

# Premier Readership-Ready to Buy! PRINTED IN THE PROPERTY OF THE PROPERTY ALL PROPER

## **UNA Listed** in Rankings

FLORENCE –UNA has been awarded top ranking status by Intelligent.com, a website that provides unbiased research to help students make informed decisions about higher education programs. UNA was listed as part of the comprehensive research guide based on an assessment of 2,277 accredited colleges and universities in the US.

UNA was ranked in the US for these degree programs:
• MBA in International

- Business Degree, #2
- Master's in History Degree, #17
- Master's in Human and **Family Development** Degree, #20
- History Degree, #21
- MBA in Project
   Management Degree, #31
- Colleges in Alabama, #3 in state

The 2021 rankings are calculated using a scoring system which includes student engagement, potential return on investment, and leading third-party evaluations. The methodology used by Intelligent.com utilizes an algorithm that collects and analyzes multiple rankings into one score in order to compare each university's degree program.



SHOALS-The Courier Journal **Easter Egg Hunt** begins in this week's issue and

continues next week. Readers may search through the Courier Tournal and count all the Special Blue Or Black & White CJ Easter Eggs in each

See SHORTs... on Page 2



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

Volume 137 Number 23

March 24, 2021

POSTAL PATRON

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

total market coverage

**MUTTNATION** 

GRANT of \$5,000

A Heart

to Save

Maxeff Motor Receives

provider,

announced

LLC,

testing of the company's Maxeff Induction

Claims of the motor's performance

and efficiency proved to be controversial

among engineering and industrial circles.

Industry professionals expressed doubts regarding the motor's performance claims.

Independent

Validation

**FLORENCE** 

Shoals - based

industrial

technology

Motor Generator.

the positive results of

independent verification

solutions

Adventech,

The Torque

Verification of weekly circulation upon request Serving North With Qualifying NEW AC System

OFFER EXTENDED! Call for details. Valid thru 3/31/21. American Standard.

AL HVAC 91114

KILLEN-Miranda Lambert's MuttNation Foundation and Tractor Supply

Company have teamed up to provide \$250,000 dollars in grants through MuttNation's Mutts Across America program. A surprise \$5,000 donation Mutthstion Foundation was made to one shelter or foster-based rescue in each state across the country.

The Alabama winner is Heart of

See MUTTSNATION... on Page 15

### For information about advertising in this spot, call 256-740-4701 instance, that it was as much as 30% more efficient traditional industrial-

grade electric motors without sacrificing necessary torque.

The published verification data was the result of February 2021 testing conducted NVLAP-accredited, independent laboratory Advanced Energy.

See MOTOR..... on Page 11

# Students at NWSCC Looking Upward

MUSCLE SHOALS -- The Upward Bound Program at Northwest-Shoals Community College is now accepting new students in grades 9-12 who are interested in going to college and furthering their education.
The Upward Bou Bound

Program is a federallyfunded program that serves students in 13 area schools. Participants

receive free tutoring, free ACT preparation classes, and the opportunity to earn free

college courses.

The NW-SCC Shoals campus program serves students attending Central High School, Colbert County High School, Florence High School, Lexington High School, Rogers High School, and Wilson High School.

See UPWARD... on Page 6

### **UPWARD BOUND**

Grades 9-12 13 Area Schools

**Free Tutoring Free ACT Prep** 

# Inside this Iss



**Online Only:** 



- On Your Debt
- Ask the Attorney **Medicare Minute**
- Insurance Insights

& Kids



Adopt-a-Friend Hocus • Soaps CJ Egg Hunt

Virtual Speaker Series Launches

Dave Ramsey Savvy Senior

**SIGNS of the PAST** 











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American Standard.

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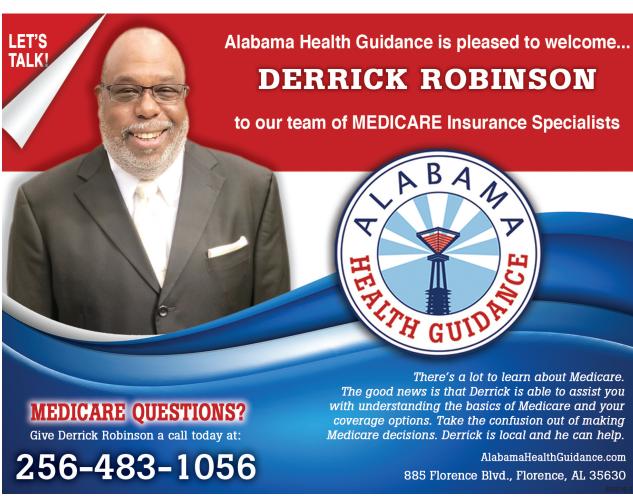
Call for details. Valid thru 3/31/21.



256.381.7195

**AL HVAC 91114** 







Advertise in the Courier Journal! Courier SEE PAGE 6 for details.



### Shorts...

### The Egg Hunt is Back

### **Continued from Page 1**

issue March 24 and March 31 and submit a total for each issue separately. Only the designated CJ Egg Hunt eggs like the two that appear here should be counted.

There is a limit of one entry per week per person or email address. That gives each person two chances to win. Find all the CJ Eggs (including those in this article) and submit your tally on our website, www. courierjournal.net, or mail your guess with your name, address, and phone number to: CJ Egg Hunt c/o Courier Journal, 219 West Tennessee Street, Florence, AL 35630

### **Troy Student Scholarships**

TROY-- The Troy Foundation provides stewardship for a number of scholarships which are established through the generosity of private donors to assist TROY students in their educational pursuits. Troy University is pleased to recognize Foundation Scholarship recipients for the 2020/2021 academic year. Local students who

received scholarships are: **Bradi Beavers** of Killen Alex Cole of Athens **Amber Flowers** of Madison

**Erin Kev** of Florence Joniah Lewis of Florence

Shaley Smith of Madison

Madalyn Wilson of Athens

### **Loretto Telecom** Grant for \$1.7M

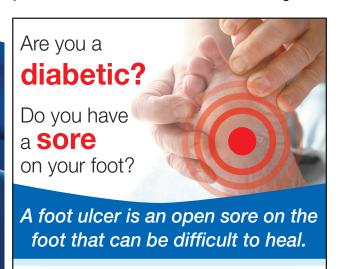
LORETTO, TN -Loretto Telecom has been awarded \$1.7 million to be used to continue the company's expansion of fiber internet/broadband services throughout Lawrence County, TN.

The state of Tennessee awarded the grant based on Loretto Telecom's demonstrated ability to implement and sustain its fast internet projects long-term with strong community support.

Loretto Telecom General Manager, Jason **Shelton**, explained, "The funds will be used to further expand Loretto Telecom's fiber network into rural unserved areas of Lawrence County. This is a great opportunity to build on our existing Fiber Optic network already in place.'

Shelton explained, "Our broadband

See SHORTs... Page 6





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SHOWERS FOR VETERANS You may qualify for a grant up to \$6,800 for a walk-in shower with a seat and grab bars, if you have a 50% or more service related disability. Your safety is our priority. Call Patrick for more information 256-627-8007

TOYOTA: AVALON XL, 2003 \$5,650 Black with grey leather, MICHELIN TIRES, excellent ser-vice history, Super Clean! 256-527-2125.

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SEWING MACHINE REPAIR, MOST makes & models Free estimates. Ken's Sewing Center, 256-381-0161.

OCCASIONALLY YOU MUSEE an ad duplicated and times throughout the done at the request fourier formula of the continuous Courier formula of the continuous Courier for the co reading your Courier Egg Hu

### ROGERS REMODELING

Specializing in kitchens, bath-rooms and decks. Also do all types of home repair and insur-ance claims. Drywall, ceramic tile, vinyl siding, replacement windows and metal roofing. 256-394-3827 or 256-247-8384

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 various other locations and the Courier Journal business office, 219 W. Tennessee St., Florence. For more information call Tom 256-740-4701.

# Let entertainment bloom this spring with Shoals Satellite!

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All offers require credit qualification, 2-year commitment with early termination fee and eAutoPay, Prices include Hopper Duo for qualifying customers. Hopper, Hopper w/Sling or Hopper 3 \$5/mo. more. Upfront fees may apply based on credit qualification. Fees apply for additional TVs: Hopper \$15/mo. Joey \$5/mo., Super Joey \$10/mo. After 3 mos., you will be billed \$30/mo. for premium channels unless you call or go online to cancel.





### See who's at the door, right from your TV.

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Use the DISH Voice Remote with Google Assistant to find shows, dim the lights, set the thermostat and more. Yours. free, when you sign up today.



quires internet-connected Hopper, Joey or Wally device. Customer must press Voice Remote button to activate feature. Google Assistant Smart Home features require Google account and compatible devices. Google is a trademark of Google LLC.

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Qualification: Advertised price requires credit qualification and eAutoPay. Upfront activation and/or receiver upgrade fees may apply based on credit qualification. Offer ends 7/14/21. 2-year commitment:

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**HONDA** SHADOW **VLX600**, One owner, pictures available, \$3,500, 256-436-0625 TEXT MESSAGES ONLY.

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



KIA: SOUL, 2013 \$7,500. EX deluxe fully loaded, almost every option. moonroof, a/c, p/s, p/b. tilt/telescopic wheel. AM/FM, CD, mp3, infinity audio system with uvo, bluetooth. front air bags with full length side curtain air bags. Cruise control. 18" wheels, desert sand exterior color with black cloth interior. One owner. No wrecks or damage. Very good condition. 113k miles . 2.0L engine with auto. trans. 256-762-2161.

CHEVROLET: VENTURE, 1999 V6, 3400 engine, heater, power window, power brakes, handicap lift in back. \$1,600 obo. 256-347-3160 (no texts)

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

- following week's issue.

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

Bring in person.

All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. We do our best, however, there is no guarantee that this free information will be published each week in the paper. Visit our website for a complete



list of community notes. If your item MUST appear in the paper a certain week, we suggest you also place a paid ad by calling 256-764-4268. That way it will be in at least one area of the paper. When your community note is published, your event will have covered in two different least one. coverage in two different locations.

Let Us Egg Your Yard - Help Us End Alzheimers. How would you like to wake up to a yard filled with candy stuffed eggs and a note from the easter bunny? 30 Eggs = \$25; 40 Eggs = \$45; 70 Eggs = \$65. All proceeds go to the Alzheimer's Association.

Please contact Ashlev Fike at 256-366-3362 or Jessica Jackson at 256-762-9747 to hold your spot or for more information

March is Red Cross Month, and the Red Cross is celebrating blood, platelet and plasma donors for stepping up to meet the constant need for blood amid the pandemic.

A year ago, many things in the world aused due to the COVID-19 pandemic. But the need for blood never stopped. Today blood donations are just as essential, and the American Red Cross urges individuals who are healthy to make an appointment to donate blood.

More donors, especially those with type O blood, are needed now to ensure that patients have lifesaving blood products available for emergencies and everyday medical treatments. visiting everyday medical treatments. visiting RedCrossBlood.org, calling 1-800-RED CROSS (1-800-733-2767) or enabling the Blood Donor Skill on any Alexa Echo

COVID-19 antibody test results will be available within one to two weeks in the Red Cross Blood Donor App or donor

portal at RedCrossBlood.org. Athens: Wednesday, March 24, 2-6pm, Clements Baptist Church-Gymnasium, 8690 US Hwy 72 West

See NOTES... page 7



Hello, Medicare savings.

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www.VivaHealth.com/Medicare

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representation is made that the quality of legal services to be performed is greater than the quality of legal services to be performed by other lawye We are a Debt Relief Agency and Attorneys at Law who, where appropriate, help people file for relief under the Bankruptcy Code





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

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

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

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

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

ADVANCE PAYMENT IS REQUIRED in cash, check or Credit/Debit Card. Phone-in Ads MUST be Charged to Credit/Debit Card! NO EXCEPTIONS! NO REFUNDS!

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**Commercial Rate** 4 LINES Prepay - applies to all REAL ESTATE and anyone engaged in sale of goods/services on a recurring basis or for profit, licensed or not. 1 vehicle per ad. Each additional line - \$1.50

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

CASH DISCOUNT - 6 Weeks/4 lines \$35.00. Each additional line - \$7.50

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4.7	*one line is approx. 30 charact
Name	
Address	

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

MAILING ADDRESS: Courier Journal, 219 W. Tennessee St., Florence, AL 35630 Please Print Ad Clearly. NOT RESPONSIBLE for illegible handwriting **Questions?** Call our office at 256-764-4268.

### Shorts...

### **Loretto Telecom Grant for \$1.7M**

### **Continued from Page 2**

internet speeds are unmatched throughout the surrounding area. Everyone here at Loretto Telecom is part of our local Lawrence County community. We are committed to working every day to improve the lives and opportunities for everyone who calls Lawrence county home. We look forward to reaching every corner of the county.'

To learn more about Loretto Telecom, a SkyBest Company, visit lorettotel. com or call 931-853-4351.

### State Capital Reopens

MONTGOMERY -Alabama Capitol and the Governor's Mansion have recently reopened to the public for unscheduled visits. Both have been closed for the past year due to the COVID-19 pandemic.

'As more Alabamians voluntarily get vaccinated and our COVID-19 numbers continue in an encouraging direction, it is only proper that our state capitol and governor's mansion are once again

open to the public," said Governor **Kay Ivey**. "I appreciate the people of Alabama being patient and abiding by the COVID-19 protocols. However, I'm excited to announce that we can safely welcome folks back for a visit."

The Alabama Capitol is open for self-guided tours Monday-Friday, 8am-4pm. The Goat Hill Museum Store within the Alabama Capitol is now open to members of the public Monday-Friday, 8am-4:30pm. The Alabama

Governor's Mansion is open to the public weekly on Tuesday and Thursday by appointment via Tours@mansion.alabama. gov or by calling 334-834-3022. Additional information on hours and scheduling a tour may be found on the governor's website.

Individuals visiting all locations are required to observe the state's current public health order, including the wearing of masks and adhering to social distancing guidelines.

### **Heritage Grant** Deadline 4-15

FLORENCE—The Muscle Shoals National Heritage Area is

See SHORTs... Page 8

256-757-1507

**Store Hours** 

Wed. - Fri. 9-6

Sat. 8-4

Jandy

### Courier Journal

### **Personnel**

### **EDITOR & PUBLISHER**

Thomas V. Magazzu

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### **CIRCULATION**

Steve Pope

### **OFFICE HOURS:**

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

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### **219 W. Tennessee St.**

Florence, AL 35630 256-764-4268 Fax: 256-760-9618

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

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

### 219 W. Tennessee St. Florence, AL 35630 or email to: 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 Advertisers are responsible for all content and claims in their advertising.

**DEADLINES:** Issues Published Every Wednesday

INSERTS - 5 pm Thursday DISPLAY ADS - 5 pm Thursday CLASSIFIED ADS - 5 pm Friday unless otherwise specified

### **Upward...**

### **Continued from Page 1**

NW-SCC Phil The Campbell campus serves attending students Belgreen High School, Haleyville High School, Lynn High School, Muscle Belgreen High Shoals High School, Russellville High School, Sheffield High School, and Vina High School.

To be accepted into the program, students must be first generation college students and meet yearly household income standards.

Prospective participants may fill out an application online at www.nwscc. edu/upward-bound or ask their guidance counselor for a paper application.

### **Buy Local. Sell Local**





Turn South & Go 1 1/4 mi. Down Big Oak Rd. (Co. Rd. 107) Center Star

Member of: Polaris Scarpay

ProTeam HAYWARD

# Notes..

Continued from page 4

Fish Fry at East Colbert Church of Christ Saturday, April 3, Noon-5pm. Adults \$12 each. Children ages 5-11 \$6. Carry Outs Only! (All proceeds to

The charming town of Linden, TN is hosting its 13th annual Blooming Arts Festival on March 26-27, an annual signature event and one of the region's leading outdoor festivals. The free event, had more than 150 artists registered in 2019 and attendance near 10,000.

Linden's downtown Main Street features wide sidewalks, retro lampposts, Street restored architecture, and beautifully landscaped trees; the perfect backdrop for showcasing creative arts and crafts.

In addition to arts & crafts exhibitors a full schedule of live music is planned for both days plus the always-popular Kids Zone, complete with rides and many fun activities. Blooming Arts Festival is free and open to the public.

For more information, visit www. bloomingartsfestival.com

International Student Exchange (ISE), a non-profit organization, is looking for volunteer families to host international high school students in the coming academic year. Host families can expect to gain a new family member, experience a new culture, create lifelong friendships, and make a positive impact locally and globally.

The international exchange students

are between the ages of 15 and 18 and come from countries such as Denmark, Spain, Belgium, Germany, Thailand, Brazil, Italy, Norway, and many others. American teenagers can also study abroad through International Student Exchange.

The deadline to match students with families is August 31 and families can select an international student based on shared interests, hobbies, gender, etc. Family screening includes a background check, an in-home interview, and a verification of personal references The international students are Englishspeaking and have their own spending money. Americans provide the caring environment, room, and daily meals. Families who host ISE students

are eligible to claim a \$50 charitable contribution deduction on their itemized tax returns for each month they host a student

International Student Exchange Regional Advisor, Gretchen Mitchell, at 731-607-1064 or visit their website at smokvmountains.iseusa.org

March Holy Days of Religions in the Shoals- Buddhist: Magha Puja Day March 28

Poetry Contest for 7th -12th raders!! The Kappa Phi Omega Chapter of Alpha Kappa Alpha Sorority Graders!! Incorporated is having a Poetry Contest All 7th - 12th graders are welcome to enter! 1st, 2nd, and 3rd place prizes will be given away! Suggested Theme: "The

Harlem Renaissance".
Entries must be recorded and emailed, original or recitations, and no longer than 3 minutes. The deadline for entries is April 3. Go to bit.ly.com/kpopoetry to register! For more information, please call 256-542-1258

Want to list your event in Community Notes? Email your information to editor@CourierJournal.net.

Scale Back Alabama, the state's largest wellness program, is extending the 2021 start date to Monday, April 5. Originally slated to start on Monday, March 1, the program will now kick March 1, the program will now kick off the following month in an effort to accommodate a bigger and better participant experience. Anyone who lives or works in Alabama and wants to develop a healthier lifestyle is encouraged to register for the free program. Registration closes on April 4. Information describing the entirely virtual program can be seen at https://scalebackalabama.com/

The American Red Cross has kicked off its Annual Fund Drive, looking for 1,000 supporters to boost the 2021 Annual Fund and provide urgently needed aid to families facing their hardest moments throughout the year.

Your generous support helps AMC

to respond immediately whenever and wherever they're needed, in local communities and nationwide. And monthly support powers the American Red Cross mission, year-round. When you make a monthly gift to

provide steadfast support for families.

Hey'll also send you a special Red Cross mini first aid kit in a vintage-inspired tin. For more information or to donate, call 1-800-435-7669 or visit www.redcross.org/donate/annual-fund.

For information, contact See NOTES... page 23

# **BBY LOBBY**

FIND A LOCATION NEAR YOU OR SHOP ONLINE AT HOBBYLOBBY.COM STORE HOURS: 9 A.M. - 8 P.M. • CLOSED SUNDAY PRICES GOOD IN STORES MONDAY, MARCH 22 – SATURDAY, MARCH 27, 2021.
PRICES GOOD ONLINE SUNDAY, MARCH 21 – SATURDAY, MARCH 27, 2021.
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Categories Listed

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

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Corkboards & **Dry-Erase Boards** Excludes Crafts Department Excludes items in the Art Departmen

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

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

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ALWAYS

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**Ready-Made Open Frames** 

6

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### **PARTY 50**% Most Categories Listed All Paper Craft & Gift Bags Includes Solid & Prints

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12" Balloons 25 Count Solid Color 1.59 Candy Wafers 12 oz bag • Regular 2.99 **1.99**  Solid Color Table Cover Rectangle 54"x108"

All Rolled Basket & Gift Wrap 99¢ 1.49



### an Affinity Company 🚓 **Daylight Savings Time**

March 14th marked the arrival of Daylight Savings Time for 2021. Beginning in our country as a measure to conserve energy during World War I, it became a national standard in the 1960's. The caption "Daylight Savings Time" is better known by the phrase "Spring Forward," or as the red circle on the calendar when we lose an hour of sleep.



Howell Bigham

Have you ever considered that "Daylight Chaplain Savings Time" is a continual process for the terminally ill? Due to the absence of a positive prognosis, patients have long days, facing struggles presented by life-limiting illnesses. Good Samaritan Hospice reels in those long days through superb nursing care and kind, attentive visits. Do you have a family member whose days have become cloudy and dark? Let Good Samaritan Hospice open the curtain of excellent hospice care, allowing your love one to experience better quality-filled days.

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> at Lipscomb in Nashville, TN

For complete schedules and ticket info: www.roarlions.com

The 2021-2022 City of Florence **CDBG Annual Action Plan** will be on review for 30 days:

beginning Tuesday, March 23rd on the City of Florence website www.florenceal.org

Comments concerning this plan may be submitted via email to <a href="mailto:cdbg@florenceal.org">cdbg@florenceal.org</a> For any questions, please call 256-740-8806

## Shorts...

### **Heritage Grant** Deadline 4-15

**Continued from Page 6** 

accepting applications for community grants. Application deadline is 5pm on Thursday, April

Grant awards from \$1,000 up to \$7,500 are available for heritagefocused projects in MSNHA's six counties:

Colbert, Franklin, Lauderdale, Lawrence, Limestone, and Morgan. Proposed projects must focus on assessment. preservation activities, interpretation, archiving, or workshops and training sessions. Projects must be connected to one of the MSNHA's themes of music, Native American culture or the Tennessee River. Grant recipients will pay their approved expenses and then be reimbursed pending approval of their documentation.

Grantees also must match their grant awards 1:1 with approved volunteer hours and/or approved additional expenses not covered by federal funds.

Guidelines, applications, and instructions are at www.msnha.una.edu/ community-grantsprogram/. Applicants may send an application draft for review by April 1. Visit the MSNHA website at http://msnha. una.edu/, or email msnha@una.edu for details.



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

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of the Shoals welcomes...

### Dr. Robert Dickson **Primary Care**

Medical Degree: Lincoln Memorial University, Harrogate, Tennessee

### Residency:

North Mississippi Medical Center, Family Medicine Residency Program, Tupelo, Mississippi

Dr. Dickson, his wife, Alisa, and their children live in Florence.

Dr. Dickson is now seeing patients at the Greenhill Clinic.

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Dr. Pepper Products 6 Pk. Liter Bottles

**Dr. Pepper Products** 12 Pk. 12 Oz. Cans

### FINEST **PRODUCE** SEASON'S













### Motor...

### **Continued from Page 1**

"This day has been 50% of global electric a long time coming," said Adventech CEO Ron Ballman. "We are so proud to publish our data and finally address the doubters with thirdparty validation of our performance."

Ballman reflected on the long-term impact of the Maxeff motor's performance. "It is our passion and core belief at Adventech that now is the time to address carbon emissions and grid dependency. Over

**Black Hearth Chimney Sweeps** 256-710-0292 **Dryer Vent Cleaning Rainwater, Birds, Critters? A Quality Chimney Cap** Will Help! We will get O your fireplace ready! Give us a call today.

power is consumed by electric drive motors. With a power factor of 0.99, efficiencies of 94%+ and remarkably high levels of torque without sacrificing efficiency, Adventech resolves issues that no other induction drive motor can address."

Ballman indicated that more than 3,000 Maxeff motors are in service around the globe with companies as varied as Solvay Chemical, Smelter Services, North American Lighting, and Miller/Coors. The motors are Coors. The motors are credited with delivering millions of dollars in savings over the 8+ years Maxeff motors have been in place.

Induction Drive motors in the industrial market sector alone account for as much as 25% of global electric power consumption. Acknowledging elimination of electrical

waste and improved efficiency has a global valuation of billions of dollars, it is the reduction in grid dependency that Adventech has most excited.

Ballman concluded, "Adventech is providing real solutions to carbon emission issues. While there are a number of competitive products that claim to address grid dependency concerns, Adventech challenges any of our competitors to a head-to-head comparison. Our technology does more work for less money while resolving the waste factor. It is that simple."

The report in its entirety and customer-submitted performance data and reviews are all available at adventechinc.com.



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NOW HIRING COOKS AND Servers apply within at either lo-cations. Lil Capones, Cox Creek or Cloverdale, Florence. Must be able to work nights and week-

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### **NEWSPAPER** REPORTER

The Decatur Daily, a five-day daily covering three counties in north Alabama, seeks an aggres-sive news reporter willing to ask tough questions, develop sources and dig for stories of importance to our readers. We are looking for a productive reporter who can handle hard news and tell a compelling story. The successful candidate will cover a wide range of topics, including local government, education and police Accuracy is essential. Experience is a plus but not required. The job can be designed to fit an applicant's skills and experience.

Send a brief cover letter, five of your most current, relevant writing samples and resume including references to: Eric Fleischauer, eric@decaturdaily.com

### **ELDER SITTERS NEEDED**

Hill's Helping Hands Florence AL and surrounding towns

Wanted for immediate employment: EXPERIENCE a plus, but NOT NECESSARY. Candidate must be responsi-ble, dependable, honest, loyal level-headed, respectful, and patient; Must be 18+ and hold a alid driver's license/insurance; Must have flexible schedule; Hiring Full-time/Part-Time/ PRN; Competitive Pay.

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Improve your household income in only a few hours each day, five days a week, by delivering the Times Daily, Start saving, pay off your car, pay rent or mortgage, you decide! Routes available in the following areas

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Contact Roy Foust 256-740-5782

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tinish.

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• Ability to prospect new business via cold calling and other prospecting techniques

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Sales Director -Mr. Baretta Taylor

baretta.taylor@ decaturdaily.com

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### Community Outreach **Position**

for Lauderdale. Colbert, Franklin, and Lawrence

The Kids and Kin Program is seeking a full-time degreed professional to provide training and educational support to relative care providers. Job duties include: facilitate trainings, conduct presentations and recruit relative care providers. Preferred qualifications include experience in early education, public speaking, community outreach, meeting and excellent organization, communication, and computer skills. Daytime availability is required with occasional evenings. Individuals are required to have reliable transportation and a good driving

Interested candidates should submit a letter of interest and resume by email to

> kcamp@ <u>familyquidance</u> <u>center.org.</u>

### **NOW HIRING** Full-Time CDL & Non CDL **Truck Drivers for Local Deliveries**

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### **Part-time Production Worker**

TimesDaily has openings for entry level positions in our Packaging Department. Candidates must be reliable and able to work flexible work schedules. Must be able to work weekends and holidays. This is a physical, fast-paced position that involves working as team, lifting, standing, and bending. Must be able to lift and carry up to 40 pounds. Must be 18 years of age or older.

Applications can be picked up at:

# TIMES DAILY

219 W. Tennessee St. Florence, AL 35630





### Leave message with your home phone **EMPLOYMENT OPPORTUNITY**

The City of Sheffield will begin taking applications for a pool of applicants for the position of

### FIREFIGHTER

Certified/Non-Certified

at 8am on Wednesday, March 10, 2021, and will accept applications through the close of business, 4:30pm, Wednesday, March 31, 2021.

Applications may be obtained, in person, from the City Clerk's office and the City's Facebook Page Completed application must be returned to the City Clerk's office, 600 North Montgomery Ave., Sheffield

The City of Sheffield is an equal opportunity employer.

12 Ford

**Focus** 

\$1500

**DOWN** 

**08 Chevy** 

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**DOWN** 

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with at least 2 years' experience in Automotive and Heavy Equipment Repairs including Air Conditioning, Hydraulics Air Brakes, and Diagnostics.

Must have a class B Drivers license or be able to obtain one.

Full Benefits including Retirement Blue Cross/Blue Shield Medical and Dental ,Vacation, Paid Holidays, and Sick Leave

Please apply in person or online at Jauderdalecountyal.gov 00 South Court St. 3rd Floo Florence

Part-time Production Worker

Day and Night Shift Available

TimesDaily has openings for entry level positions in our pack-aging department. Candidates must be able to work a flexible schedule including weekends and holidays. This is a physical, fast-paced position that involves lifting, standing, bending, and teamwork. Must be able to lift and carry up to 40 pounds. Candidate must be 18 years of age or older.

Applications can be picked up at:

TimesDaily 219 W. Tennessee Street Florence, AL 35630 EEOC

Sheffield Utilities will be accepting applications for the position of

### Civil **Engineering**

Associate
beginning Monday, March 22,
2021, through 5:00 p.m.
on Monday,
March 29, 2021.

•5 to 10 years' experience in a Natural Gas Utility with GIS Experience along with PSC/ PHMSA Regulation experience and data management. Must have good computer skills.
Associates Degree in drafting
design or other
computer related field, or Engineering Degree desired with
GIS ArcView experience desired.

•GIS experience or degree in GIS required.

 Water/Wastewater experience desired with the ability to draw up jobs for Gas/Water Services and Mains. Natural Gas Regulation
Compliance job priority

Please send resume and/or application to
Sheffield Utilities, P.O. Box
580, Sheffield, Alabama
35660,

3566Ó,
Attention: HR Dept. or e-mail to apply@sheffield utilifies.org.
Applications and Job Descriptions can be downloaded from our website www.
sheffieldutilities.org or picked up at 300 N. Nashville Avenue, Sheffield between the hours of 8 a.m. and 5 p.m., Monday through Friday.

As a condition for employment with Sheffield
Utilities, this position must
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### **The Colbert County Commission**

is accepting employment applications for the following positions:

### NIGHT SHIFT CUSTODIAN

Starting pay is \$9.88/hr plus health insurance and other benefits.

### TAG CLERK

Starting pay is \$11.05/hr plus health insurance and other benefits.

Job Descriptions and Applications are available at the Alabama Career Center 500 South Montgomery Ave., Sheffield Deadline for applications is April 2, 2021.

Colbert County Commission is an equal opportunity employer.

### **REDLINE** Your Ad Today! - See Page 6 For Details

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

Jeff Elledge

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### **Commentary**

## Decree Casts a Wide Social Net

ne of last week's big stories was the Vatican's decree, approved by Pope Francis, that it cannot bless same-sex unions since God "does not and cannot bless sin." More importantly, it ln A

Few

Words

TOM MAGAZZU

noted that any union that involves sexual activity outside of marriage cannot be blessed because it is not in a "state of grace."

Many people are bewildered because the Catholic church and other similar faiths have been more accepting of same sex relationships in recent years, especially since the Supreme Court ruling on gay marriage in 2015.

I have not put much credence in the Catholic **Editor** church in recent years. This is largely because of its assumptive Biblical reinterpreting during societal pressure, "the church" assuming to be a more learned authority than anyone who can read a Bible for themselves.

Last week's position is somewhat surprising, however the Vatican appropriately addressed the topic of sexual relations in the aggregate.

### See WIDE NET... on Page 30

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

### Courier Journal

# poal

SHOALS ARCHAEOLOGICAL STEWARDSHIP

# **Virtual Speaker Series Opens with UA's Davis**

Indian Mound Museum, in partnership with the Tennessee Valley Authority, is sponsoring a virtual speaker series in an effort to raise awareness about looting in the Shoals area.

Shoals Archaeological The Stewardship Virtual Speaker Series will feature a different presentation each month from March-October. The first presenter will be Dr. Lisa Davis on paleoflood records in the Tennessee River Valley. Dr. Davis' presentation can be viewed at the following link on Friday, March 26 at 12pm: tva.com/thousandeyes

Dr. Davis is an associate professor of Geography at the University of Alabama and her research focuses on paleoflood records that cover hundreds and thousands of years. Because these records often pre-date human habitation in the Tennessee River

Valley, they allow researchers to map the interaction between changes in floods and climate. This presentation will examine how floods have changed over the last 7,500 years in the Tennessee River Valley. It will also discuss the role that archeological sites have played in helping to keep paleoflood deposits preserved.

This program is free and is part of the Thomas J. Frank J.

of the Thousand Eyes Program initiative to stop the looting of archaeological sites in the Shoals. It is sponsored by the city of Florence Department of Arts and Museums and the Tennessee Valley Authority. The Florence Indian Mound Museum is located at 1028 S. Court St. Florence, AL and is open, Tuesday - Saturday from 10am-4pm and Sundays from 1-4pm. Call 256-760-6427 for more information.



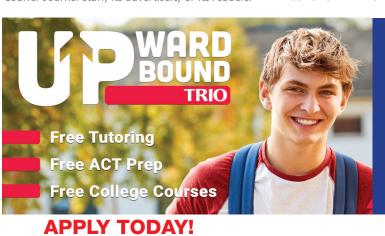
### 13TH ANNUAL BLOOMING ARTS FESTIVAL in Linden,

TN takes place March 26-27 This is an annual signature event and one of the region's leading outdoor festivals. The free event had more than 150 artists registered in 2019 and attendance near 10,000. Linden's welcoming downtown Main Street includes wide

sidewalks, retro lampposts, restored architecture, and beautiful landscaping. It is the perfect backdrop for showcasing creative arts and crafts. In addition to arts & crafts exhibitors, a full schedule of live music is planned for both days and the always-popular Kids Zone with rides and many fun activities. The festival is free and open to the public. Linden is located on Tennessee Hwy 13, 30 minutes north of Waynesboro For more information, visit www.bloomingartsfestival.com

### SCALE BACK ALABAMA.

the state's largest wellness program, is extending the 2021 start date to Monday, April 5. Although it was originally slated to start on Monday, March 1, the program will now kick off the following month to accommodate a bigger and improved participant experience. Anyone who lives or works in Alabama and wants to develop a healthier lifestyle is encouraged to register for the free program Registration closes on April 4. Information describing the entirely virtual program can be seen at https:// scalebackalabama.com/



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Your Courier Journal welcomes tastefully presented typed or neatly written 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 are 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

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

e-mail: editor@courierjournal.net

• FAX- 256-760-9618

### He's Switch Mitch

Editor - Courier Journal, Florence

Senate minority leader Mitch McConnell has been known as Moscow Mitch and Rich Mitch.

Now he has become Switch Mitch due to his actions as a true democrat rather than his former pretense as a republican.

don't think the people of Kentucky will stand for his conduct. I am from Indiana, the proud people who supported Mike Pence and Trump.

Mel Gustafson Columbus, IN

People are continually quarantined even though no one is actually sick.

### \$81,000 at UCP Event

Dear Editor,

On behalf of United Cerebral Palsy of Northwest Alabama, thank you to everyone who so generously supported our recent telethon on March 7 on My-8 and Facebook Live.

We are so thankful to God and to this community for pledges of around \$81,000 to help us provide services for another year to children who are developmentally disabled.

We are overwhelmed by the support we've received - especially during a pandemic. A special thanks to Florence High School's Digital Media Department for opening their doors to us and for producing the telethon this year. This endeavor would not be possible without the help of so many.
And most of all, thanks to all of you

who opened your hearts and wallets to give to the telethon again this year. Thank you for caring enough

See LETTERS... on Page 32

### MuttsNation/HASRA...

**Continued from Page 1** 

Alabama - Save, Rescue, Adopt in Killen. HASRA is devoted to the protection enhancement of quality of life for animals who have been abandoned, neglected, abused, relinquished, or found homeless. Volunteers work tirelessly to prevent animal cruelty and exploitation.

"We are thrilled to be chosen to receive this wonderful grant," exclaimed HASRA's exclaimed executive director, Debbie Rappuhn. "It was a huge surprise and came at a time when several severe cases had come in. This will certainly help! We are so appreciative to Miranda Lambert's Mutt Nation and Tractor Supply!"

Organizations carefully researched and vetted before honoring one outstanding nonprofit in each state.

Bev Lambert, Miranda's

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mom and co-founder of MuttNation, conceived Mutts Across America seven years ago. She said, "There are so many fantastic organizations doing such great work that selecting the final shelters is always the hardest part."

Miranda added, "This was our signature program, and it's our cornerstone. It lets us reward the hard-working rescues and celebrate shelter pets everywhere. This one hits all the high notes."

Tractor Supply is the exclusive retailer of MuttNation products. A percentage of all sales goes to the MuttNation Foundation to further support the cause. Since its inception, Mutts Across America has supported more than 350 shelters with over \$1.25 million in grants.





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### h Fiddlesticks!

A post on Facebook about forgetting brought a thought to mind that I have had numerous times: I want to grow old gracefully, but I think I have to take my mind with me to do that. The problem is that I keep losing my mind. I mean there are a million things that I do that prove that my brain is not always with me.

For instance, at the Y, I leave my office, go up the hallway to the administrative office, and by the time I get there I don't remember why I came. Of course, I have had three conversations with members before I get there. I then go back to my office and before I sit down I see something that tells me why I went down the hallway in the first place. Ugh!

Then there's trying to leave work and having to go back inside for my keys, phone, jacket, umbrella, or any combination of these – but mostly my phone.

Maybe some of you do that, but I also switch names in my head, like Eli/Levi, Patty/Tammy, Danny/Larry - these just trade out in my head. Garrett and Randall, my sons, when they were little

them "Grandall" - they knew who I was talking to. And I crossed up Lora and Ros - my daughter's and my sister's names. Now I take it as meaning that I need to call the one whose name comes out of my mouth first.

And lots of times, I am just moving too fast to say the words correctly. For instance, "Sudoku." I just get the vowels in the wrong places – is it "Soduko," "Suduko," "Soduko," "Suduko," Sudoku"? I don't have time to discern it, describe it – I just want to play and finish it! And I mix things up like "Law and Order SUV" [SVU] or ATM and ATV – there are just more important things to think about!

I also forget, at times, to turn on the loads in the dishwasher, or washer or dryer. I open up the door, thinking that the load is finished... "Dawg!" I sometimes forget to put my hearing aids in. If I am on the way to work and I realize that I don't have them in, I turn right back around and go get them my co-workers have told me to do this. I have been known to put my coat on over my purse. Once or twice, I have tried getting out of the car with my I just ended up calling seatbelt on. Oh brother!

And when cleaning in a circle one time, I found my keys in the pantry. And I do burn the green beans. And I forget to set the cook timer Every. Time.

My worst one is that forget appointments because I get otherwise engaged. Even if the appointment is on my calendar pop-ups. Even if I say it that morning. Even if I put a note beside me – if I start something that captures my attention - I will have a heart attack when I just happen to remember that I am supposed to be somewhere!

I am just glad that I do remember to put on deodorant. But sometimes I forget to bring that to the gym when I am changing clothes. Oh fiddlesticks!

If it's a matter of losing my mind, I lost it a long time ago. I have been doing these things for vears and years. Years years and years. ago, my daughter gave me a magnet that said, "I know I came in this room for a reason." Truly I attribute these glitches to having too much going on in my head. I feel that there is still hope for growing old gracefully. Hopefully, when I do choose to slow down, there will be more room in my mind to remember the more mundane things of the day like seatbelts, sending text, my glasses and my teeth – because I am sure that is coming. But it's gonna be aight.

Email comments suggestions to CatnKids1@ gmail.com

NORTH ALABAMA PODIATRY, LLC DR. MICHAEL R. LINVILLE 2200-A East Second St. • Muscle Shoals Weekly Quiz • Topic: Roses 1. The American Beauty Rose is whick color? A. Red. B. White C. Yellow D. A, B, & C 2. The "Yellow Rose of Texas" is the official state song of Texas. True or False? 3. The Rose Bowl Parade begins in Pasadena and ends in Gardena. True or False? 4. A rosewood tree gets that name because: A. sweet smell B. thorns C. blooms roses D. looks like roses 5. "A rose by any other name would still smell sweet" was penned by: A. Mark Twain B. William Shakespere C. Geoffery Chaucer "Limp In...Leap Out!" Bad Nails? Bone Problems? Foot Pain? Come See Me! 56-381-3878



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Special Blue CJ Easter Eggs are hidden through the Courier Journal March 24 and March 31.

Search through the Courier Journal and count all the CI Easter Eggs - Some will be Blue, Some Black & White.

Submit your tally on our website, www.courierjournal.net or mail your entry with name address and phone number

to: CJ Egg Hunt c/o Courier Journal, 219 West Tennessee Street, Florence, AL 35630

Those with the correct number of CJ Easter Eggs found will qualify for 2 random prize drawingseach week. Prizes include gifts or certificates from:







Courier Journal

### Winners will be announced in the April 7 issue.

Participants may enter one time each week per person or email address. - That gives each person two chances to win. The deadline to enter online is Friday, April 2 at 3pm. Mailed entries MUST BE POSTMARKED by Thursday, April 1.

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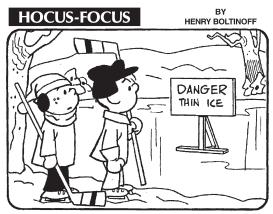


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Anyone knowing of a child, who may be in need of Special Services, is asked to contact

Mrs. Brooke Gilmer,
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ALL INFORMATION WILL BE KEPT STRICTLY CONFIDENTIAL.



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### **Insurance Insights**

### **Things Have Changed Since** You Learned To Drive

If you have a child taking driver's ed, it's time to learn the latest updates to the subject.

If you've been driving for 20 or more years, you know how to teach your teenager the driving basics, right? Maybe. But some things have changed since you took driver's education. If you have a new teen driver in your house, here's a look at new developments. Hand position on steering wheel

Lower your hands. You probably learned to keep your hands at the 10 and 2 o'clock positions on the steering wheel. Today, the National Highway Traffic Safety Administration (NHTŚA) recommends drivers put their hands at the 9 and 3 oclock positions. One reason for the change is to potentially keep hands out of the way if the airbag deploys.

Also, don't cross over. Drivers used to learn a hand-over-hand crossover method for turning the steering wheel. Now to execute a turn, your teen will be advised to 'push up' on one side of the wheel while 'pulling down' on the other.

Turn Everything Off

Today's distractions include more than just a radio. It's likely your teen will have a cell phone when he or she drives. Remind your teen to never text while driving, and encourage them to pull over before making a call. Even with hands-free devices, taking or making phone calls, searching for tunes on a media player or playing the radio too loudly all contribute to heightened risks for new and experienced drivers alike. Be a good role model for your teen.

Gradually Learn To Drive

Familiarize yourself with the graduated drivers licensing (GDL) laws in your state. Today's learning drivers have new limits for such things as the age at which they can get their learner's permit or license, the hours they can drive and the number of passengers they can carry. These laws limit the exposure of teen drivers to the most dangerous situations before being given an unrestricted license. And according to the Insurance Institute for Highway Safety, GDL laws have reduced teen crashes by 57% from 1996 to 2018.

**Keep Your Distance** 

You may have been taught to keep one car length per every 10 MPH between your vehicle and the one ahead of you. Today, instructors recommend a simpler three-second rule: Keeping an eye on the car in front of you, spot a fixed object that's even with that car. Then count how long it takes for your vehicle to reach the same object. If it's less than three seconds, allow more following distance behind the vehicle ahead.

### Remember The Basics

Today's vehicles are far more 'intelligent' than the cars you grew up driving. And while many of the features are designed to keep drivers safer, such as anti-skid controls, automated parallel parking and sensors that stop a car before collision, it's always a good idea for teens to learn to make their own decisions and react to different driving situations.

### Encourage Safer Driving and Save Money with Steer Clear® from State Farm®

Another way to help your teen practice safe driving habits and save yourself some money — is by enrolling in Steer Clear. Steer Clear offers training that uses safe driving videos and guizzes, and records information about your teen driver's trips. It also allows parents to easily monitor and guide their progress using the mobile app. You can qualify for the discount once you've completed the program.

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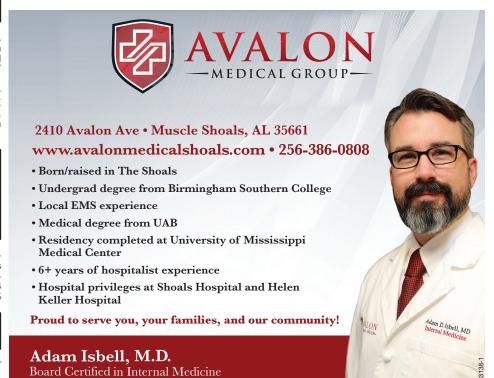
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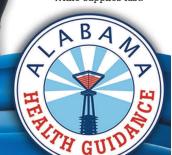
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in adopting, please fill out the adoption application Shoa**l**spaws.com. These two are not So, please reference them as



# ON YOUR DEBT

# I Can't Make My Chapter 13 **Payment: Now What?**



Chapter 13 bankruptcy offers a possible solution for people who have suffered a temporary interruption of income or are facing financial trouble because of large, but temporary expenses. For example, someone with stable income and assets to protect may be knocked off course by a period of unemployment. Alternatively, a person with stable income, a home, a nice car, and other property may face a medical crisis and end up with a pile of bills that do not fit in the budget.

A Chapter 13 repayment plan allows the filer to repay past due balances over time, while making current payments on mortgages, car loans, and other debts. As long as plan payments are current, there is no collection activity on those past-due amounts. Late fees on those balances stop accruing, and in most cases, the interest rate on debt may even be lowered. At the end of the plan, some remaining unsecured debt may be discharged and assets that might be at risk in a Chapter 7 case are protected.

### Chapter 13 is a Popular Option in Alabama

Across the country, there are more Chapter 7 filings than Chapter 13. Yet in Alabama, Chapter 13 is more common. For the 12 months ending September 30, 2020, about 58% of Alabama consumer bankruptcy cases were filed under Chapter 13. The prevalence of Chapter 13 varies within the state. In the Northern District of Alabama, which includes the cities of Birmingham, Florence, Gasden and Huntsville, there were slightly more Chapter 7 cases than Chapter 13. However, in the Middle District, which includes Montgomery, there were nearly three times as many Chapter 13 cases as 7.

There is one significant concern about Chapter 13. The repayment plan lasts for three to five years. Someone who has already been thrown into financial turmoil by job loss, a serious illness or injury, or some other unexpected event may be worried about making that commitment. After all, another crisis could arise.

So, what happens if income is interrupted or something else disrupts the family budget while a Chapter 13 repayment plan is underway?

### Options When You Can't Make Chapter 13 Payments

The solution for someone who can no longer keep up Chapter 13 payments depends on the circumstances. For instance, is the inability to pay temporary or long-term? Would it be realistic to make smaller payments? What types of debt are included in the

Depending on the specifics, the possible options may include: Suspension of Plan Payments

If the reason you are unable to make keep may not want to plan payments is short-term, you may be able to suspend plan payments. For example, if you require surgery and will be off work for six weeks, your bankruptcy trustee may agree to allow you to skip one or two plan payments and resume payments when you are back to work. Suspension of your Chapter 13 plan is within the trustee's discretion and does not always require

The Chapter 13 hardship discharge is tolectosate of manage other sectiled debt, Chapter 7 does not provide the same protection.

Hardship Discharge

The Chapter 13 hardship discharge is a hearing or court order. However, the trustee can only suspend up to three payments. If the interruption in income or emergency expense will impact your payments for longer than three months, modification may be the answer.

### Modification of the Chapter 13 Plan

When circumstances change, it may be possible to modify your Chapter 13 plan to make payments more manageable. However, a modified plan well. For instance, a hardship discharge must be approved by the court, just like will not be granted unless unsecured the original plan. A Chapter 13 plan can creditors will be just as well off as they only be modified if the petitioner still has enough income to make payments that will cover secured debts and priority unsecured debts. That may not be workable in the case of ongoing job loss, disability, or another significant and ongoing decrease in income

Some possibilities for modification may include:

None possibilities for modification bit more complicated.

Perhaps most important, a hardship

### Dismissal

Dismissal of the Chapter 13 case always an option. Some debtors choose this option if modification is not possible and the debtor does not want to or is not eligible to convert to Chapter 7. However, it is important to understand what dismissal will mean. The automatic stay will immediately terminate when the case is dismissed, meaning that creditors can begin collection activity again. That includes not just calls and letters but potentially garnishments, lawsuits, wage repossession, and other actions.

### Conversion to Chapter 7

Some people who are unable to continue with Chapter 13 plans may be able to convert to Chapter 7. Of course, you must be eligible for Chapter 7. That means you must income qualify, not be time-barred based on a prior bankruptcy case, and not otherwise be prohibited from filing.

everyone. For example, someone who can help you! has non-exempt assets they hope to

convert to Chapter 7, since the trustee may

liquidate those assets for the benefit of creditors. In addition, if the reason for the Chapter 13 filing was to prevent a foreclosure or manage other secured

The Chapter 13 hardship discharge is not available to everyone. Generally, the debtor must be unable to pay through no fault of their own, and the inability to pay must be expected to continue. For example, a hardship discharge might be granted when an older debtor experiences a serious medical crisis or disability and is unlikely to be able to return to work.

would in a Chapter 7 case. It is an easy analysis to determine if the debtor has no non-exempt assets, meaning there are no assets for distribution and unsecured creditors receive nothing in a Chapter 7 case. However, if there are non-exempt assets, the calculation is a

Eliminating or reducing payment discharge will not necessarily solve for unsecured, non-priority debts your problems. While unsecured Extending the repayment period, debt may be wiped out through a within certain limitations hardship discharge, secured debt is Surrendering secured property to not discharged, and you may still lower the total repayment amount face collection action, including repossession or foreclosure.

### Talk to Your Bankruptcy Lawyer

The first step when you recognize that you may have a problem making Chapter 13 payments is to contact your attorney. In most cases, the very worst thing you can do is nothing. The sooner you explore your options, the more likely it is that you may be able to find an alternative that helps achieve your

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### Notes...

Continued from page 7

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**LifeSouth Blood Drives for March**The Shoals Center, 307 Veterans Drive,
Florence, 888-795-2707. The hours Florence, 888-795-2707. The hours are: Monday, Wednesday, Friday 9am-5pm; Tuesday and Thursday 9am-7pm; Saturday 9am-3pm; Sunday 1-5pm.
Wednesday, March 24, 7:30am – 3:30pm, Tharptown High School, 145 Highway 80, Tharptown
Thursday, March 25, Noon – 6pm, Shoals Hospital, 201 W Avalon Avenue, Muscle Shoals
Friday, March 26, 9am – 4pm, Colbert

Friday, March 26, 9am – 4pm, Colbert punty Courthouse, 201 N Main Street, Tuscumbia

Saturdav. March 27. Noon -

Saturday, March 21, Noon - 6pm, Dick's Sporting Goods, 376 Cox Creek Parkway Suite A, Florence Sunday, March 28, Noon - 6pm, Walmart, 42466 Highway 195, Haleyville Monday, March 29, 10am - 6pm,

Fisher Animal Hospital, 235 Cox Creek

Parkway South, Florence
Tuesday, March 30, 10am – 4pm,
State Farm – Britt Blanton, 365 Highway

Wednesday, March 31, 5am - 7pm, American Wholesale Book Company, 4350 Bryson Boulevard, Florence

Sheffield Head Start Program located

Sheffield Head Start Program located at 701 East 17th Street in Sheffield is still taking applications for Pregnant Moms and children ages 6 weeks to 4 years for the upcoming 21-22 school year. Parents must bring the following items to register: Child's Birth Certificate, Verification of Income for 2020 (W-2 form, Income Tax Return, Social Security Statement, Child Support, Unemployment, etc.), documentation of Public Assistance such as TANE and Insurance card (if available). as TANF and Insurance card (if available). Additional information needed if available: WIC, food stamps, College ID, IEP or IFSP. Services are provided at NO COST to parents. Children with special needs and/or disabilities and homeless families are given priority. 256-383-3577 or 256-606-3286 set to up appointment today!

UNA Christian Student Center's Annual Golf Tournament will be on Monday, April 26, tee time 1pm at Robert Trent Jones Golf Trail. \$100 per player, \$400 per team. \$10 mulligans, 3 for \$25. Register by April 19. Contact 256-764-9439

Alabama Hospice of the Shoals in Tuscumbia is currently seeking Veteran volunteers to serve the following counties: Colbert, Lauderdale, Lawrence, Franklin, Marion, and Winston. For more info, contact Barbara at 256-314-1204.

The Tennessee Valley Museum of Art exhibit of Southern Black artists running through April 2 includes works by emerging Florence artist Kerrigan Casey, world-renowned folk artist Charlie Lucas, Lynthia Edwards, an Alabama artist who explores the experiences of black girls in the south, and Michi Meko's exhibit, entitled, "When It's Black Outside: Notes from the Before Times."

As part of Southern Black artist exhibit, TVMA will have a display focused on the poetry book, A Man Ain't Nothin' by Jason McCall, with cover art by Cory Patton. This exhibit will feature poems by

McCall and paintings by Patton.
The hours for this exhibition are
Monday-Friday, 9am-5pm and Saturday,
10am-3pm. Entry is \$5 for adults, \$3
for children, and free for members of
the Tennessee Valley Art Association.
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See NOTES... page 31

# Have You Met My God?

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When will we ever learn? Mother nature hasn't been around to help lately. Has anyone mentioned today we should seek unto God and unto God commit our cause? See Job 5:8. Have you sought God's help in the mess we are in? Deuteronomy 31:17 "Then my anger shall be kindled against them in that day, and I will forsake them, and I will hide my face from them, and they shall be devoured, and many evils and troubles shall befall them; so that they will say in that day, Are not these evils come upon us, because our God is not among us?" The mighty Pharaoh spoke: Exodus 5:2 "And Pharaoh said, Who is the LORD, that I should obey his voice to let Israel go? I know not the LORD, neither will I let Israel go." PHAROAH AND HIS WHOLE ARMY DROWNED. You say: "I just don't like your answer to our problems." Well, keep paddling around in the mud. God is going to outlive us all. Jeremiah **5:4** "Therefore I said, Surely these *are* poor; they are foolish: for they know not the way of the LORD, *or* the judgment of their God." There are leaders in this nation that would rather drown in their own blood than admit they need God's help. I

hope you're not one of them. Then again, you might be one that is seeking God's help. I want you to get a songbook with "Consider the Lilies" in it and read the words. Let me introduce you to this God of mine. This God will not only save you, but keep you in times of trouble, comfort you, provide for you, feed you, clothe you, love you and never forsake you your entire life. He's my friend. His name is the Lord Jesus Christ. Do you know Him today? He won't turn you away. You, and this nation need Jesus Christ. Christ is the one that brings rain, sunshine and other blessings on us every day. Worried? Scared? The raids on the food and money markets should tell the truth of those questions. Our physical bodies demonstrate our spiritual condition every day. Jesus Christ paid the sin debt you owed to God. Ask Christ to forgive and save you now. He will.

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by DAVE RAMSEY

### YOU MAY ALREADY **HAVE SOME**

Dear Dave,

I started listening to your radio show recently, and I heard you say people should have 10 to 12 times their yearly income in life insurance. I'm single, with no plans to get married. Plus, I don't have any children. Do



I still need a big life insurance policy like that?

Dear Kris,

married—especially if they

insurance policy. You only need life insurance to take care of things you leave behind when you die. So, when it comes to this kind of coverage, just think about anyone who might be left in a bad financial situation if you died. Your family could never replace you, but in most cases, they would need to replace your income.

Someone in your shoes might not need a traditional life insurance policy, especially if you've been insurance I do recommend most smart with your money and if they work saved up a pile of cash. A outside the home and are simple, inexpensive burial policy might work. There's have kids—have 10 to 12 also a good chance you times their annual income already have a small amount in a good, level term life of life insurance coverage

built into an existing health insurance policy or bank account.

Good question, Kris. I'm glad you're looking for answers!

–Dave

### **ARE YOU WILLING TO DO WHAT IT TAKES?**

Dear Dave,

I owe \$17,000 on my car, and it is my largest and only debt. I think I can have it paid off in two years, because I bring home about \$2,800 a month and my monthly expenses are \$2,100. I also just got a \$2,000 tax refund. Should I pay it off as fast as possible, or sell the car? *Justice* 

Dear Justice,

If you think you can have the car paid off in two years or less, that's what I'd do. The question is this: Are you willing to do what it'll take to make that happen? It's going to mean lots of discipline and hard work on your part, in addition to living on a really strict budget. But in return, you'll have that car loan off your back for good.

You don't want the debt on all your vehicles to be more than half of your annual income. If that's the case, it means you have too much money tied up in things that are going down in value. If you bring home \$2,800 a month, you probably make around \$40,000 a year.

Technically, your car loan is under half in this scenario, but it's still pretty expensive. I'd get serious about getting out of debt, and pay the thing off! –Dave

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

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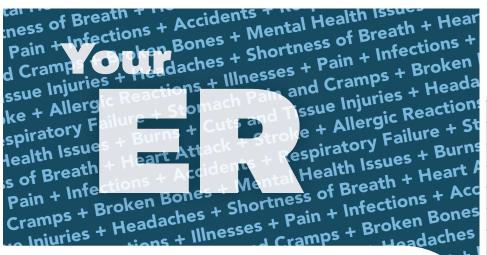
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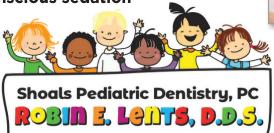


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### "Mail, Calls and Door Knocking"

WARNING!! If you are turning 65 over the next few months you will be inundated with mail, phone calls and sometimes people actually knocking on your door. These are just three of the ways companies market Medicare health and drug plans. Over the next couple of weeks, we will look at different marketing methods and what the companies are trying to accomplish with each.

Phone calls - Supplement companies are well known for making out bound calls to people turning 65. Once they have you on the line, they're only objective is to sell you a Medicare plan. It's perfectly ok to sign up over the phone but, if you have a problem with the plan you enrolled in, your agent may be in Florida or California and unwilling to help you. Also, if you ever fill out a request for information online, that request is immediately sent out to several agents and the phone calls will double.

Door knocking - I've never understood why anyone would buy something as important as their Medicare health plan from someone who showed up unannounced at their door. People who market door to door are usually out of town agents. They will buy the same list that direct mail companies buy and literally find your house and knock on your door. It is not a good idea to buy this way for a couple of reasons. First, are you willing to trust someone who shows up at your door with your personal information, such as Social Security number and checking account information. Secondly, it can be dangerous!! Any law enforcement person would advise you to never allow someone you don't know into your house.

The solution to this is to find a local agent that can help you. They will make sure you get the right plan and you'll be able to find them if you need them.

If you have questions regarding any aspect of Medicare or Medicare health plans feel free call us at Alabama Health Guidance (256-648-5710), stop by our office at 885 Florence Blvd (Four Lane Shopping Center) or email me at ikey@alabamahealthguidance.com. Alabama Health Guidance is an independent insurance agency and is not

affiliated with Medicare or any other government agency.



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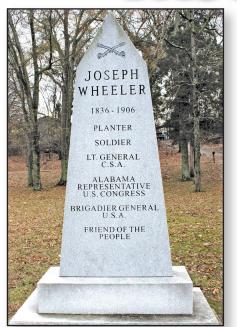
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~ Courtesy David Curott ~ author of 'Signs of the Past" and "More Signs of the Past'

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Tom 256-740-4701.

### Commentary

### Wide Net...

**Continued from Page 14** 

It's easy to get sidetracked, but this not exclusively a gay or straight issue. Many people who oppose gay marriage for religious reasons have come to overlook other examples of illicit sex among heterosexuals.

I am far from a Biblical scholar, but God's New Testament law seems clear. It stipulates that ANY sexual activity outside the realm of a scripturally sanctioned marriage between one man and one woman is considered sinful. So, every possible example is covered by the Vatican's position.

includes That two 17-year-olds with exploding hormones who are head-over-heals for one another, or just two bored kids hanging out; two unmarried 30-somethings divorced; any recently person having married sex with someone who is not their spouse; an unmarried 50-something widow and widower who have been seeing each other monogamously, love each other, and have been sleeping together for years but staying single for tax/benefit purposes; spiritually active unmarried people in their 70's taking advantage of free time at the senior living facility, etc.

We often consider the word "sin" insulting when it is simply part of human existence that makes life challenging for all of us. Hormone issues were really challenging in my day and I can't imagine the combined set of pressures on young people today.

We can so easily equate any committed loving relationship with Biblical marriage, but they are not.

Times HAVE changed. But that is our issue. God's Word is unchanging. Therefore, what was sin 30, 50, 100, 1000 years ago is still considered sin, no matter what it is.

That does present more challenges in our self-serving, instantgratification, no-limits, freedom-loving society.

It is so easy for us to stumble or give in to temptation at any point. We are all tempted in one way or another. The temptation is not the sin. Giving in to that temptation is.

We may not like it. We may not agree with it. We may not adhere to it. But that doesn't change it.

Those who don't hold any religious beliefs may not care about it either way. Some try to maintain a spiritual presence with an eye on salvation while demanding a reassessment of Christian boundaries. They do no one any favors. In fact, those efforts further imperil everyone within

their sphere of influence.

Yes, God wants us to be happy, but there are parameters. He can't rationalize things away like we do in 21st century America.

That's why Jesus' Words at the Sermon on the Mount from Matthew 7: 13-14 are so impactful to this day.

Enter by the narrow gate; for wide is the gate and broad is the way that leads to destruction, and there are many who go in by it.

Because narrow is the gate and difficult is the

way which leads to life, and there are few who find it. NKJ

We may have new laws every time we vote or the courts can establish a new edict tomorrow. History proves we have a horrendous record when it comes to balancing the social, societal, and spiritual. They don't often mix well.

We would be wise to remember our everwidening gray area doesn't negate long-established spiritual boundaries.



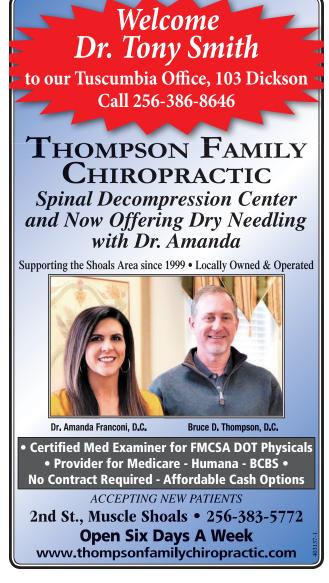
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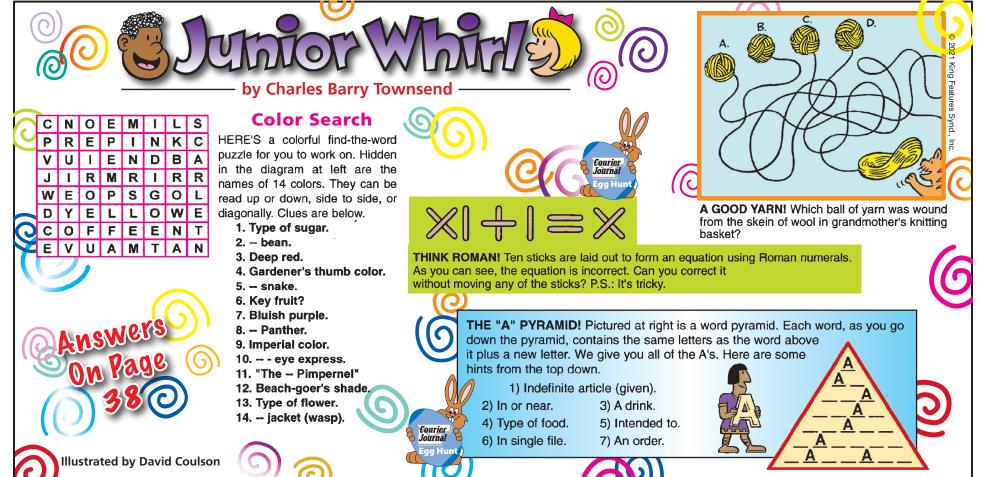
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### Notes...

### **Continued from page 23**

The Healing Hearts Camp on April 17. This year to celebrate its 20th Anniversary, The Healing Place is going to have its annual Camp Virtually, with a special in person activity to help remember those in our community affected by grief.

We are going to be creating a Memorial Garden at The Healing Place. The kids will be able to create memorial stepping stones the week before the camp starts, as well as pick up a bag of

supplies they will need for camp.
The Healing Hearts Day Camp is on
Saturday, April 17. Two sessions, K-4th
grade from 10am-12 pm and 5th=8th grade 2-4pm.

This camp is a great way to interact with others who have experienced a

To sign up, please call 256-383-7133 or email officemanager@ thehealingplaceinfo.org.

Let's Travel Again!!! The Club / Florence Senior Center "Diamonds in the Rough", traveling friends, want to invite you to join them. Trips are open to the public! Proof of Vaccination will be required with final payment. Deposit

due now, \$75. Checks made payable to Diamond Tours. Mackinac Island, October 3-9, 2021,

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excitement at Kewadin Sault Casino Pigeon Forge & Smokey Mountains Show Trip, November 15-19, 2021, \$599, \$75 deposit due now, final payment September 8.

4 nights lodging, 4 breakfast, 4 dinners, Visit Titanic Museum, 2 morning shows: Smith Morning Variety Show and "Tis the Season", 4 evening shows: Patty Waszak, Soul of Motown, America's Hit Parade, Country Tonight, Free time in historic downtown Gatlinburg

2022 Trips. More to be arranged. Niagara Falls, May 1-7, 2022, \$659, Passport Required, \$75 deposit now final

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See NOTES... page 34

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# Courier Journal Egg Hunt

Special Blue CJ Easter Eggs are hidden through the Courier Journal March 24 and March 31.

Search through the Courier Journal and count all the CJ Easter Eggs - Some will be Blue, Some Black & White.

Submit your tally on our website, **www.courierjournal.net** or mail your entry with name address and phone number

to: CJ Egg Hunt c/o Courier Journal, 219 West Tennessee Street, Florence, AL 35630



Those with the correct number of CJ Easter Eggs found will qualify for 2 random prize drawingseach week. Prizes include gifts or certificates from:







### Winners will be announced in the April 7 issue.

Participants may enter one time each week per person or email address. - That gives each person two chances to win. The deadline to enter online is Friday, April 2 at 3pm.

Mailed entries MUST BE POSTMARKED by Thursday, April 1.



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### Letters...

# \$81,000 at UCP Event

**Continued from Page 14** 

to reach out and help your friends and neighbors by giving your hardearned money to UCP of Northwest Alabama so that we can continue to provide free therapy and services to families again this year. THANK YOU!

Alison Isbell

Executive Director United Cerebral Palsy of Northwest Alabama

# COVID Insanity

Editor:

We should definitely be aware and cautious of any contagious virus. However, COVID-19 has generated unprecedented insanity, inconsistency, and deception! The lengths the leaders and "experts" have gone to control it has damaged and destroyed lives, businesses, churches, the education system, and denied people basic human rights.

Criminals have been freed, while the elderly are on lockdown and denied access to family! Mental illness and addiction has increased.

Our best defense would be to strengthen our immune systems. Isolation, fear, depression, anxiety, financial insecurity, helplessness, hopelessness and homelessness caused by restrictions does not promote physical well-being. Healthy people being. Healthy people forced to wear masks continually, rather than natural breathing would be more likely to weaken immunity. "Experts" immunity. "Experts" insist that those who have antibodies from vaccines infection should continue masking. This suggests that whether vaccinated or not, you can still catch it or spread

The testing method appears flawed and the more people who

are tested because of symptoms, exposure, fear, or just routinely cause more false positive results. People are continually quarantined even though no one is actually sick.

They insist that the safety measures have virtually eliminated colds, flu and other respiratory illnesses. This suggests that the measures are not effective with COVID (so why keep doing them?), or either people are only being tested for COVID, which some frontline workers admit.

Rather than "trusting the science," I urge everyone to do their own research and especially use some common sense!

**Janet Barnes** Sheffield



## AUCTON 9:AM SAT April 3rd The Remaining Inventory of JOINER'S GARAGE

317 Five Points Rd, Leoma, TN 38468 Mr. Marvin Joiner, has passed and the family has closed his business. We will be liquidating the remaining inven-

tory of the shop, and junk yard, including over 400 cars and trucks, lots of parts, engines, and much more! More info coming soon, Check our website to see more

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THE BOLD AND THE **BEAUTIFUL** Brooke gave Hope advice about love, forgiveness

relationships. Liam leaned on Bill as he attempted to work through his guilt. and Hope made a decision



Middle Road Self Storage, LLC, located at 785 County Rd. 61, Florence, AL 35634 will conduct a live ONLINE AUCTION at: www. storageauctions.com to enforce a lien imposed on said property, as described below, pursuant to the Alabama Self-service Facility Act, Alabama code 8-15-30 to 8-15-38. Management reserves the right to withdraw any unit from sale.

Accepting bids now until live auction ends on April 2, 2021 at 10:30 am.

Unit #R-12 Eric Rowden

Furniture, and Miscellaneous Household Items

about the future of her marriage. Thomas proved himself trustworthy to Ridge. Liam turned to Wyatt for brotherly advice. Wait to See: Flo receives a unique and special gift. Shauna extends her gratitude to Brooke in spite of the history they share. A romantic and unexpected proposal of marriage is made.

DAYS OF OUR LIVES Allie came clean with Lucas. Sami made a confession to Rafe. Rex had some surprising news for Kate and Roman. Sarah battled Kristen for her freedom. Abigail tried to enlist Gabi's services once again. Roman made a play for Kate. Claire gave Gwen the cold shoulder. Lani tried to tell Paulina the truth. Ciara was thrilled when Theo stopped by for a visit. Ben encouraged Jake to be proactive about Ciara. and Eli prepared for the christening of the twins. Valerie had some disappointing news for Paulina. Ben tried to get through to Ciara. Eli through to Ciara. Eli and Lani celebrated the christening of their twins with their family. Paulina had a surprise for Eli and Lani. Claire and Tripp had some drinks with Chanel, who was new in town. Paulina struggled with family drama. Wait to See: Nicole grows suspicious of Ava. Sami finds herself stuck in a trap of her own making. Ava asks Rafe for a favor. GENERAL HOSPITAL

Nina hoped to speak with Phyllis. Carly defended her actions. Valentin blamed

Jax. Olivia rushed to the hospital. Ned was skeptical. Carly urged Jax to go after Nina. Ava offered to help. Laura was surprised by Cameron's determination. Trina apologized to Curtis. Finn stopped by to see Liz. Carly was becoming her own worst enemy. Nina own worst enemy. Nina had a change of heart. Brook Lynn and Lucas rallied around Maxie. Anna mourned her personal losses. Portia and Curtis bonded over their life experiences. Nina had a big decision to make. Michael and Sasha attempted to bridge their distance. Carly called Diane. Jason and Taggert reunited. Anna helped get to the bottom of what happened to Dante. TJ asked Curtis about Jordan. Finn reached out to Anna. Wait to See: Obrecht is skeptical. Carly brings Jason up to speed on her meeting with Cyrus. Laura's faith in

Martin is shaken.
THE YOUNG AND
THE RESTLESS Sharon sat vigil at Rey's bedside. Jack pressed Kyle for answers. Elena and Nate put their issues aside to help Rey. Amanda received a distress call. Phyllis shared words of wisdom with Faith. Mariah and Tessa started a new chapter. Nikki played matchmaker. Adam accused Chloe of setting him up. Nick gave Sharon some tough love. Wait to See: Devon opens up to Abby. Chelsea lets her guard down. Amanda learns some troubling news about her family.

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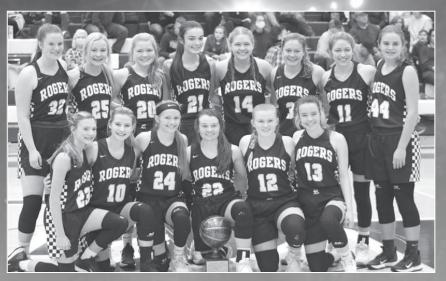
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# Congratulations Rogers Lady Pirates



# **Rogers High School** 2020-21 Class 4A State Basketball **Champions**

Congratulations on a great basketball season from the Shoals Community and your





### Notes...

### **Continued from page 31**

Thousands of Native American objects are stolen from burial sites around the Shoals each year. The Thousand Eyes Program help's to monitor these sites for theft and environmental damage. The Florence Indian Mound

damage. The Florence Indian Mound Museum is seeking volunteers for the Shoals Chapter of the Thousand Eyes Program. The program will host a training for volunteers on April 17 and 18. Volunteers will assist archaeologists by helping to monitor archaeological sites in the Shoals for locting and environmental. the Shoals for looting and environmenta

damage.

Availability in the training is limited, so if you are interested, please email florencemuseums@gmail.com or call 256-760-6427 to request an application. If selected, volunteers will complete the If selected, volunteers will complete the training in April and be assigned a site to look over and monitor. Site visits often requiring hiking, boating, or kayaking. Help stop the looting; help protect our past for our future.

This program is sponsored by the City of Florence Department of Arts and Museums. The Florence Indian Mound Museum is located at 1028 S. Court St. Florence. AL and is open. Tuesday

Florence, AL and is open, Tuesday -Saturday from 10am- 4pm and Sundays from 1-4pm Call 256-760-6427 for more

Want to see your Event here? Email your information to Editor@ CourierJournal.net.

The Florence Senior Center/The Club is serving curbside meals Monday Friday from 10:30-11:30am. Please cal in to reserve your meal between 8:30-10:30am. Call 256-760-6668 for a menu. Participation requirements: Over 60 years old and a tidbit of information. You , can register over the phone.

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 these tests. The new COVID Rapid test takes only 15 minutes. 256-760-

See NOTES... page 38

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### Keeping Your Balance as You Age

Dear Savvy Senior,

What can you tell me about balance exercises? I've fallen a few times over the past year and have read that balance exercises can help me regain my steadiness, but I'm not exactly sure what to do.

Unsteady at 70

Dear Unsteady,

Most people don't think much about practicing their balance, but they need to. As we age, our balance declines if it isn't practiced, which can lead to falls that often result in a broken bone.

Every year more than one in four people age 65 and older fall, and the risk increases with age. Here's what you should know about balance problems, along with some different exercises that can help you improve it.

Aging Affects Balance

Balance is something most people take for granted until it's challenged by a medical condition, medication or advanced age, which dulls our balance senses and causes most seniors to gradually become less stable on their feet over time.

Poor balance can also lead to a vicious cycle of inactivity. You feel a little unsteady, so you curtail certain activities. If you're inactive, you're not challenging your balance systems or using your muscles. As a result, both balance and strength suffer. Simple acts like strolling through a grocery store or getting up from a chair become trickier. That shakes your confidence, so you become even less active.

### **Balance Exercises**

If you have a balance problem that is not tied to illness, medication or some other specific cause, simple exercises can help preserve and improve your balance. Here are four exercises you can do that will help:
• One-legged stands: Stand on one foot for 30

- seconds, or longer, then switch to the other foot. In the beginning, you might want to have a wall or chair to hold on to. Or, for an extra challenge try closing your eyes, or standing on a throw pillow or Bosu ball (an inflated rubber disc on a stable platform).
- Heel-to-toe walking: Take 20 steps while looking straight ahead. Think of a sobriety test.
- Standing up: Without using your hands, get up from a straight-backed chair and sit back down 10 to 20 times. This improves balance and leg strength.
- Tai chi: Research has shown that the Asian practice of tai chi - which uses a combination of slow, graceful movements, meditation and deep breathing - can help reduce the risk of falls.

For more information on different balance exercises you can do at home, there are a variety of balance and strength exercises and beginner Tai Chi DVDs you can purchase at Amazon.com or through Amazon Prime

There are also senior fitness programs, like SilverSneakers (silversneakers.com) and Silver&Fit (silverandfit.com), that offer online classes that can guide you through a series of exercises you can do at home during the pandemic.

### See a Doctor

I do, however, want to emphasize that if you've already fallen, are noticeably dizzy or unsteady, or have a medical condition affecting your balance, you need to see a doctor. They might refer you to a physical therapist or to an appropriate balance-training class in your community. It's also important to know that many medicines and medical conditions – from Parkinson's disease to diabetes to inner-ear disorders - can affect balance.

Send your senior questions to: P.O. Box 5443 Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



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Partial List of Personal Property: 2015 Coachman Catalina 28 FT 273 DBS - Portable Car Port 20x30 - Rockers - Side Table - Pictures - Oil Lamps - Wheeler Lake Framed Map - TV Stand - Philips 55' Flat Screen TV - Drop Sides Sofa Table - Duncan Phyfe Side Table - Straight Back Chair - Curio Cabinet - Figurines - Lamps - Home Décor - Crystal - Oversized Chair - Wicker Sofa - Floor Lamps - Brass Candlestick Holders - Longaberger Baskets - Shower Seat - Home Interior - Costume Jewelry - Desk Chair - Wood Bench - Amana Side by Side Refrigerator with Ice in Door - Collection of Roosters - Couch - Large Mirrors - Full 3Pc. Vintage Bedroom Set - Antique Lamp - Glass top Kitchen Table - Bakers Rack - Small Holiday 4 eye Apartment Size Stove - Small Chest Freezer - Adult Potty Chair - Kenmore Refrigerator with Ice Maker - GE Washer & Dryer - Wall Gun Rack - Small Dorm Refrigerator - Small Appliances - Wooden Easel - Mirrors - Odd Chairs - Gun Case (no glass) - Fold Table - Stool - Christmas Wreaths & Décor - Metal Filing - Cabinet - Quilts - Bead Board - Luggage - Old Cookers - Flower Pots - Sander - Makita Side Grinder - Vice - Craftsman 8" Table Saw - Black & Decker Miter Saw - Extension Ladder - Black & Decker Battery Skill Saw - Hand Saw - Crow Bar - Crescent Wrench - Saw Horses - Table Top Router - Extension Cords - Dewalt Skill Saw - E-Mark O Turn 25 HP Mower - Snapper Push Mower - Porter Cable 150 PSI Compressor - Generator GP 5500 - Power Stroke Pressure Washer 150 OCC - Skill Saw - Skill Sawzall - Battery Charger - Boat Seats - 6 Ft Step Ladder and MUCH MORE!!

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FARM – 47.5+/- ACRES, PHIL CAMPBELL SATURDAY – APRIL 10 – 10AM

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Farm offers 47.5+/- Acres. Previously a poultry farm, there are rarm offers 47.347- Acres. Previously a pountry farm, there are four existing houses 400' X 40'. The property is all fenced with five-strand barbwire; two all-year ponds; spring; city water; a dry stack barn, 40' X 40', with two lean-to's, 20' X 40' each; a storage building, 40' X 60' with office and restroom, front and back roll-back doors, 16'W X 10'H; plus an older barn. The farm is located on Hwy 43 between Spruce Pine and Hackleburg. Property adjoins Dismal Canyons.



Personal Property includes lots of lumber with 2' X 6's, 2' X 8's, and 2' X 10's; two 45K John Deere Generators, eight Feed Hoppers, 100-150 aluminum awnings, incinerator and other items pertaining to

Auctioneer's Note: Poultry houses and Real Estate will be sold separately, then as a whole, Personal

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# From Precious Puppy to Aggravating Adolescent

Best Friends Animal Society Celebrates National Puppy Day, March 23, with Advice to Make Your New Pandemic Pup a Fantastic Family Member

They're fluffy, floppy and adorable. Their tiny toes are tender, pink and perfect. Even their breath smells magical. Seriously, what's not to love about puppies?

As irresistible as they are, puppies do grow up quickly, and they need our help growing into equally lovable adult dogs. Since March 23 is National Puppy Day, what better time to talk about the importance of training and socializing all those pandemic pups?

We know that more than a million pets have been adopted from shelters and rescue groups in the year

pandemic. But additionally, an untold number puppies have been purchased since last last year.

since the start of the March, which could spell trouble for first time pup parents. According to the American Pet Products Association's COVID pulse surveys, as of the end of 2020, 10% of respondents indicated they had gotten a new pet as a result of the pandemic, representing more than 12 million households. While the data is not separated by species, even after subtracting the adult dogs, cats and kittens, there is inevitably a huge number of new puppies in homes in the

> Many shelter pets tend to be past the puppy stage, and generally come with some support from the shelter, informally

in the form of advice, or formally by way of obedience classes. Puppies purchased from pet stores or online retailers, and even some breeders, are often only weeks old, most barely weaned, and do not usually do not come with any follow up support,

leaving pet parentso n their own in terms of

training.
So now that months have passed, those sweet little fuzzy fellows are turning into dog-sized critters with adolescent behaviors. Dogs need training and socialization to learn how to be healthy and happy members of the family, and that responsibility falls on owners. Without an investment in training, dogs can grow up to be wild, unruly pets with no manners, and families often feel exasperated by them at this stage because training a full-grown training a full-grown puppy who jumps on everyone, scratches and is mouthy, may feel like too

To help keep dogs who were once small and adorable, but are now larger and less manageable out of shelters, new pet should owners advantage of this time to find creative ways to ensure their pups get the training and socialization they need, even amid the pandemic.

much trouble.

Dog training may look different during COVID, but there are still plenty of options out there. Puppy parents can register their pets in private or socially-distanced group socially-distanced group obedience classes, or find trainers offering courses on Zoom. Best Friends Animal Society has a variety of dog training videos online, from clicker and crate training, to puppy socialization, basic obedience, and working through leash-reactivity. Getting dogs and puppies Getting dogs and puppies out to socialize, to facilitate exposure to other dogs and to safely meet new people, can be accomplished with a long leash on walks or at dog parks. Marissa

Sunny, CPDT-KA and senior dog lifesaving specialist at Best Friends Animal Society offers some advice to new

0 purchased a puppy from a breeder or adopted a puppy from your local shelter or rescue group, it is incredibly important to start training right away. While some behaviors may seem cute when the puppy is small, like jumping up to greet you or mouthing on your fingers, these behaviors can quickly unmanageable become in an adult dog. Dogs are extremely smart--smarter than we give them credit for most of the time --because of this they will likely train you faster than you can train them, so it's best to get started right away.'

pup parents: "Whether

As Sunny pointed out, dogs have no internal moral compass; actually don't know when they did something wrong unless you teach them otherwise. "Dogs view things in two categories: safe or dangerous, not good or bad. When your puppy becomes a teenager, and then an adult, they will continue the same 'cute' behaviors they started in puppyhood, but it is very

different when it is an 80 pound dog jumping on your elderly mother m o u t h i n g your kids' fingers," she said.

Sunny offered example happens when a dog grows without training by way of a named dog who Treat, came to the Best Friends Lifesaving Center

sweetheart, he had no idea how big he was. He would incessantly jump up on staff members and volunteers as well as hard mouth on anyone or anything that gave him a chance. We don't know exactly how or why he ended up at the city shelter, but I suspect this behavior had something to do with it," she said. "He was a young adult

recently.

"Treat

Angeles

absolute

shepherd mix with a lot of energy to burn and nowhere productive to channel it. After working on relaxation protocol, basic training, and letting him work off his energy in the yard and playing with other dogs he found his forever family with a young family and another juvenile shepherd as a brother.'

Most people are still home more than usual, and it's important to spend time working with pets now, while also preparing them for more alone time, as people eventually go back to work, school and traveling.

investment An in training and now socialization will pay off in the form of improved communication expectations between pets and people, and a betterbehaved, well-mannered pet who is a happier, healthier member of the



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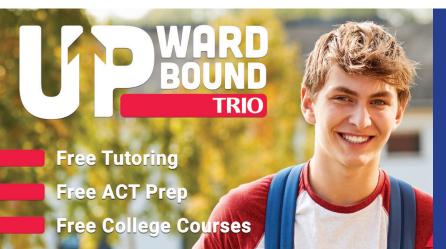
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### Notes...

**Continued from page 34** 

The Manufacturing Skill Standards Council (MSSC) currently offers industry-led training certifications at Northwest-Shoals Community College. The MSSC training center at NW-SCC

is an industry-led training, assessment, and certification system focused on the core skills and knowledge needed by the nation's front-line production and material handling workers. MSSC training offers both entry-level and incumbent workers the opportunity to demonstrate that they have acquired the skills increasingly required in the technology-intensive jobs

of the 21st century.

If you have questions regarding MSSC certification at NW-SCC, please contact Taylor Franks. You may call 256-331-8092, text 256-415-6992, or email at mssctraining@nwscc.edu.

A phone scam involving Florence Utilities customers was reported last week. The caller demanded payment and threatened disconnection of utilities. Please be advised that Florence Utilities will NOT call customers to ask for payment information over the phone. If you have any concerns about your utility account, please call our Customer Service department at 256-760-6512. If you ever have a question about a scan , call or someone at vour door, call the Florence Police Department at 256-760-6610 or 911.

Osborn Hill Cemetery Officers have decided to postpone their yearly meeting due to the COVID 19 pandemic. Donations are still needed to help maintain

Dollations are stim feeded to riesp maintain the perpetual care now, and in the future. Please make check payable to the Osborn Hill Cemetery Fund, c/o Mrs. Lana Duncan, 2330 Colburn Mtn. Road, Tuscumbia, AL 35674 or to the Osborn Hill Cemetery Fund at Valley State Bank in Russellville

Nominations are open for the LONG-LEWIS LOCAL HERO OF THE MONTH AWARD. In an effort to reward local people for Outstanding Community Service, Long-Lewis Automotive Group in cooperation with The Long-Lewis Foundation, will be awarding one person each month \$500 and a Certificate of Appreciation to recognize their efforts in serving The Shoals. Simply visit the Long Lewis of the

Simply visit the Long Lewis of the Shoals Facebook page and nominate someone you feel deserves this award for Outstanding Community Service. The recipient of the Award will be determined by the nominee post that gets the most Likes from the community at the end of each month. We will announce the recipient, via social media, on the 1st of the following month. The Certificate and \$500 Award will be given to the recipient at the local dealership by the 10th of



### SATURDAY, March 27th at 5:00 PM

The auction house will be full of incredible items from two local estates! Early 1800s Empire secretary and sideboard, Victorian hall tree, blue stoneware, carved fireside chairs. mahogany game table, parlor tables, French washstand, mirrors, quality glassware and china, plus unique old items! -DON'T MISS THIS AUCTION!-

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### Common **Mistakes**

Joel and I look for, advertise for and handle car wreck cases every day. Two principal areas where people are making common mistakes are, 1- not buying proper insurance coverage that protects them and 2 - people are making bad deals when they buy a car.

First, there are a lot of insurance companies advertising for people to tailor their coverage to suit them. This ends up meaning the cheapest deal possible. That's fine until you need the coverage. A primary principal of insurance coverage is

that you buy enough coverage to protect your assets. A minimum limits policy sounds cheap and may not cost a whole lot a month but it only pays \$25,000 for property damage and \$25,000 for personal injury.

Who here remembers when you could buy a brand new full sized pickup truck for \$25,000? Today, I'd guess most new full size pickup trucks cost closer to twice that amount. If you cause an accident, someone has to pay the difference between the amount of the coverage and the amount of the damage.

We regularly represent people who have over a quarter of a million dollars in medical bills. If you are just starting out in life and can afford to file bankruptcy, a minimum limits policy is just fine. Even so, buy uninsured motorist coverage and medical payments coverage.

Second, the March issue of Car and Driver had an article showing the difference in paying too much for a used car and financing at a high rate. A 2012 Chevy Cruz costs \$10,041 if bought properly. The same car costs \$20,919 if you pay too much and finance for too long. Shop smart, because the insurance company that has to pay for your car if it's damaged is only going to pay the actual value of the car. Most people are disappointed in the amount they receive for their property damage. There are services such as CarFax and Consumer Reports that assist people in determining the fair value of a vehicle they want to buy. In the long run, these services have a lot of value.

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

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

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