably noticed that while you are solving one problem, another may be spiraling out of control. Be prepared to look at every debt, every bill, and every expenditure.

At the simplest level, you have to balance the budget. That means either increasing income or reducing expenses until you are consistently spending less than you are bringing in each month. The concept is simple, but that does not mean it is going to be easy. You are going to have to take a thorough inventory of your financial situation, and then take the time to educate yourself about your options.

**Finding the Right Solution for You**

Depending on your circumstances, the answer may be as simple as taking on a part-time job for a few months to knock out a couple of debts, downsizing a bit, or consolidating high-interest credit card debt with one lower-interest loan. But for many people, a more comprehensive solution is required. For instance, Chapter 7 bankruptcy provides a way for many people with a lot of unsecured debt, like personal loans, medical bills, and credit card debt, to wipe out those obligations and start fresh. Chapter 13 bankruptcy allows many people with secured debts like mortgages and automobile loan debt to repay past due balances over time, without pressure from debt collectors, fear of repossession or other action, or mounting late fees.

In bankruptcy, participants are protected by the automatic stay – a legal mechanism that inhibits contact from creditors and debt collection agencies. Achieving this kind of peace of mind is half the battle in gaining financial stability.

At the end of every appointment, I judge myself on several metrics, but one of the most important one is "Is the client's blood pressure lower than when they walked in?" If the answer is yes, I have done my job right. Your financial life does not exist in a bubble: it bleeds into your health, your home, and your relationships. Money is not everything, obviously, but if you are sitting under a pile of bills and they are all past due, then it's hard to think about anything else.

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<b>All Varieties Progresso SOUP</b> 18-19 Oz. <b>2/\$3</b>	<b>Wesson Blend, Canola Or Vegetable OIL</b> 48 Oz. <b>2/\$5</b>	<b>Purex LIQUID DETERGENT</b> 43-50 Oz. <b>3/\$10</b>	<b>Mtn. Dew, Sunkist Or PEPSI</b> 12 Pk. Cans <b>3/\$13</b>
<b>Mtn. Dew, Sunkist Or PEPSI</b> 6 Pk. .5 Liters <b>4/\$11</b>	<b>Aquafina PURIFIED WATER</b> 24 Pk. .5 Liters <b>\$4<sup>99</sup></b> <b>Red Gold TOMATOES</b> 14-15 Oz. <b>89¢</b> <b>Select Variety Nabisco Family Size COOKIES</b> 13-20 Oz. <b>2/\$7</b>	<b>Frito Lay DORITOS</b> 9 Oz. <b>2/\$5</b>	<b>Frito Lay CHEETOS OR FRITOS</b> 8 Oz. <b>2/\$6</b>

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<b>Kraft American, Sharp, Swiss, Pepper Jack Or Singles CHEESE</b> 12 Oz. .... <b>2/\$7</b>	<b>Totino's PIZZA ROLLS</b> 90 Ct. .... <b>\$6<sup>99</sup></b>
<b>Blue Bonnet MARGARINE</b> 45 Oz. .... <b>\$2<sup>79</sup></b>	<b>Cole's MINI GARLIC LOAF</b> 8 Oz. .... <b>2/\$3</b>

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<b>White Claw Or Truly SELTZERS</b> 12 Pk. Cans <b>\$14<sup>99</sup></b>	<b>Apothic WINE</b> 750 ml <b>\$9<sup>99</sup></b>

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<b>Deli Fresh MACARONI SALAD</b> <b>\$1<sup>79</sup> Lb.</b>	<b>Original King's Hawaiian ROLLS</b> 12 Ct. <b>2/\$5</b>
<b>Cotton Blue CHEESE CAKE</b> <b>\$29<sup>99</sup> 4.5-4.8 Lbs.</b>	<b>Quality CHERRY PIE</b> <b>\$4<sup>29</sup> 27 Oz.</b>

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| <b>MUSCLE SHOALS</b> 3001 Woodward. • 7am-11pm • 256-381-7277              | <b>ELGIN CROSSROADS</b> ELGIN Forest Plaza • 7am-11pm • 256-247-1958   |
| 3413 Woodward Ave. • 7am-11pm • 256-978-6093                               | <b>ROGERSVILLE</b> Rogersville Shopping Ctr. • 7am-11pm • 256-247-1805 |
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The psalmist said: **Psalms 119:75** "I know, O LORD, that thy judgments are right, and that thou in faithfulness hast afflicted me". **Lamentations 3:33** "For he doth not afflict willingly nor grieve the children of men." **Jeremiah 29:11** "For I know the thoughts that I think toward you, saith the LORD, thoughts of peace, and not of evil, to give you an expected end." **Daniel 4:35** "And all the inhabitants of the earth are reputed as nothing: and he doeth according to his will in the army of heaven, and among the inhabitants of the earth: and none can stay his hand, or say unto him, What doest thou?" **Psalms 24:1** "The earth is the LORD'S, and the fulness thereof; the world, and they that dwell therein." Scripturally and historically, God has never rewarded rebellion, iniquity, idolatry, wickedness, unbelief and perversion with His blessings. This is evident in our nation today. God is still around and in control. The gods of Religion, politics, money, jobs, sports and other forms of entertainment, have been brought to nothing, by God. Why? They cannot save. **Daniel 5:4** "They drank wine, and praised the gods of gold, and of silver, of brass, of iron, of wood, and of stone."  
**1 Corinthians 10:13** "There hath no temptation taken you but such as is common to man: but God is faithful, who will not suffer you to be tempted above that ye are able; but will with the temptation also make a way to escape, that ye may be able to bear it." **Deuteronomy 7:9** "Know therefore that the LORD thy God, he is God, the faithful God, which keepeth covenant and mercy with them that love him and keep his commandments to a thousand generations;" There is a reward for sin in this life and in eternity. Not much fun in the next one. God is faithful, to Himself, His Word, His people, and His earth and to you. Don't be a victim of sin. God is faithful to the sinner as well as the saint. God has been good to America and to you. Which God are you thanking and praising today?

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## DAVE Says

by DAVE RAMSEY

### DON'T LET MONEY FIGHTS STEAL YOUR JOY

Dear Dave,  
My husband and I usually have a few disagreements around the holidays when it comes to Christmas spending. Do you have any advice for eliminating this kind of thing, and making the financial side of Christmas a little less stressful?  
Kellie

Dear Kellie,  
I imagine every couple has a few disagreements over Christmas spending. The trick is in how you handle them, and come to a compromise you each feel is fair, smart, and affordable.

One of the keys is to start talking before you start shopping. Being on the same page—and creating a plan and sticking to it—are great ways to bring peace and togetherness into the picture. Honestly, Christmas spending can be part of your monthly cash flow plan the whole year.



Get the picture? I'm talking about living on a written, monthly budget. You know Christmas is December 25th every, single, year, so why not set aside a little each month leading up to the holidays?

If you haven't planned ahead, now is a great time to become a unified team. Huddle up, not only to talk about Christmas priorities, but devise a game plan moving forward so that this doesn't happen again next year. Together, figure all your regular monthly income and expenses into a budget. If you've saved anything at all for Christmas, include that, as well. We've all got necessities, so take of those first. Then, make a general list of everything you'd like to spend money on for Christmas—I'm talking about the things we often overlook like food, cards, party expenses, and decorations. Now, make a gift list. Write a dollar amount beside each name or expense on your lists, and if the grand total is the same as—or less than—your Christmas budget total, you're ready to roll!

If you can't agree, or the numbers don't work, run through things again. This doesn't mean to repeat your positions until you get what you want. It means both of you acting like mature, responsible adults, finding some middle ground, and making sacrifices. If you really want to show your commitment, you and your spouse can sign your new budget. Signing your name is a simple, psychological signal that means you're committed to your agreement. Then, post it somewhere you'll both see it regularly.

Give it a try, Kellie. It just might help reinforce your commitment to the budget—and each other—when the shopping frenzy sets in!

\* 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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### Letters...

### Still Judging by Color...

Continued from Page 12

professional news people centered on the fact that the Democrat candidate was a woman of color and there were lines that she could not cross because of her affliction. In other words, it was not really a fair debate because Senator Harris is a woman of color.

Most women and men of color I know are angered by the racist and gender-insulting stance taken by many Democrats and much of the mainstream media. They want to be judged on their accomplishments, character, and their contributions to their families and the world. This attitude is one the left overlooks to the point that they mock it as foolish and unproductive. This is one reason that so many black people are fleeing the Democrat Plantation. This and the fact that

the donkeys have lied consistently and loudly to black Americans. I am from Atlanta, the city that didn't have race riots in the 60's. I agree that Dr. King was correct in his stated and deeply held belief that people want to be judged by their character and not the color of their skin. I stood up and fought for this in my youth. It angers me and many like me when I see the destructive path of true racism, so-called black leadership, the Left, and the mainstream media has has taken it's

listeners and followers down. Democrats are not kidding about raising taxes, taking away school choice, and rewriting the Constitution excluding rights in the first and second amendments.

**Jim Brasfield**  
Florence

**The Transition: Why the Hurry?**

Editor:

A November 23 headline at ABC News reads: "Joe Biden's presidential transition allowed to proceed after 16-day standoff." The 16 days in question, ABC tells us, are the 16 days since Biden "clinched the presidency."


"Clinched the presidency" is ABC News-speak for "the media decided he won." In point of fact, the 2020 presidential election isn't over yet, and won't be for another three weeks.

No, I'm not referring to Donald Trump's

campaign of litigation which will go nowhere. On November 3, American voters chose electors. They're called "electors," and constitute the "Electoral College," because THEY elect the president.

Those electors are set to meet and vote on December 14, after which Joe Biden will, one assumes, become the "president-elect." But that hasn't happened yet, and while the law is somewhat unclear on the

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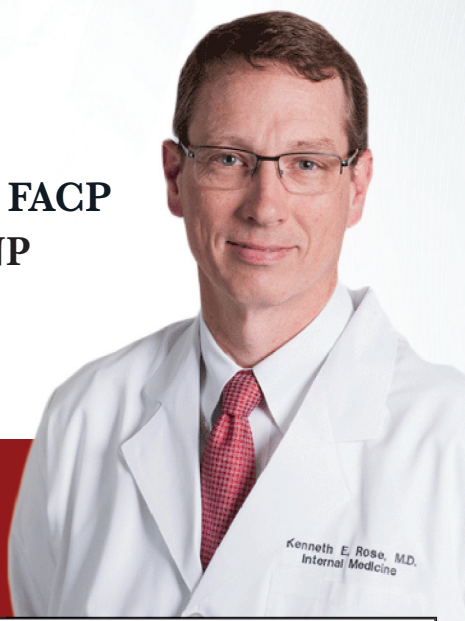


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# Notes...

Continued from page 4

stuffers or elaborate gifts, the market will have the special, one-of-a-kind treasures you're looking for.

**Bubbles, Buttons, Balls and Balloons** - Shoals Piecemakers Quilt Guild's Annual Challenge exhibit will be on display at the Kennedy-Douglas Center for the Arts, 217 E. Tuscaloosa St., Florence, through December 15.

The center is free and open to the public 9am-4pm Monday-Friday, and 1-4pm Sunday.  
CDC guidelines observed.

**LifeSouth Blood Drives** The Shoals Center, 307 Veterans Drive, Florence, 888-795-2707. The hours are: Monday, Wednesday, Friday 9am-5pm; Tuesday and Thursday 9am-7pm; Saturday 9am-3pm; Sunday 1-5pm.

**Blood Drives for December 2020**  
Tuesday, December 1, 6:30am - Noon, Southwire Company, 4251 Helton Drive, Florence

Wednesday, December 2, 2pm - 8pm, Southwire Company, 4251 Helton Drive, Florence

Thursday, December 3, 9am - 4pm, Lewis Electric Supply Company Inc., 1306 2nd Street, Muscle Shoals

Friday, December 4, 7:30am - 3:30pm, Central High School (Cheer Shop), 3000 County Road 200, Florence

Saturday, December 5, 11:30am - 6:30pm, Big Star, 406 4th Street SW, Red Bay

Sunday, December 6, 8am - 1pm, St. Joseph's Catholic Church, Sponsored by the Knights of Columbus, 1111 E College Street, Florence

Sunday, December 6, 2pm - 6pm, PetSmart, 107 Cox Creek Parkway, Florence

Monday, December 7, 1pm - 6pm, Long Lewis Ford, 2800 Woodward Avenue, Muscle Shoals

Tuesday, December 8, 7:30 - 3:30pm, Tharptown High School, 145 Highway 80, Tharptown

Wednesday, December 9, 8:30am - 3:30pm, Shoals Christian School, 301 Heathrow Drive, Florence

Wednesday, December 9, 4:30pm - 8:30pm, Parkway Community Church of God, 663 Cox Creek Parkway, Florence

**The Florence Christmas Parade has been a holiday tradition in Downtown Florence for over 50 years.** This year's tradition will have a new spin to allow participants to enjoy the parade from the safety of their own vehicle to adhere more easily to social distancing.

Downtown Florence Alliance will host the 2020 Christmas Parade of Lights presented by Bank Independent on December 10. Parade from 6-9pm spectators may drive through Tennessee and Court Streets to view the spectacular display of holiday lights in Downtown Florence. Candy will not be distributed in this year's parade.

The Parade of Lights will begin on East Tennessee Street and veer north (right) on Court Street. Police will be helping control traffic. Santa & Mrs. Claus will be featured as the finale of the parade at the intersection of Court and Tuscaloosa where onlookers may turn left or right to exit the parade route. Background music for the full parade experience will be provided by Big River Broadcasting on WQLT-FM 107.3.

Make the holidays special for others by registering an entry in the parade! Incorporate the "Parade of Lights" theme in your entry to maximize your chances of winning a trophy in your division. Awards will be presented in the following categories: Marching Band, Non-Profit, Community/Interest, and Business. Winners in each category will receive a Christmas themed trophy. Businesses along the route are also welcome to participate to bring additional publicity and broaden their competitive space.

Visit [downtownflorencealliance.com](http://downtownflorencealliance.com) for more information.

**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@ymcashaols.org](mailto:bcanup@ymcashaols.org).

**Crossroads Community Outreach is hosting its 4th Annual Christmas Community Event.** Saturday, December 19 from 2-4pm at two convenient locations, 318 S. Court Street (American Legion building) across from Walgreens in downtown Florence, and at Handy Recreation Center, 1105 Beale Street in Florence. Both events will be outside with a traditional Christmas meal served to-go and prizes for the kids. This event is open to the entire community

See NOTES... TOP RIGHT

**2 PUPPIES: YORKIE MIX** 2 females, 7 wks., shots/dewormed. \$500 ea. 256-612-0979. Decatur area.

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# Notes...

Continued from BOTTOM LEFT

and no registration is required. Social distancing will be employed, masks will be required, and hand sanitizer will be available.

Crossroads Community Outreach is a 501(c)3 non-profit organization that assists those who may or may not qualify for traditional help or where no services for their specific need exists. Crossroads also provides a Homeless Day Space & Resource Center, Street Outreach, Food Pantry and Clothing Closet located at 318 S. Court Street, Suite A in Florence.

For more information about Crossroads Community Outreach, call Executive Director, Dr. Kimberly Jackson at 256-284-2218 or Amy Rogers at 256-443-4585, website [crossroadsco.org](http://crossroadsco.org) or Facebook at Crossroads Community Outreach.

**The Help Center Food Pantry will be hosting its 4th Saturday Food Distribution program on the 3rd SATURDAY** during December, due to the holidays. Therefore, events will take place December 19. The Saturday distribution is to accommodate families in need of additional food and groceries who are unable to come during the regular weekday distribution days. The regular 4th Saturday food distribution schedule will resume in January, 2021.

Help Center days of service during the week are Monday, Wednesday, and Friday from 8:30-noon. Please bring picture ID and proof of current address (utility bill, mail, etc). Warm winter clothing will also be available during the weekdays. Food donations are being accepted during hours of operation. If you would like to make a financial donation, the Help Center's mailing address is: Help Center Food Pantry, PO Box 1713 Florence, AL 35631

Support from community volunteers, local churches, and civic and social organizations has been vital not just during the holidays, but throughout the year as the Help Center continues to serve an increasing numbers of families in need. The Help Center can always use volunteers to help with client registration, packing food boxes, and sorting clothing. If you would like to volunteer, please come by during hours of operation, and they will be glad to show you around and see if this is a way you can serve our community. The center is located at the corner of Veterans Drive and Court Street in downtown 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, or your choice. Best in country music. Everyone welcome!

**Leaf Collection Started Monday, November 2** in Florence. You can find Guidelines for Residential Leaf Collection on the city website at [http://florenceal.org/leaf\\_collection/index.php](http://florenceal.org/leaf_collection/index.php).

Leaf Collection Guidelines for Residents:  
1. Leaves should be raked curbside, but NOT in street or gutter.  
2. Keep leaf piles away from obstacles like cars, trees, fences and mailboxes.  
3. Don't cover your WATER METER.  
4. Limbs, pinecones, sticks and rocks DAMAGE EQUIPMENT and slow the collection process.  
5. BAGGED LEAVES will be picked up weekly with curbside trash.

**The Muscle Shoals National Heritage Area opens its latest photo contest** this year with a twist: just snap and post. To enter this year, all you have to do is post a photo on your own social-media accounts with the hashtag #msnhaphotocostest. We'll do everything else."

Previous MSNHA photo contests required entry forms and compliance with several guidelines. This year, the only restrictions are that photos must be taken within MSNHA's six counties—Colbert, Franklin, Lauderdale, Lawrence, Limestone and Morgan—and they must showcase nature.

Contest deadline is 5pm, Monday, February 1. After the contest ends, MSNHA staffers will choose a first-place and a second-place photo. Winning photographers will receive prize packages with items from local businesses and museums.

A partnership program of the National Park Service, National Heritage Areas recognize regions throughout the country that help tell America's story. The MSNHA is hosted by the University of North Alabama and focuses on the themes of music, Native Americans and the Tennessee River. Email [msnha@una.edu](mailto:msnha@una.edu) for more information. ###

**REAL Rehome Educate Adopt Love** offers the following pet preventive care assistance for dogs and cats in Lauderdale, Colbert and Franklin Counties:

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See NOTES... page 30

# Athletic SUPPORT

by Eli Cranor



## Time to focus on one sport?

**Dear Athletic Support:** Back when I was in high school, sports had fairly defined seasons. Football would end, then basketball would begin. When hoops were over, track started, then baseball. But sports are

pretty much year-round now, both in terms of practice and play. Kids are encouraged to play multiple sports at young ages, which is good, but as they get older, it gets harder to pull off. My ninth-grade son is not going to play college sports, but he is good enough to still play multiple sports in high school, and he wants to. He did give up football to focus on basketball and baseball. At most lower classification schools with small

enrollments, they rely on many of their kids playing multiple sports. But our high school is larger, so that is not the case. My son has the ability to make his high school basketball team and baseball team. But I'm afraid each coach will want him to pick one or the other, as I would imagine each coach is going to want him to devote off-seasons to one particular sport. Another fear is if both coaches opt not to keep him, thinking my son will do the other sport, and he ends up on neither team. I want my son to make his own decisions here, but do you have any advice on the matter?

—Supportive Father

**Dear Supportive:** This is by far the most popular question I've gotten over the

years. Go back and check out my previous columns, "Time to switch teams?" and "Transferring to a smaller school," for a more information on the subject.

Let me start by saying this — the more sports the better! Period. Any coach who tells you otherwise doesn't have your son's best interest in mind. Sometimes, though, coaches don't have to say anything and parents/players still get the wrong message.

In other words, it's hard for any young athlete to be away from workouts or

practice and not start to feel guilty. Parents feel this same way. And that's when the vicious cycle of worrying and wondering starts.

Don't let that happen. Don't worry for no reason.

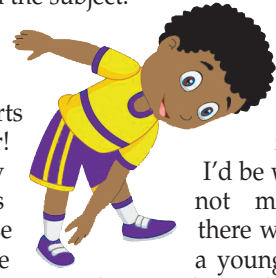
I have a lot of faith in coaches. I'd be willing to be there's not many coaches out there who will flat out tell a young athlete he cannot play multiple sports. A coach might make a few jabs here and there, trying to suggest your son might be better off if he stuck to one sport, but don't listen to that stuff.

Deep down, any good coach wants what's best for his athletes. And there

is no substitute for game-time experience. It doesn't matter if your son is up to bat with the bases loaded in the bottom of the ninth, or if he's ready to take the game-winning shot as time expires — there's no way to simulate those types of high-pressure situations in the off-season.

A good coach understands that. I hope your son has good coaches!

*Eli Cranor is a former professional quarterback and coach turned award-winning author of the BOOKS MAKE BRAINZ TASTE BAD series. Send questions for "Athletic Support" to eli.cranor@gmail.com or use the contact page on elicranor.com.*



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<input type="checkbox"/> Alabama at Arkansas	<input type="checkbox"/> Ole Miss at LSU	
<input type="checkbox"/> Florida at Tennessee	<input type="checkbox"/> Missouri at Mississippi State	<b>CHECK BOX BESIDE EACH WINNING TEAM</b>
<input type="checkbox"/> UCLA at Arizona State	<input type="checkbox"/> Indiana at Wisconsin	<b>ALTERNATE GAMES in event of postponements</b>
<input type="checkbox"/> Browns at Titans	<input type="checkbox"/> Patriots at Chargers	<input type="checkbox"/> Liberty at Coastal Carolina
		<b>*EXACT SCORE FOR THIS GAME</b>
		<input type="checkbox"/> *Iowa at <input type="checkbox"/> *Illinois

**TIE BREAKER GAME**  
Write Score **HERE**

<input type="checkbox"/>	<b>Texas A &amp; M</b> at
<input type="checkbox"/>	<b>Auburn</b>

(vs: games played at a neutral location)

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address \_\_\_\_\_  
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**Week 12 - November 21 Winner - Kim Rideout of Florence, AL 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**

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.**



## Insurance Insights

### How To Use Driver-Assist Features Safely

Assisted-driving features are on the rise: More and more are being introduced to help you drive carefully on the road. But these technologies can't drive for you — it's still important to stay cautious behind the wheel. Learn how to keep being a smart driver with this smart technology.

#### Where driver-assist features fall short

Safety sensors may not respond ideally to all real-life situations. For example:

- Lane departure sensors signal if you've drifted into another lane, but they may not recognize an icy patch, faded lane markers or sharp curves in the road.
- Adaptive cruise control will increase or decrease your vehicle's speed based on the pace of traffic ahead, but it may not respond as quickly if another car suddenly cuts over into your lane.
- Cameras with sensors can detect objects in your car's path — like small animals or pedestrians — but drivers may begin to rely on the sensors alone and be less inclined to check their surroundings.

#### Using driver-assist technology safely

No matter how high-tech your car is, it's essential that you:

- Pay attention. With more automated features, drivers may more easily be distracted by electronics or passengers and more. Avoid these common driving distractions to stay safer on the road.
- Provide the brains. Automated systems are helpful — but they're not human. Drivers still need to be able to respond quickly in road situations.
- Revisit the basics. As drivers begin to rely on car features, they may often forget to check mirrors, look in blind spots when changing lanes and other basic driving skills. Get back in the habit, regardless of whether your car is helping.

Take a look at the latest car safety features that new cars have available today. A combination of good driving skills and car safety features may help keep you and your family safe while you are on the road.



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Commentary...

Looking...

Continued from Page 12

Christmas is a season of giving. Yet, there may be friends and loved ones in our circle who don't need for anything.

At the same time we should be cognizant that many just outside our circle need assistance to one degree or another. People who look to give regularly almost always feel a greater blessing and at least as fulfilled as the recipient. Whether directed at individuals or worthy organizations, the feeling of happiness and contentment is irreplaceable. Giving is the true blessing of the season. This is especially true when dealing with lives - people or animals - and their associated groups.

And while it's good to take part and witness generosity during the holiday season, we should be mindful that there are twelve months in the year. Needs don't magically subside after the holidays.

They don't get put on a shelf until next November. Maintaining that spirit of generosity and conviction should be the goal of each of us.

The opportunities are endless. Drawing a blank? Look no farther than the local United Way agencies or another respected local charity. UW agencies have already been vetted so we know their funds are allocated responsibly.

Ask people whom you trust for their ideas. They may know a family that can use some help or a charity that has hard-working volunteers and staffers and spends prudently.

Food pantries can make dollars stretch for food like you can't imagine. There are several ministries in this area that directly help children. There is even a Toys for Tots promotion in this week's issue where this article started. First Metro Bank is also letting readers know that all their branches are serving as drop-off sites until December 9. Animal rescues are always in need.

The reality is that regardless of our position, there is ALWAYS someone who has a greater need than we do. Even a small gesture that may seem insignificant to some can mean the world to others.

Who can we help today? Next month? Next year?

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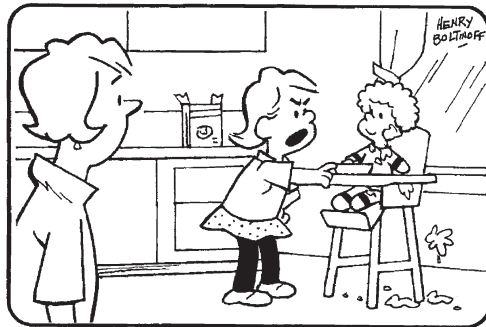


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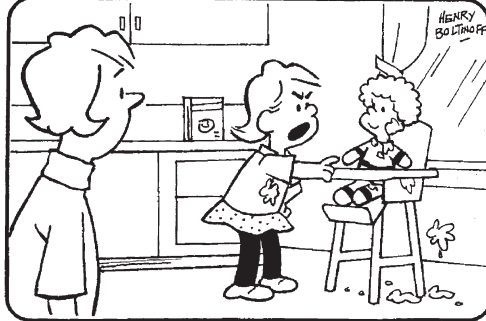
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**Letters...**

**The Transition: Why the Hurry?**

Continued from Page 18

point, it's not beyond the realm of possibility that 270 of them could decide between now and then that they prefer Kanye West and Ted Nugent to Joe Biden and Kamala Harris.

And regardless of what happens on December 14, Donald Trump's presidency doesn't end until January 20.

So, what's the hurry, Joe?

Well, ABC tells us, officially launching the transition process "unlocks more than \$7 million for Biden's team and allows his top advisers to begin outreach to counterparts with every federal agency preparing for the transfer of power."

Joe Biden has spent the last 50 years in national politics, serving in the US Senate, running for president three times, and serving for eight years as vice-president.

Yet he's spent the last three weeks supposedly in a complex process of mulling over just who he plans to appoint to what position, with media breathlessly announcing each momentous leak about his decisions.

If Biden couldn't even get his act together over the course of half a century to have a cabinet picked before the election, why should we believe that a few weeks, \$7 million, and some "outreach" will magically prepare him for the job he's been seeking that whole time?

Cue scary story time: "Biden and his aides had warned that the delay could endanger the lives of Americans amid the

coronavirus pandemic." Joe Biden raised more than a billion dollars for his presidential campaign, at least some of which was spent generating and hyping his plan for dealing with the pandemic.

But unless he gets \$7 million and his staffers get to spend the next eight weeks holding college dorm style bull sessions with the people they'll be replacing, we're all gonna die, see?

Not buying it, Joe.

The only thing Donald Trump and his administration owe to Joe Biden is to get their stuff packed and have it and themselves out of their offices before noon on January 20, 2021. The rest is just theatrics.

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## Medicare Minute "Prescription Drug Plans 3"

Last week we discussed prescription drug plan premiums, deductibles and coinsurance. This week we will continue to look at Medicare prescription drug plans by looking at copays, formularies and provider networks. When choosing a prescription drug plan these six things are very important to consider.

A copay is a fixed amount you pay for each individual prescription. Copays can vary depending on the tier of your prescription. Typically the lower the tier, the lower the copay. A tier 1 drug usually has a lower copay than a tier 2 drug, tier 2 drugs have a lower copay than tier 3, etc. Because different plans may categorize drugs in different tiers it's a good idea to know how your plan treats your prescriptions.

The prescription drug plan's formulary will tell you two important things. First, it will tell you if the prescription you are taking is covered under the plan. Second, it will tell you the tier of the prescription. Knowing the tier of your prescription is important in determining the copay. For example, Plan A may list your prescription as a tier 2 whereas, Plan B may have it as a tier 3. This should tell you that Plan A will have a lower copay on your prescription than Plan B. It will also tell you if your drug will fall in the deductible phase of the plan.

The plan's provider network is a list of pharmacies that accepts the plan. All pharmacies do not accept all plans so if you have a particular pharmacy you would like to use check to make sure they accept your plan. You can do this by simply asking your pharmacist. Also, pharmacies are listed as "preferred" and "standard" under some plans. In this case a "preferred" pharmacy may have lower copays than a "standard" pharmacy.

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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**2/\$4**

BONE-IN  
**SIRLOIN PORK CHOPS**

**\$1.08**

LB.

12 ROLL - CHARMIN  
**ESSENTIAL BATH TISSUE**

**\$5.48**



64 OZ.  
**FOOD CLUB APPLE JUICE**

**\$1.18**



24 OZ.  
**HUNT'S KETCHUP**

**98¢**

NABISCO - 11-13 OZ.  
**CHIPS AHOY! COOKIES**

**2/\$5**

1 LB.  
**ZESTA SALTINE CRACKERS**

**2/\$4**

26-30 OZ.  
**MAXWELL HOUSE COFFEE**

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**2/\$5**



18.5 OZ.  
**PROGRESSO SOUPS**

**2/\$3**



16.3 OZ.  
**SKIPPY PEANUT BUTTER**

**2/\$4**

32 OZ.  
**HUNGRY JACK PANCAKE MIX**

**2/\$4**



27.6 OZ.  
**HUNGRY JACK PANCAKE SYRUP**

**\$2.98**



15 OZ.  
**GOYA CREAM OF COCONUT**

**2/\$5**

6-7 OZ.  
**MARTHA WHITE CORNBREAD MIX**

**2/\$1**



5 OZ.  
**FOOD CLUB COOKING SPRAY**

**2/\$3**



6 PACK - 1/2 LITER BTLs.  
**COKE PRODUCTS**

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**DUTCH FARMS CHEESE SHREDS OR BARS**

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8 LB. BAG  
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**HANDMADE ANTIQUE DOLL, VERY** Nice, perfect condition, \$50, 256-229-5189. Lexington

**HYUNDAI: ELANTRA GLS, 2009** \$5,250 Sunroof, power package, NEW TIRES, just serviced. 256-527-2125.

**ROCKER RECLINER BROWN LEATHER** like new, \$75, 256-810-1100

**2016 WILDCAT RV BY** Forest River, 33'6" Fifth Wheel, like new, two A/C units, three slides, \$27,500. Call 731-607-9688

**PLAY THE GAME DAY SCORE CARD** Contest every week during the football season. Win a \$50 gift card from Longhorn Steakhouse for the best card and another \$50 gift card plus \$50 cash if it contains all winners. Only in the Courier Journal and at CourierJournal.net.

**2020 FRESH BLACK WALNUTS,** three boxes, \$10 ea. Please call 256-227-4010. Decatur

**GUTTER WORKS,** Seamless gutters, gutter guards, clean out and more! Free estimates, 256-394-3497

# Photos...

Continued from Page 12

first-place and a second-place photo. Winning photographers will receive prize packages with items from local businesses and museums.

"We'll share the hashtagged photos on our social media for everyone to enjoy," said Crawford. "In addition, we may use some in our marketing campaigns or other publications. However, we will contact photographers to verify details if we do that. We'll also contact winning photographers before announcing their

prizes. "This year has thrown us so many challenges," Crawford added. "We hope this simplified contest will encourage everybody to participate so that we can all share in the beauty and inspiration of nature."

A partnership program of the National Park Service, National Heritage Areas recognize regions throughout the country that help tell America's story. The MSNHA is hosted by the University of North Alabama and focuses on the themes of music, Native Americans, and the Tennessee River. Email [msnha@una.edu](mailto:msnha@una.edu) for more information.



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# Junior Whirl

by Charles Barry Townsend

1. D \_ D
2. D \_ \_ D
3. D \_ \_ \_ D
4. D \_ \_ \_ \_ D
5. D \_ \_ \_ \_ \_ D
6. D \_ \_ \_ \_ \_ \_ D
7. D \_ \_ \_ \_ \_ \_ \_ D

### A D-To-D Stepwords Quiz!

Today we're interested in finding "D" words. To the left are seven words that begin and end with the letter D. The following hints should help you fill in the missing letters.

1. Something that doesn't work.
2. Needed to sell property.
3. Roofed over.
4. A nameless trinket.
5. Something divided up (slang).
6. To confuse (variation).
7. Found in cars.

Answers On Page 34

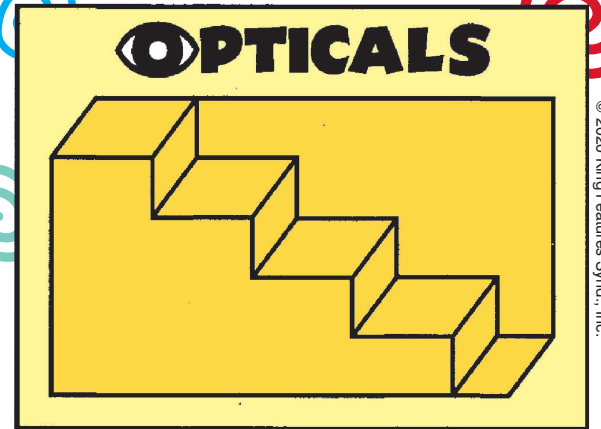
Illustrated by David Coulson



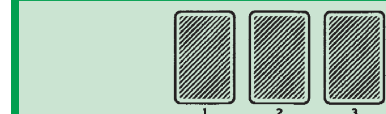
1	2	3	F	4	5
2			U		
3	F	U	D	G	E
4			G		
5			E		

**DON'T FUDGE THIS ONE!** You'll enjoy the sweet taste of success if you can complete this word square. We give you the word FUDGE. Find four more 5-letter words so that all words used read the same across and down.

1. To make mention of.
2. To escape from.
3. A rich candy (given).
4. Trimmed the border.
5. A type of tall grass.



**UP OR DOWN, WE GET AROUND!** Is this staircase rightside up or upside down?



**A SQUARE DEAL!** Three cards have been removed from the deck and placed face down. See if you can figure out their values using the following four hints:

1. Two kings are side by side.
2. Two diamonds are side by side.
3. You'll find a queen next to a king.
4. You'll find a diamond directly to the left of a club.

**MUZZLELOADER 50.C, BLACK KNIGHT**, bolt action, shot once, like new, \$250 OBO, 256-436-6666, Florence.

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

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**ROGERSVILLE: 501 COUNTY RD 596** Sat. 7:00 a.m. Until 2:00 p.m., December 5, 2020  
**7 AM - NO EARLIER PLEASE WEAR MASKS - ESTATE SALE - NOT a yard sale.** Several pieces of NICE oak BR furniture. Dressers, Bedside tables, armoires and computer cabinet. Dining room set with six chairs. Two leaves. bar stools, area rugs. Pfaltzgraff Dishes

**STORY & LEE LARGE book cases**, sofa table, coffee table & end tables Curio cabinets, grandfather clock. Sandicast set of Dogs - collection. Come with CASH, Helper, trailer.  
**301 COUNTY RD 596** (really Elgin)  
**SOUTH ON 101 AT** Hwy 72 in Rogersville (Elgin) then Right on 596 At Fork in road, stay to left. Will be sign. Search FB marketplace for photos

**KINDLE FIRE WITH CASE,** \$40. 256-652-8432 (Huntsville)

**NISSAN: FRONTIER, 1998 \$1,500.** 5 speed, needs work, leave message. 256-383-7744.

**CHEVROLET: TAHOE, 2016 \$37,900.** LOW MILEAGE, 51K, ~pristine condition~ garage kept, heat leather seats, 3rd row seats, , new battery, white/tan, lady driven, 1 owner. 256-566-1412 or 256-566-2341.

**2008 MERCEDES-BENZ SUV, FULLY** loaded, well maintained, extra clean, high mileage but a Must See! \$4,000 Firm, 256-710-2196

**TOYOTA: CAMRY LE, 2010 \$9,950.** V6, leather, navigation, ONLY 83K miles, just serviced! Excellent Condition. 256-527-2125.

**TWO WINGBACK CHAIRS, NICE,** \$25 each; 50" Color TV \$200; Call 256-410-3364 Moulton, AL

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

**OAKWOOD CEMETERY IN SHEFFIELD,** Three lots, all together, \$1,800, 256-710-8927.

**HAVE YOU SEEN KIDSVILLE News!** Yet? It's the Shoals' fun, family newspaper for parents, teachers and kids K-6th grade and IT'S FREE! Kidsville News! is delivered in the classrooms. Copies may also be obtained at any local library, several area merchants that cater to kids and the Courier Journal business office, 219 W. Tennessee St., Florence.

**2015 FOREST RIVER WILD-CAT CAMPER,** 36 ft fifth wheel rear living, well equipped. \$18,500 256-348-7240

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**CHEVROLET: MALIBU, 2011 \$7,950.** 1 owner, 53K actual miles, full power, NEW TIRES, excellent condition. 256-527-2125.

**KING BEDROOM SUIT, QUALITY** solid oak, headboard, dresser with mirror, chest, night stand. \$500. 256-627-3200. Florence.

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**ROOFING - LEAKS REPAIRED,** chimneys flashed, valley repair. All work guaranteed. Free estimates. 256-383-3218

**2 LARGE BRASS LAMPS, 34"** tall. \$25 ea. Handmade taxi cab cookie jar, \$20. 256-355-6501 (Decatur)

**ROOFING - LEAKS REPAIRED,** chimneys flashed, valley repair. All work guaranteed. Free estimates. 256-383-3218

**CABINET AND MINOR HOME REPAIR:** Replace drawer slides, doors, etc. Soffits, fascias, trim work, etc. 256-284-5889

# SIGNS OF THE PAST



*Location: Location: entry at 989 E. Mobile St, Florence statue at 34.8054°N, 87.6654°W*

We honored our veterans in November, but let us not forget our first responders who gave their lives in the line of duty. In Florence, the beautiful Memorial Grove honors firemen and lawmen who made the ultimate sacrifice for their community

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



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<b>02 Honda Civic</b> \$800 DOWN	<b>06 Jeep Commander</b> \$1500 DOWN	<b>11 Nissan Altima</b> \$1200 DOWN	<b>08 Saturn Vue</b> 145K Miles \$1200 DOWN

- \$700 Down to \$2,500 Down -

# Soap Opera Preview

THE BOLD AND THE BEAUTIFUL

Liam to question every decision he'd ever made. Circumstances caused Finn gently attempted to seek answers as Thomas grew more and more intense. Steffy was forced to make a decision of the heart. Altered by Finn that Thomas was in crisis, Hope arrived to find her ex in a desperate and delusional state. She quickly took action as Thomas spiraled out of control with the Hope Mannequin. Steffy discouraged Liam from doing something he might regret. *Wait to See: Hope panics and calls Finn when Thomas has a breakthrough followed by a breakdown. Finn makes a critical diagnosis for Thomas, who is rushed to the hospital. Unaware of Thomas' condition, Liam levels an accusation against him.*

**DAYS OF OUR LIVES**  
Gabi was shocked to find Jake and Kate in bed together. Roman updated Rafe about Hope. Charlie and Claire grew closer. Belle and John discussed his legal situation. Xander grilled Kristen about her mysterious visitor. Sarah tried to get Philip to open up about his time away from Salem. Charlie grew wary of Claire's friendship with Ben. Jennifer and Bonnie made Jack and

Justin jealous. Charlie got caught in a tug-of-war between Philip and Xander. Allie received some upsetting news. Sarah told Xander that they had to break up. A desperate Allie took a page from her mother. Steve and Lucas got into a tense confrontation. Eli crashed Lani's prenatal appointment. Chloe returned to Salem. Kayla told Steve that he needed to ask Tripp to move out. *Wait to See: Tripp is stunned to discover that Ava is alive. Brady and Chloe catch up. Philip catches Sarah snooping.*

**GENERAL HOSPITAL**  
Sam remembered something very important. Carly invited Alexis to stay for dinner. Olivia hoped to play matchmaker. Ava was furious with Julian. Ava came to terms with a terrible situation. A lead took Curtis out of town. Valentin and Martin didn't agree. Maxie ran into Brando. Portia shared an update on her patient. Jason and Sonny contemplated their next steps. Joss confided in Sam. Jordan turned to Portia for help. Peter surprised Finn. Martin shared an important document with Elizabeth.

Taggart lashed out at Carly. Ava looked to Nik for answers. Jordan and Portia had a heart-to-heart talk. Martin was taken aback by an unwanted visitor. Curtis learned that Laura had more information than she first let on. Willow and Michael discussed their relationship. *Wait to See: Carly is furious with Julian. Ava and Nik come to a mutual understanding. Trina has something important to tell Joss.*

**THE YOUNG AND THE RESTLESS** Jack and Jill

shared feelings of nostalgia. Nina arrived home. Abby had a change of heart. Abby and Chance's families gathered for their wedding ceremony. Victor doubted Billy's innocence. Nina had a surprise for Abby and Chance. Jack made a promise for the future. Lily and Billy turned up the heat. Sally pushed Summer's buttons. *Wait to See: Abby and Chance's honeymoon takes an unexpected turn. Victor worries about Adam's future. Christine reunites with Nina.*

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**Estate Sale!**  
**Fri. Dec. 4 - Sun. Dec. 6**  
Fri: 9am-4pm • Sat: 9am-3pm • Sun: 1 - 4pm  
**117 W. Oak Hill Dr. • Florence**  
Oak Hills Sub. (Petersville area)  
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**Terms:** Cash, Local Checks and Venmo Accepted. Everything sells "As-is" and "Where-is." Must bring help to load heavy items, as we are not able to do that. Shop at your own risk. Please wear masks and observe social distancing. A limited # of people allowed inside at a time. Not responsible for accidents, injuries or sicknesses occurring on the property. Walk with caution on the property. Do not block neighbor's driveways.

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*of the Late Martha James*  
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**Sat., Dec. 5 • 9-3 | Sun., Dec. 6 • 1-4**

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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, Tusculumbia 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
2000 Chevrolet Impala	Blue	2G1WF55E1Y9108518	25GB694/AL	8/5/2020
2007 Chevrolet Impala	Red	2G1WB55K379297267	4900AV6/AL	8/29/2020
2009 Chevrolet Impala	White	2G1WB57K991220238	33CG795/AL	9/30/2020
1999 Chevrolet Malibu	Blue	1G1NE52J5X6251137	20CZ321/AL	10/3/2020
2002 Chevrolet Monte Carlo	Blue	2G1WW12E529260676	20DB661/AL	8/18/2020
1998 Chevrolet S-10	Blue	1GCCS1449WK258816	33BD293/AL	4/25/2020
2007 Chevrolet Silverado	Black	3GCEC13J77G519348	41DR262/AL	9/15/2020
2009 Chrysler 300	Silver	2C3KA43D29H571109	33BW311/AL	9/24/2020
1995 Dodge Dakota	Beige	1B7GL23Y75S184122	9639AB7/AL	9/5/2020
2007 Dodge Charger	Black	2B3LA43R07H740991	20DC624/AL	9/13/2020
2002 Dodge Ram	Blue	3D7HA18N12G168031	593XT1/Arkansas	2/17/2020
2001 Ford Crown Vic	White	2FAPF71W41X175698	3K50B1/TN	9/15/2020
1997 Ford F-150	White	1FTEX18L4VNC96656	41BF965/AL	10/25/2019
2009 Ford Focus	Black	1FAHP36N99W199116	7558AY6/AL	10/9/2020
2000 Ford Mustang	Gold	1FAFP4045YF182051	44D66F4/AL	11/1/2019
2000 Honda Accord	Red	JHMC65679YC009072	41HH522/AL	10/2/2020
2004 Honda Accord	Silver	1HGCM5678A143380	NRP5634/Texas	10/11/2020
2008 Honda Civic	Black	2HGFG126X8H515867	47WR131/AL	11/15/2019
2007 Hyundai Sonata	Black	5NPEU46F47H174017	TSA5281/MS	8/12/2020
2008 Hyundai Tiburon	Red	KMHMM66D98U282692	1CC7918/AL	5/11/2019
1992 Jeep Cherokee	Black	1J4FJ5852NL208763	20CP886/AL	10/22/2019
1998 Jeep Grand Cherokee	Black	1J4GZ78Y0WC136332	33BW175/AL	8/20/2020
2001 Jeep Grand Cherokee	White	1J4GX48S91C583296	52JM818/AL	10/1/2020
1998 Lexus ES300	White	JT8BP28G4W0131341	20BZ898/AL	10/9/2019
1997 Lincoln Town Car	Blue	1LNLM82W8VY680865	2391AM7/AL	9/10/2020
2006 Nissan Altima	Silver	1N4AL11D96C218826	6148BB2/AL	9/2/2020
2008 Nissan Altima	Grey	1N4AL21E98N515780	20DA657/AL	7/16/2020
2001 Nissan Maxima	Tan	JN1CA31D11T630030	41AH899/AL	9/17/2020
2013 Nissan Pathfinder	Black	5N1AR2MN7DC669068	TVV187/AL	10/6/2020
2005 Toyota Sienna	Silver	5TDZA23C25S246767	11JH545/AL	7/28/2020
2017 Volkswagen Passat	Black	1VWAT7AXHC044950	8917AV3/AL	9/2/2020

Andy's Wrecker Service does not make any warranties expressed or Implied as to the mechanical condition, mileage, year, make, model or related paperwork on any vehicle. Andy's Wrecker Service has provided as much information as possible for the buyers' convenience on all vehicles. We will not guarantee the accuracy of information on any vehicle. Vehicles are sold as is, no warranties or guarantees. All sales will be final and must be paid for on the day of the auction, seller also expressly reserves the right to bid and purchase at the public sale.

For information or questions containing to any vehicle please contact  
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**FARM + LAND FOR sale/**  
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**2479 CO RD 213** Fleetwood Mobile Home 16x70, 2 bdrm, 2 ba. Bathroom updated, painted inside, two porches. \$3,500. Must be moved, you move. 256-810-4701.

**FOR SALE BY OWNER,**  
112 Harris St., \$5,000 cash, Call Billy 1-205-603-2037

**Randall on Real Estate**  
News & Tips on the Shoals Market



## The Holiday Season

As we enter December and continue through the holiday season, I thought the timing was right to discuss whether or not this is a good time to put a home on the market.

My rule of thumb on this is simple: If you are ready to sell and mentally committed to sell, it's time to put your home on the market, regardless of the season, month or even the market for that matter.

You may have fewer showings this time of year, but the showings you DO get might actually be higher quality showings than other times of the year. By higher quality I mean that the potential buyers looking at your home may be more "ready, willing and able" than at any other time. The fact is, if someone is looking at your home from mid November to late December and into early January, they are probably very serious. This is a very busy time of the year and the "tire kickers" are far too busy with shopping, office parties, family gatherings, travel, etc... Think Quality over Quantity.

Another reason is that buying a home is emotional and how could you possibly make a home feel warmer or more inviting than with Christmas decorations, lighting and music. Imagine when someone walks into your home from the winter temperatures and is welcomed by the smell of freshly baked goods in the kitchen and the warmth of a fireplace...

Tips for selling this time of year:

- Keep the gutters clean and clear of debris.
- Make sure trees and shrubs are neat and trimmed and landscaping is free of leaves and debris.
- Clean windows and doors.
- Make sure all walkways are clean and clear.

Statistics might tell you that more homes are traditionally sold from April to October, but people still buy homes from October to April. The best time to have your home on the market is the time when you are committed to selling it. Once you decide that you are ready to move forward, start the process immediately, regardless of the time of year. Your buyer may be headed to town to look over the next two weeks and you don't even know it yet. Let's be ready for them!-mr

Please feel free to send your questions. Rest assured I will only use your first name when I answer your questions. Email to: questions@mikerandallhomes.com or mail to:

Questions for Mike Randall  
Coldwell Banker Pinnacle Properties  
2093 Florence Blvd, Florence, AL 35630

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**FLORENCE HOUSE FOR RENT:** 115 S. Franklin Street 3 bdrm., 1 ba., \$525 Rent, \$525 Deposit, Carport, Exterior Storage. 256-764-3137.

**FLORENCE APT FOR RENT:** 226 E. Hawthorne St. Loft Apt., 2 bdrm., 1 ba., \$325 Rent, \$300 Deposit. 256-764-3137.

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## Loretto...

Continued from Page 12

entry fee. Your gingerbread house must be assembled and brought to the senior center no later than 11:30am. It must be made from gingerbread and all items must be edible. The winner will be decided by public vote.

The cakewalk only requires a one dollar entry fee and there will be plenty of photo opportunities with Santa and Mrs. Claus... and the Grinch! Several food vendors will be on site as a pause between visits with the wide variety of shopping vendors. The always-popular Cadillacs will also be playing during the Christmas Festival from 1:30-3pm.

This will be a perfect event to exercise responsible social distancing while still having a great, festive time. Bring your chairs to enjoy all the entertainment.

All proceeds from the Christmas Festival will be used to purchase additional lighting for Weathers Park.

## Notes...

Continued from page 19

- Flea/Tick Control
- HW Testing
- HW Preventative
- Vaccine

Submit your Pet Wellness application from our Facebook page REAL Rehomeducate Adopt Love or website [www.rehomeducate.webs.com](http://www.rehomeducate.webs.com)

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

**Burrell-Slater Athletic Hall of Fame Induction Dinner for 2021** has been changed from its regular time in February to April 9 due to the coronavirus.

Nominations for honorees are presently being accepted. Athletes who excelled in sports at historic Burrell-Slater School are eligible for this prestigious honor. Applications may be obtained from any Hall of Fame committee member or by calling 256-710-9057. All applications are due by January 15, 2021. Additional information is also available from Dave Smith, Samuel Brewer, or John Humes.

**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.

The Friends Bookstore 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.

**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 Volunteer.

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](http://www.ShoalsCASA.org).



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

Hi there. I'm **LOLA** and I'm looking for my forever home. I'm unsure what a breed is but the people feel I may be a lab mix. Go figure. Daddy was a traveling salesman. I was born January, 2020 so I'm just a young lady. I'm very sweet but can be timid. I'm up to date on my shots and being spayed. I would love a family to call my own and be loved by. If you're interested in giving me my forever home, please email PAWS at [shoalspaws@gmail.com](mailto:shoalspaws@gmail.com)



**ALL BLACK CATS & KITTENS only \$25!**

Adoption fee includes spay or neuter & rabies! Please call the Colbert shelter at 256-381-4073!

**BARNUM** is around 10 months old and 45 pounds. This boy is the kind of guy that brings the party wherever he goes! He loves toys, and has been super playful with dogs he has met at the shelter. This sweet boy tries really hard to keep his kennel clean. Barnum can be very talkative and looks at us in a way that makes me think he's sure we speak the same language. He is adorable, smart, full of personality, and looking for a good home! **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Adoptions are by appointment only. Please call Florence Lauderdale animal services at 256-760-6676 to meet this amazing dog.



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-  Kidsville News! Prizes from Courier Journal

Info below must be completed to qualify.

Child's Name \_\_\_\_\_

Age \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone Number \_\_\_\_\_

Mail or Bring Entries to: Courier Journal  
219 W. Tennessee St.  
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**ENTRY DEADLINE**  
**Thur., Dec. 17 NOON**  
Winners will be announced in the Courier Journal Dec. 23 issue & the January Issue of Kidsville News.



Drawings are judged by our staff on the basis of talent of the child's age ability. IT MUST BE COLORED BY THE CHILD. Winners are not selected at random. One entry per person. One winner per family. You may also download and print this entry form from our website: [www.courierjournal.net](http://www.courierjournal.net)

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We're back in all local schools and libraries this week with a fun-packed ... **December Issue!**

Page Flip version available for both counties at [www.kidsvillenews.com/lauderdale/view-current-issue/](http://www.kidsvillenews.com/lauderdale/view-current-issue/)



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In relatively simple matters insurance companies will pay claims. If your car was rear-ended at a light and you don't claim injury, you can probably handle your own case. The probably is to alert you to those situations where the person who caused the accident doesn't have insurance, doesn't report the accident to their insurance company or denies liability.

One thing I feel obligated to point out at every opportunity is that although the insurance company that paid for your car seems to have accepted liability, they have not. They may very well pay for your car and later dispute liability. If they don't dispute liability and you claim injury they certainly will dispute the extent of your injury.

The other person's insurance company will not pay your medical bills until you are through with your treatment. Do not send them your bills. Send your bills to your Blue Cross Blue Shield or Medicare insurance. You may very well have medical payment coverage on your automobile that may pay some of your medical bills for treatment.

Where they will get you is on the recorded statement. I do not let my clients give a recorded statement until they have talked about what happened with me. Insurance company adjusters are not lawyers and have no obligation to the bar or the court system. If you were to talk to a lawyer for an insurance company they would tell you that they were acting as an attorney against you.

Insurance company adjusters are there to limit the amount of money their company pays. They may seem friendly, but they are not your friend. Never forget that.

Buckle up, drive safely and as always your referrals are appreciated! 256-764-0112



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Accepting bids now until live auction ends on Wednesday, December 9th at 11:45 am.

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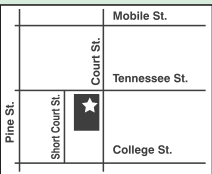
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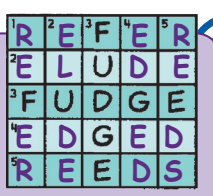
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One entry per person. Winners will be announced each week in our paper and on our website. Winners can pick up their Gift Certificate at the Courier Journal office beginning Wednesdays after 12 Noon.

**Wonderland Under Warrior Returns to Rickwood Caverns for 2020**

MONTGOMERY – One of the state's unique holiday traditions returns this year at Rickwood Caverns State Park.

The park's centerpiece cave system will be home to "Wonderland Under Warrior," a magical experience as the cave is transformed into a festive underground winter wonderland. Holiday light displays and decorations accentuate the cave's natural formations.

"Wonderland Under Warrior is one of the top attractions at the park every year, and it's the perfect way to get into the holiday spirit," Rickwood Caverns State Park Superintendent Chris Bentley said. "We are extremely pleased to keep this holiday tradition going for all of our guests."

Wonderland Under Warrior runs through December 30, operating from 2-8pm, on the days it is open. The last tickets will be sold each day at 7:30pm.

The cost is \$10 per person. Wonderland Under Warrior is open almost daily, with the only closed dates being December 1, 7, 8, 14, 15, 24 (Christmas Eve), December 25 (Christmas Day), and December 31 (New Year's Eve).

A complete schedule can be found on the park's website. All regular cave tours are suspended for the duration of "Wonderland Under Warrior" and will resume in 2021.

All cave visitors are required to wear masks as part of COVID-19 precautions, and guests are

required to maintain a social distance of 6 feet from anyone not in your immediate family. Capacity restrictions will be enforced by park employees in the cave, nature center and gift shop and must be followed by all guests.

Hand sanitizing stations are located throughout the cave, and park staffers disinfect frequently.

The cave temperature remains at 62 degrees year-round, which makes it the perfect place to visit on a cold day. The park's gift shop will be decorated for the holidays and offer unique gifts, ornaments, snacks and hot cocoa to purchase.

Finally, "Wonderland Under Warrior" features an out-and-back self-guided tour, so the 110-step ascent at the end of the normal cave tour is not required. This makes the walk easier for anyone with mobility issues and small children. The entire walk is about a mile in the cave.

"Wonderland Under Warrior has become one of the top holiday attractions in the entire parks system, and we know many visitors look forward to it every year," said Greg Lein, Director of the Alabama State Parks System. "The parks system offers unique experiences from the state's Gulf Coast beaches to the gorgeous scenery in the foothills of the Appalachian Mountains in northeast Alabama. Diving deep into Rickwood Caverns is a holiday experience unlike any other, and it represents another way to offer our guests something truly adventurous and memorable."

Rickwood Caverns State Park is located just off Interstate 65 in Warrior, about 30 miles north of downtown Birmingham and about 75 miles south of Huntsville.

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