

through a specific set of six required core courses and four courses within one of the following specialization areas: Higher Education

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An academic advisor will help students identify their chosen area of specialization. For more information, visit: una.edu/mps

Fireworks Off for 2021

FLORENCE - The City of Florence and Singing River Media Group last week announced a joint decision to cancel the Spírit of Freedom Celebration at McFarland Park this year. According to a release by Mayor Andy Betterton through the city's media office,

See SHORTs... on Page 2



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Courtesy photo

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HVAC

Southeastern Extrusion & Tool, Inc. with just five employees just off the two-lane undeveloped road known as Circular Road on July 1, 1971, the predecessor to Cox Creek Parkway. The community and the company have grown significantly since Southeastern moved to Kendall Drive in the Florence Industrial Park

See TOOL... on Page 38

Handy Design 2021

SHOALS - The Handy Festival will celebrate four decades of annual Handy Festival will celebrate with a design by Garrett Rittenberry, the winner of this year's W.C. Handy Music Festival design competition.

The artist describes the design as being his rendition of William Christopher Handy playing his trumpet. Rittenberry is a professional artist

See HANDY POSTER... on Page 9

President's, Dean's Honors at NWSCC

MUSCLE SHOALS -- Northwest-Shoals Community College recently announced its President's and Dean's Lists for the 2021 spring semester.

Requirements for the President's List are a semester grade point average of 4.0 and completion of a minimum semester course load of 12 semester credit hours of college-level work.

Earning President's Honors were: Adamsville, TN: Justin Reeder

Bear Creek: Ezra Glauser

Cherokee: Christopher Schlosser

Florence: Tina Allen, Stephen Angel, Tatum Barrier, Caleb Beckman, Brian Berry, William Brewer, Jonathan Brown, Emily Butler, Joseph Butler, Mary Calhoun, Keriana Coats, Joseph Dailey, April Dawson, Tamela Deaton,

See HONORS... on Page 30

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The late John Moody, left, and Garry Barnes helped

close a successful first 50 years for Southeastern Extrusion and Tool, Inc. in Florence.

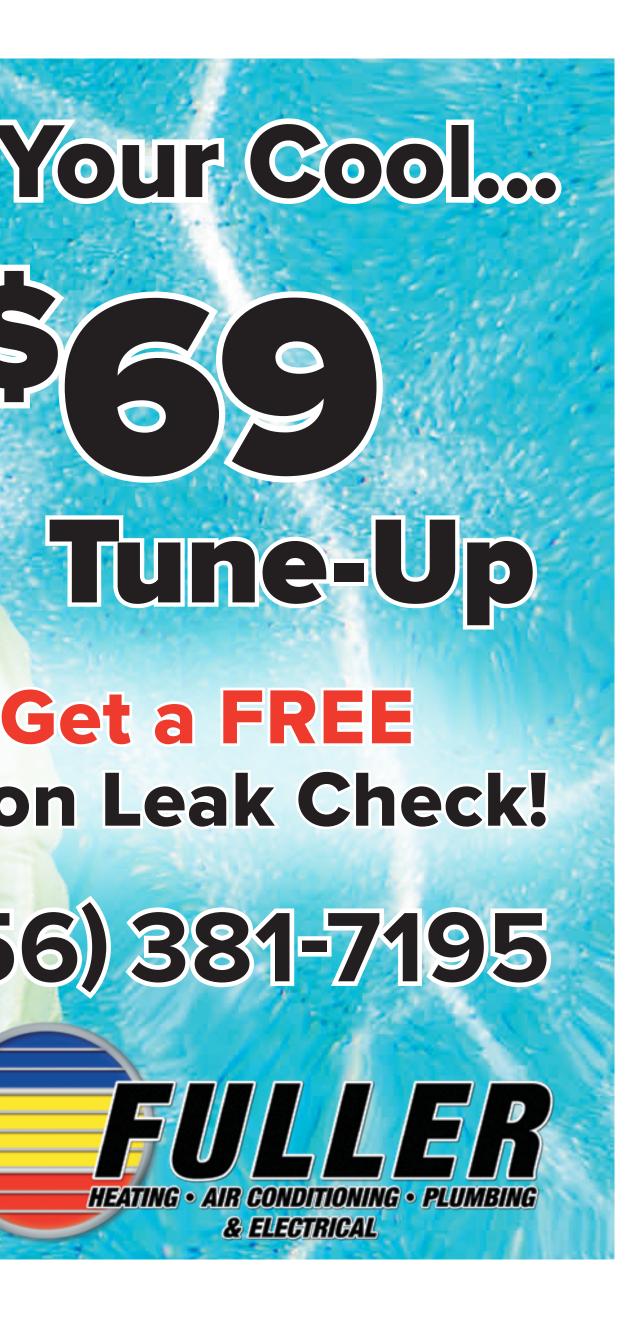
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Shorts...

Fireworks Are Off for 2021

Continued from Page 1

the decision was made after four consecutive meetings between January

and April of 2021 "Planning for this event typically begins each year in early January. However, due to the uncertainty of Covid-19, neither organization was comfortable hosting the event given the minimal guidance provided by the State of Alabama at that time," Betterton stated in the release.

"We are aware that this is an event that many of our Florence citizens, Shoals community members, and friends from surrounding areas enjoy, and we are certainly disappointed to relay this information. We hope to be back celebrating the Spirit of Freedom with each of you in the Summer of 2022," he added.

Provost, Dean's at Athens St.

ATHENS – Athens State University is delighted to honor the students who have been named to the President's List

and Provost's List for the Spring 2021 semester. Through much hard work and determination, these students excelled in their coursework and achieved remarkable academic success. Students are listed by hometown. Anderson, AL Elizabeth Daniel -President's List John Daniel - Provost's List Cherokee, AL Stormmie Rasko – President's List

Florence, AL Lauren Álexander – President's List

Laney Davis President's List

Shelby Davis -Provost's List

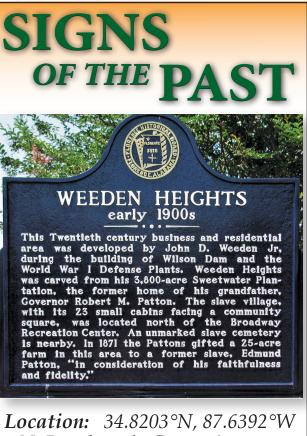
- Conner Hall -
- President's List Shamonia Koger -
- Provost's List
- Piper Lindsey -President's List

Haley Moore - Provost's See SHORTs... Page 6

List Keonte Noel – Provost's List Ashlyn Pifer - Provost's List Ashley Roberts -President's List Phillip Smith -Provost's List Bridget Wood -President's List Killen, AL Cassie Dean -President's List Allison Lott -President's List Ellen Young -President's List Leighton, AL Amanda Bolton – Provost's List Lexington, AL Autumn Mcgee – President's List Charles Prince – Provost's List

Chasity Shook -President's List

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Florence-Lauderdale Farmers Market **Open** at 451 Fairground Road. The market will be open Saturdays during the months of May and October. Tuesday, Thursday, and Saturday during the months of June through September. Hours are 6am-1pm each day.

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CLOTHES GIVE AWAY - Thursday, July 1 from 8-10am at the Care Center, First Baptist Church, Killen, 510 J. C. Mauldin Hwy

Helen Keller Art Show of Alabamians. an annual traveling juried art show through July 2. The show is open to students from throughout the state that have visual or hearing impairments. The artists are of various ages attending public, private, residential, and home schools. Info: 256-383-0533 or tennesseevalleyarts.org

Emergence, a juried art exhibition for emerging artists featuring 45 innovative artists from across the country is on Display at the Tennessee Valley Museum of Art in Tuscumbia through July 2

See NOTES... page 43



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Tanner Dowdy – Provost's List

Contest is for Virtual Singing

FLORENCE — The United Way of Northwest Alabama will hold a firstof-its kind virtual singing competition next month.

The Shoals Sing United competition will recognize musical talent from Colbert, Franklin, Lauderdale and Marion counties. According to officials, local bands and solo musicians can participate.

The competition is organized in a singleelimination bracket tournament through a selection committee.

Executive Director Jennifer McNulty said the event helps the United Way by raising funds to support the organization. "The Shoals is no

stranger to the music scene. We have a rich history of musical talent and budding musicians with new music on the horizon," said McNulty. "This past year has been tough on so many. Our hope is that Shoals Sing United will give the community a chance to have a little fun while coming together to help those in need.'

See SHORTs... Page 9



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Handy Design...

Continued from Page 1

who has worked at a major music industry record label designing graphics for nationally known singers. Previously based in Nashville, Tennessee, and now residing in Sheffield, Rittenberry and his wife decided to move to the area after watching the documentary "Muscle Shoals".

He is looking forward attending his first to attending W.C. Handy Festival, and to hearing the best



soon post the Rittenberry design with a preliminary schedule of Handy events, on the official website at www. WCHandyMusicFestival. This year's Handy com. Festival will extend for two full weeks, Sunday,

artist and available purchase. There also for will be unsigned posters and other souvenir items at Handy headquarters in the Kennedy Douglas Center for the Arts' Southall-Moore House, 215 East Tuscaloosa July 18 - Sunday, August 1, Street in Florence as well as not including post Festival other select locations.

events in mid-August. This year's 40th W.C. Handy Festival design

will be featured on the

2021 t-shirts, posters, brochures, and other

A limited number

of the posters will be

autographed by the

marketing materials.

Shorts... Contest is for Virtual Singing

Continued from Page 6

Money raised will be used to kickstart the United Way's capital campaign, which begins in September.

Musicians and bands must register for the tournament by 8 a.m. July 6. Each competitor must submit a YouTube video of themselves singing.

The bracket and first-

round match-up dates will be announced soon after. There will be 32 acts

selected for the bracket. which will be judged in head-to-head competition over five weeks in July and August.

Live performances can be viewed on the Shoals Sing United Facebook page. There will be a link to vote on the United Way website during each week of performances.

The winner of each match-up is determined by the number of votes

submitted. Each \$1 contribution counts as one vote. To enter the tournament, participants should go to uwnwal.org/

sing. The grand prize winner will receive \$2,500, a recording session at FAME Studios, and an upcoming live performance opportunity.

An additional competitor will win a recording session at Muscle Shoals Sound Studios.





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The City of Sheffield is currently taking applications to fill the Full Time Position of

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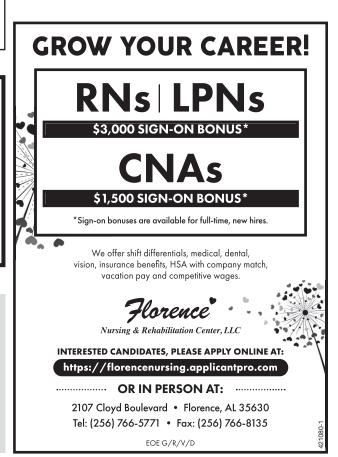
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Guest Commentary

A Steep Price They Paid for Your Liberty

he Declaration of Independence ends with one of the most impassioned appeals ever put to words and

memorized by yesterday's grade school child. "And for the support of this Declaration, with a

firm reliance on the protection

of Divine Providence, we mutually pledge to each other our Lives, our Fortunes, and our sacred Honor." This document would

bring on war against the then greatest power on earth. No European strategist gave the Patriots a ghost of a chance of winning. Yet, they stood. Signers would be seen as traitors to the mother country and could expect the harshest treatment when caught. They could count on no one but

God and themselves. And they recognized thereafter having received His aid. Still, a goodly number did suffer loss of

life and property as a result. Most paid a remarkably high price for taking their stand. In a wrathful spirit of revenge, the enemy singled them out for harsh vengeance. Five

See STEEP PRICE... on Page 34

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



Docking in Florence Until July 12 Morning

Courier Journal

FLORENCE – A replica of Christopher Columbus' famous ship, the 'Pinta' will sail into Florence Harbor Thursday, July 1. It will be open for public access open in Florence beginning on Friday Florence beginning on Friday. The ship will be docked at Florence Harbor Marina until

her departure on Monday, July 12 The 'Pinta', a caravel replica,

was first launched in Brazil in 2005. Historically, the Pinta was the first ship

See PINTA SIGHTS LAND... on Page 34



Ship docked with an evening at sky Courtesy photo

July is Especially Active in Florence

FLORENCE – In celebration of our beautiful parks and recreation programs, events are taking place throughout the month of July across

the city. Events include everything from a Dance & Luau at The Club to Bark In The Park Day, to pool parties complete with games and DJs.

Mayor Betterton presented a proclamation to our Parks and Recreation Director, Tina

See JULY... on Page 34

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Scourge to the **Voting Process**

Editor:

On June 3 an article was printed by the Associated Press journalists who serve as the right arm of the Democratic Party. The article dealt with Biden pushing the US voting rights law, which would greatly expand the use of mail-in ballots.

We already know that mail-in ballots and absentee ballots were the cause of so much voter disgust and fear

of things going wrong with the ballot process - and many things did go wrong. Ballot harvesting is one of the main problems. There was a TV video from Texas where a person indicated she harvested several hundred votes. Were any collected for Trump? I don't think so. There were many other ballot harvesters – some may have been paid. There were reports of dead people voting, persons

CIRCULATION

voting more than once, and ballot stuffing. We won't know for sure until a forensic audit is done in states like Arizona, Georgia, Michigan, Pennsylvania,

...the state proclamation for a public health emergency expired on May 7...

and Wisconsin. Just the recounting of votes is worthless. We have to know whether a ballot is valid or not.

Some restrictions on the voting process are necessary if we are to have any confidence in the election. There are millions of people who voted for Trump who would tell you the voting process was not fair primarily due to mail-in ballots that could be tossed into a drop-box without anybody knowing whether the ballot was valid.

Mail-in (not absentee) ballots are a scourge to a fair and equitable voting process.

Tom Jones Florence

See LETTERS... on Pg 35

HELEN KELLER ART SHOW of Alabamians, an

June 30,

Habbeni

in the Shoals

annual traveling juried art show is open through July 2. The show is open to students from throughout the state that have visual or hearing impairments. The artists are of various ages attending public, private, residential, and home schools. Info: 256-383-0533 or tennesseevalleyarts.org

ODYSSEY OF THE BLACK

SPIRIT is a digital exhibition for contemporary Black artists is open through July 2 at Tennessee Valley Museum of Art in Tuscumbia. Info: 256-383-0533 or tennesseevalleyarts.org

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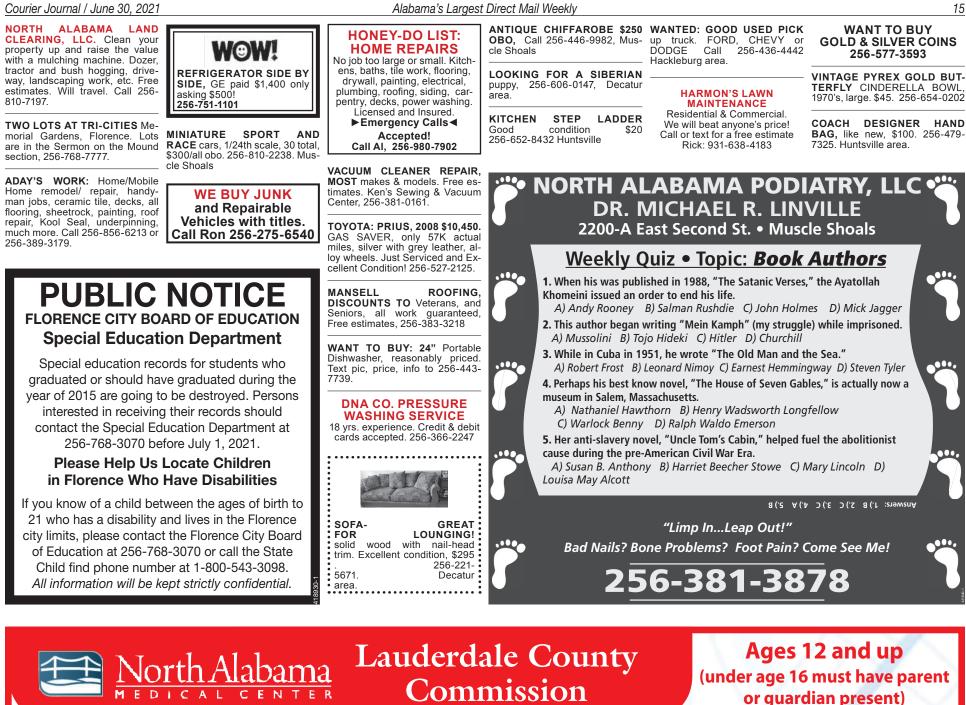


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Courier Journal / June 30, 2021



My Pleasure

I have been singing, an hour for us to come chasing "Don't "Don't go chasing waterfalls..." which are the only words that I know in that song. But I've been singing those words because I have been chasing waterfalls! In the last couple of months, my husband and I have taken up hiking again. It's great to find out that we can still hike. We haven't hiked in decades. We hiked all the time while we were dating. I hiked all the time growing up in the mountains of Carolina. Then I met Kevin and took him to the mountains - we became one in the mountains.

No really- so many of our first important times happened in the mountains. I started dating my husband in the fall of my college freshman year, shortly after I met him. But he didn't start dating me until the next June (we hung out a lot in between). That June on my birthday, we and some other friends went to Gatlinburg for my party. I introduced them all to creek-stomping (walking in a river or creek as your hiking trail). They loved it! And I think Kevin loved me in my element. so starting to walk in the When we got back to the dorm, it happened he kissed me. I and my friends had been waiting for that for months.

Three years later, we hiked up Coontree Loop Trail, a 4-mile trail in North Carolina's Pisgah National Forest. We were chasing a waterfall that ended up being full and voluptuous. But the summit, about 3500 feet high, was even more glorious - a panorama of green and blue hills with "smoke" rising and a happy valley way down below. Gorgeous. God. Kevin chose the right place. He asked me to marry him. At least that's what I thought I heard him say. I said, "Yes, I will," rather than ask him to repeat what he had said. We were ecstatic! It make your heart sing. took over an hour for us to elevate a thousand plus feet up that mountain, but it took much less than gmail.com

down. We ran down that trail laughing and giggling and swinging on trees to round the corners. What an amazing day in the hills that was for us deciding to be one!

As a young married couple, we camped and hiked with other couples. So many fun times in the woods and cooking on campfires. Once while camping near Cades Cove, Tennessee, we and our best friends decided to take a midnight stroll. At one point we stepped into a clearing, and there stood a white horse with the moon shining down on him. He was beautiful breathtaking. He stomped and shook his mane at us. The white the night - it was magical! That moment wrapped all four of us up!

So many special times then. And now, as we celebrate our 40th wedding anniversary, we have started chasing waterfalls, creek stomping and hiking again. The pandemic has reminded us of our old pleasure. Luckily, we have continued to exercise in various ways, woods again has been without much pain. We have explored several places - Wildwood Park Trail, DeSoto State Park, Little River Canyon, Sipsey River Trail and The Dismals. We did The Dismals with our son and grandgirl. Watching her squeezing through crevices, stomping in the creek and marveling at being in the rocks behind Rainbow Falls, was like watching myself all over again. Then we had again. Then we had yellow meat watermelon, just like we would do at Sycamore Flats in my childhood, after a romp in the woods or stomping the creek.

What pleasure of your younger years could you bring into the present? Do it! I promise it will still

Email comments or suggestions to CatnKids1@



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19

ONE NATION UNDER GOD

BLESSED IS THE NATION WHOSE GOD IS THE LORD

- PSALM 33:12 -

PRESIDENTS

"It is the duty of all nations to acknowledge the providence of Almighty God, to obey His will, to be grateful for His benefits, and humbly to implore His protection and favor." - *George Washington*

"We have no government armed with power capable of contending with human passions unbridled by morality and religion. ... Our Constitution was made only for a moral and religious people. It is wholly inadequate to the government of any other." - *John Adams*

"Before any man can be considered as a member of civil society, he must be considered as a subject of the Governor of the Universe." - James Madison

"And can the liberties of a nation be thought secure when we have removed their only firm basis, a conviction in the minds of the people that these liberties are of the gift of God? That they are not to be violated but with His wrath? Indeed I tremble for my country when I reflect that God is just: that His justice cannot sleep forever." - Thomas Jefferson

"Is it not that in the chain of human events, the birthday of the nation is indissolubly linked with the birthday of the Savior? That it forms a leading event in the progress of the Gospel dispensation? Is it not that the Declaration of Independence first organized the social compact on the foundation of the Redeemer's mission upon earth? That it laid the cornerstone of human government upon the first precepts of Christianity?" - John Quincy Adams

FOUNDING FATHERS

"To the kindly influence of Christianity we owe that degree of civil freedom, and political and social happiness, which mankind now enjoys. ... Whenever the pillars of Christianity shall be overthrown, our present republican forms of government – and all blessings which flow from them – must fall with them." - Jedidiah Morse

"An appeal to arms and to the God of hosts is all that is left us! ... Sir, we are not weak if we make a proper use of those means which the God of nature hath placed in our power. ... Besides, sir, we shall not fight our battles alone. There is a just God who presides over the destinies of nations, and who will raise up friends to fight our battles for us. ... Is life so dear, or peace so sweet, as to be purchased at the price of chains and slavery? Forbid it, Almighty God! I know not what course others may take; but as for me, give me liberty or give me death!" - *Patrick Henry*

"I have lived, sir, a long time, and the longer I live, the more convincing proofs I see of this truth: that God governs in the affairs of men. And if a sparrow cannot fall to the ground without His notice, is it probable that an empire can rise without His aid? We have been assured, sir, in the sacred writings that 'except the Lord builds the house, they labor in vain who build it.' I firmly believe this; and I also believe that without His concurring aid we shall succeed in this political building no better than the builders of Babel." - Benjamin Franklin

SUPREME COURT JUSTICES

"The Bible is the best of all books, for it is the word of God and teaches us the way to be happy in this world and in the next. Continue therefore to read it and to regulate your life by its precepts." - *John Jay: First Chief Justice*

"Providence has given to our people the choice of their rulers, and it is the duty, as well as the privilege and interest of our Christian nation, to select and prefer Christians for their rulers." - John Jay: First Chief Justice

"Human law must rest its authority ultimately upon the authority of that law which is Divine. ... Far from being rivals or enemies, religion and law are twin sisters, friends, and mutual assistants. Indeed, these two sciences run into each other." - *James Wilson: Original Justice on the U.S. Supreme Court*

"One of the beautiful boasts of our municipal jurisprudence is that Christianity is a part of the Common Law. ... There never has been a period in which the Common Law did not recognize Christianity as lying at its foundations. ... I verily believe Christianity necessary to the support of civil society." - Joseph Story: U.S. Supreme Court Justice

CONGRESS

"We are a Christian people...not because the law demands it, not to gain exclusive benefits or to avoid legal disabilities, but from choice and education; and in a land thus universally Christian, what is to be expected, what desired, but that we shall pay due regard to Christianity?" - Senate Judiciary Committee Report, January 19, 1853

"At the time of the adoption of the Constitution and the amendments, the universal sentiment was that Christianity should be encouraged. ... In this age there can be no substitute for Christianity. ... That was the religion of the founders of the republic and they expected it to remain the religion of their descendants." - House Judiciary Committee Report, March 27, 1854

EDUCATION

"Let every student be plainly instructed and earnestly pressed to consider well the main end of his life and studies is to know God and Jesus Christ which is eternal life (John 17:3) and therefore to lay Christ in the bottom as the only foundation of all sound knowledge and learning. And seeing the Lord only giveth wisdom, let every one seriously set himself by prayer in secret to seek it of Him (Proverbs 2, 3). Every one shall so exercise himself in reading the Scriptures twice a day that he shall be ready to give such an account of his proficiency therein." - *Harvard 1636 Student Guidelines*

"All the scholars are required to live a religious and blameless life according to the rules of God's Word, diligently reading the Holy Scriptures, that fountain of Divine light and truth, and constantly attending all the duties of religion." - Yale 1787 Student Guidelines

SUPREME COURT RULINGS

"There is no dissonance in these [legal] declarations. ... These are not individual sayings, declarations of private persons: they are organic [legal, governmental] utterances; they speak the voice of the entire people. ... These, and many other matters which might be noticed, add a volume of unofficial declarations to the mass of organic utterances that this is a Christian nation." - *Church of the Holy Trinity v. U.S., 1892* (Unanimous decision declaring America a Christian nation) Significantly, the U.S. Supreme Court cited dozens of court rulings and legal documents as precedents to arrive at this ruling; but in 1962, when the Supreme Court struck down voluntary prayer in schools, it did so without using ny such precedent.

"Why may not the Bible, and especially the New Testament, without note or comment, be read and taught as a divine revelation in [schools] – its general precepts expounded, its evidences explained and its glorious principles of morality inculcated? ... Where can the purest principles of morality be learned so clearly or so perfectly as from the New Testament?" - *Vidal v. Girard's Executors, 1844* (Unanimous decision commending and encouraging the use of the Bible in government-run schools)

FOREIGN OPINION

"The Americans combine the notions of Christianity and of liberty so intimately in their minds that it is impossible to make them conceive the one without the other." - Alexis de Tocqueville: French observer of America in 1831, author of Democracy in America

"There is no country in which the people are so religious as in the United States. ... The great number of religious societies existing in the United States is truly surprising: there are some of them for everything; for instance, societies to distribute the Bible; to distribute tracts; to encourage religious journals; to convert, civilize, educate...to take care of their widows and orphans; to preach, extend, purify, preserve, reform the faith; to build chapels, endow congregations, support seminaries...to establish Sunday schools...to prevent drunkenness, etc." - Achile Murat: French observer of America in 1832

If you would like to know Jesus as Lord and Savior, visit Need Him Ministry at www.chataboutjesus.com. To download a free Bible for your phone, go to www.mardel.com/bible. Hobby Lobby and Mardel Stores - 7707 SW 44th St. - Oklahoma City, OK 73179 - www.hobbylobby.com/ministryprojects

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Insurance Insights **5 Car Loan Basics** You Need To Know

Understanding a few key basics may help you make a good decision about borrowing money to finance a

With the exception of a home mortgage, a car loan represents the largest sum of money most people will

borrow at once. Yet, many people may not think much about financing their new ride until they walk onto the car lot. Check out this cheat sheet before you even start vour car search.



1. Credit score – Dealers

sometimes advertise extremely low interest rates that are typically available only to buyers with exceptionally high credit scores — often 800 and above. You may be able to obtain your credit score for free through one of the three credit bureau websites. Also, check your credit card provider's website, as they sometimes provide free credit scores. In general, the lower your score, the higher your interest rate may be. If you currently have a lower credit score, you have several options: apply for credit to see if you get approved and at what rate (you can try to refinance at a later date to get a lower rate), delay your purchase and try to raise your score over time, increase the down payment to lessen the amount of the loan or consider a co-signer.

Pre-approval – Getting pre-approved by a lender may help you set realistic expectations for how much car you can afford. Whether you're purchasing a new car or a used one, you'll be in a better position when negotiating price and financing terms.

- **3. Loan term** Some buyers choose a 72-month or even an 84-month loan as a way to minimize monthly payments. But there's a flipside to this: It typically means paying more interest. In fact, according to Nerd Wallet, a borrower can expect to pay nearly three times as much in interest over the course of a 72-month loan compared to a 60-month loan. Use an auto financing calculator to see the differences among loan terms.
- 4. Rate vs. incentives Some dealers may offer the option of either an extremely low interest rate or a cash rebate - but not both. And it's not immediately obvious which is the better deal. Use an online calculator that compares low APR to cash back to help you.
- 5. Gap protection You'll be responsible for satisfying your loan agreement whether or not the money you receive covers it all. This is why you might consider GAP (Guaranteed Asset Protection) insurance, so called because it covers the gap between what you owe on the vehicle and its current market value.

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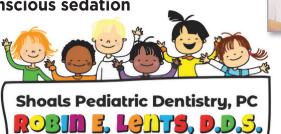
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ON YOUR DEBT

What Good Can Be **Accomplished By Filing Bankruptcy?**

When most people think of bankruptcy, negative thoughts often come to mind. No doubt about it, bankruptcy does have some bad consequences and should by no means be a first choice. If all other options have been exhausted, and the stress of dealing with financial problems is becoming difficult to deal with, you should know that there are many good things that can be accomplished by filing bankruptcy.

- First and foremost, bankruptcy may make it possible for you to eliminate the legal obligation to pay most or all of your debts. This is called a "discharge". Bankruptcy exists to give you a fresh start.
- Bankruptcy can be used to stop a foreclosure on your house or mobile home. With a Chapter 13 Bankruptcy, you can even propose a plan to catch up on the payments you have missed.
- the Bankruptcy can prevent repossession of a car or other property
- Bankruptcy can stop wage collection garnishment, harassment, debt debt collection harassment, and other creditor actions to collect a debt.
- Perhaps most importantly, bankruptcy gives you the upper hand in dealing with creditors. The process allows you to challenge the claims of creditors who have committed fraud,

sold defective merchandise or who are otherwise trying to collect more than what is actually due.

If you are overwhelmed by debt, it may seem like your options are limited. Those too good to be true "solutions" that you hear on the radio may sound tempting. Remember though, if it sounds too good to be true, it probably is. Please do not trust your financial future to someone you do not know on the other end of a toll-free number. At Bond & Botes, collectively our offices throughout Alabama and Mississippi have helped over 100,000 individuals and married couples recover from debt over our 30 years of doing business.

Bond & Botes Helps People Struggling with Debt

We are local and offer a free confidential face to face consultation. We also also offer free consultations from the comfort and safety of your own home or office by phone and/or video with an experienced attorney. Let us solve your financial problems. There is no obligation, and that means no downside to gathering the information you need to make good decisions about how to break the cycle of debt stress and move forward. • Bankruptcy can restore or prevent regarding Chapter 7 Bankruptcy, termination of utility service. foreclosure or wage garnishment, avoiding liens, stopping lawsuits, discharging medical debt, personal loans, payday loans, credit card debt, etc. We can alleviate your stress! We want to help and we can help you!

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by DAVE RAMSEY

I'm 22, and I just recently

graduated from college. I'm lucky enough to be walking

into a job making \$60,000 a year with a company I interned with during school, and I'll be living with parents for the

next few months. I have about

\$50,000 in student loan debt,

but I also have \$25,000 in

savings, along with an E-Trade

account with two single stocks

that was given to me a couple

of years ago. Those stocks are

now worth about \$13,000 combined. Should I sell the stocks to help pay off debt, or

put the money from their sale

into mutual funds?

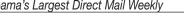
Tuler

CLEAN 'EM OUT, AND

MOVE AHEAD!

Dear Dave.

Courier Journal / June 30, 2021





stagnant. They're still good, but I feel I can do better.

Do you have any advice for

someone who wants to raise

their sales and become a more

Boy, I wish more people

had the same attitude about their jobs. Folks with that kind of drive and

sense of responsibility are almost always successful

in their professional and personal lives.

I want you to think about one simple word—

serving. It isn't just a word or an idea, it's an attitude.

Serving means you provide

what you have to offer in a

way that makes customers

happy to trade their money

of

But don't make the

serving with subservient. What I'm talking about

is being proactive with

and in the marketplace.

It means being excited

about what you have to

offer, and believing you've

got a great product at a great price. It means you're determined to give

your customers a great experience 100% of the

time, and that going the

confusing

individually

and time for it.

mistake

customers

productive team member?

Sara

Dear Sara,

Dear Tyler,

In situations like yours, I teach folks to pull out any money they have that's not in retirement plans, and use it to pay off debt. The shortest distance between where you are now, and wealth, isn't a couple of stocks in an E-Trade account. The shortest distance between you and wealth is becoming debtfree and taking control of your largest wealthbuilding tool-your income.

If I'm you, I'm going to clean out everything, including my savings— down to \$1,000—and down throw it at debt. After that, I'm living on a strict budget with ňo unnecessary spending until that debt is all gone. Man, with the money you'll make right out of college you can be debt-free, and on your way to building a fully-funded emergency fund and wealth, so fast it'll make

–Ďave

extra mile-whether you have to or not-is iust business as usual. And, it means if something goes wrong, you'll step up and make things right in a way that will make them forget

a glitch ever happened. If you help enough people, and make that the first order of your business and those relationships, you'll never have to worry about success! -Dave

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



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Honors... **Continued from Page 1**

Hannah Dunn, Keaton Francis, Jake Grissom, Chase Haskovec, Candace Grissom, Hawkins, Hayden Hester, Wesley Holt, Madison Hooks, Sarah Long, Emily Martin, Brooke Mullins, Roy Nagle, Jacob Price, Patrick Sanders, Carson Sweetwood, Lauren Yates Guin: Kaylee Bryant

Jedidiah Haleyville: Boshell, Braden Collum, Nickolas Hicks, Brayden Hutcheson, Ńoah Loveless, Jeremy Ortiz Lopez, Elizabeth Świnney Hamilton: Elaina Cochran

Hodges: Allison Oliver Killen: Tonya Aycock, Brad Brunson, Åustin Burgess, Sheridan Collier, Race Correll, Katherine Amanda Vena, Russ, Tatum Young

Godsey, Alyson Vandiver,

Moulton: Joseph Harris, Lucas Parker, Caleb Wilson Muscle Shoals: Collin Brady, Ocheonna Burt, Natalie Johnson, Wesley McDonald, Chien Nguyen, Karley Pace, Kaleb Prestage, Benjamin Purkes, Karoline Torres Neves Xavier,

Phil Campbell: Lexi Crittenden, Karlee Faust, Angelia Mims,

Hollis Rogersville: Belew, Austin Hill, Brian

Leighton: Iessica Gwendolyn Wilson Lexington: April Wear

Red Bay: Hunter Bays,

Emma Russell

Moye, Ali Nance, Elijah Rayburn

Russellville: James Bolton, Hunter Butler, Jason Cienfuegos, Jasmine Donahoe, Lisette Gonzalez, Jessica Ískrzycki, Micah Noles Savannah, TN: Austin

Henson, Chloe Turner Sheffield: Skyler Gault,

Issac Hulsey, Wright Mikayla Spruce Pine: Maggie

Fowler, Austin Odom Town Creek: Ivy Harris, Kimberly Hood

Tuscumbia: Emily Gann, Joanna Heckert, Mary Makebeh, Gregory McNatt, Gabriel Nolen, Jacetin Oltmer, Matthew Posey, Timothy Posey, Alyssa Riner, Elisa Tennyson, Aubrey Thompson, Karley Welborn

Winfield: Shelby Starnes

Requirements for the Dean's List are a semester grade point average of 3.5 or above but below a 4.0, and completion of a minimum semester course load of 12 semester credit hours of college-level work.

Earning Dean's List Honors were:

Athens: Cicley Hargrove Bear Creek: Lazaro Flores, Chavez Kylee Freeman

Cheroke: Ashley Bass, Benjamin Elliott, Benjamin Taylor

Danville: Melissa Pike Decatur: Emy Hernandez Balbuena

Florence: Heather Anderson, Jonathan Averill, Carter Azbell, Noah Boggan, Christopher Brown, William Carson IV, Alicia Carter, Andrew Cooper, Katilyn Daniel, Taylor Fowlkes, Ashley Gilbert, Heather Gipson, Kayla Glover, Leo Hall, Harleigh Houston, Robert Jackson, Gregory Kimbrell, Kaylee Lester, Brycen Linville, Raven Martin, Jaeger McDonald, Christopher Moore, Isaac Salamanca, Rebel Staggs, Rachael Stamps, Hannah Thomas, Evan Thornton, Megan Todd, Kolby Vaughn, Taylor West Tracy MS: Gölden,

Gordon Grant: William Bailey

Hackleburg: Cassidy Mason

Haleyville: Nathaniel Baugus, Reagan Brooks, Andrew Gilbert, Breanna Morris

Hamilton: Kaylee Gann, Supapis Iamphakdee, Anna Warner, Kaiden Williford

Helena: Dominic Lane Villegas

Huntsville: Travis Short Killen: Gracie Brackeen, Brody Coan, Kirkland Danielowicz, Sarah Gray, Jackson Griggs, Christian Hess, William McBee, Michael Peru, Madison McBee, Wilbanks Leighton: Shane

Crowder, Maria Johnson Lexington: Garrett Lawson

Moulton: Chandler Daniel, Cody Fuller. Rainey Johnson

Muscle Shoals: Elizabeth Fabian, Lucas Isbell, Christopher Joly, Dalton Jones, Morgan Lansdell, Jakyrus Malone, Christopher Martinez, Karmen Moore, Patel, Cheron Parth Ricks, Nolan Stracener, Paris

Yarbrough Phil Campbell: Kelly Baker, Anna Benford, Chloe Carpenter, Samuel Carreto, Isaac Cummings, Bryan Galloway, Shevenne Gray, Kaci Harris, Katelee Smith

Red Bay: Glenan Humphres, Sarah Kelly, Kevin Pineda Figueroa

Rogersville: Larson Belew, Savannah Smith, Van Vo, Christopher Watson, Kassandra Woolley

Russellville: Ellie Akers, Anna Bond, Walter Buchanan, McKinlev Copeland, Diana Delgado Hernandez, Jacob Fleming, Stephanie Garcia, Mila Hall, Alexis Lambert, Alejandro Lugo, Abraham Martinez, Felipe Nieto, Benjamin Keith Oglesby, Alexis Patrich, Yaslin Perez, Christian Rodriquez, William Rogers, Britton Warren Sheffield: Tas Tasha

Andrews Pine: Jacob Spruce

Davis, Christopher Gonzalez

St. Joseph, TN: Allen Townsend

Town Creek: Gabriel Cummings, Brittney Law Bradford, Sarah Moore

Trinity: Chloe Jenkins Tuscumbia: Isabella Archer, Margaret Booream, Madison Gooch, Anthony Jordan, Halev Luttrell, Aubrev Shirah Wylie, Sharon Tanner, Ethan Thomas, Thompson, Baylee Savanna Uhlman, Vallejo, Laila Marv Ruth Vandiver, Taylor Walker, Kaidin Wallace, Taylor Brandon Williams, Kaylee Willingham

Vina: Logan Childers Waterloo: Torri Mcfall Winfield: Lauren Mays



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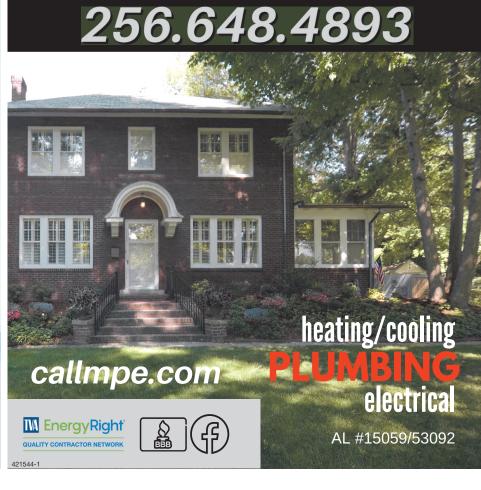


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Pinta Sights Land... **Continued from Page 14**

to sight land in the New World on October 12, 1492. Historians consider the caravel the Space Shuttle of the 15th century. The Pinta tours as a 'sailing museum' for the purpose of educating the public and school children on the 'caravel', a Portuguese ship used by Columbus and many early explorers to discover the world. Before him, the Old World and the New remained separate and distinct confinents and ever since their fates have been bound together for better or for worse.

While in port, the general public is invited

to visit the ship for a walkaboard, self-guided tour.

Admission charges are \$6.50 for adults, \$6 for seniors, and \$5.50 for students ages 5 - 16. Children 4 and under are admitted free. The ship will be open every day from 10am-5pm from July 2-11. No reservations necessary. Teachers or wishing organizations to schedule a 30-minute guided tour with a crew member should 1-850-686-3612 or call visit ninapinta.org and click "take a tour". There is a minimum of 15 for the group rate of \$4.50/ person.

Guest Commentary-Harold Pease **Steep Price...**

Continued from Page 14

and were captured imprisoned and two others barely escaped captivity.

Richard Stockton, his whereabouts betrayed by a loyalist informer, was "dragged from bed in the middle of the night, severely beaten, and thrown into prison." There he underwent continual abuse and suffered malnourishment. By the time the Congress arranged for his exchange, Stockton was broken physically and never recovered. He had also lost almost all his property.

Unable to capture another signatory, Clark, Abraham the British imprisoned his two sons on the notorious prison ship Jersey. "Word was sent to Clark that his boys would be freed if he would disown the revolutionary cause and praise the British Crown. At his refusal, his sons were singled out for cruel treatment. One was placed in a tiny cell and given no food. Fellow prisoners kept him alive by laboriously pushing tiny bits of food through a keyhole. Both sons somehow survived their ordeal."

The British had a particular zeal for destroying the homes and property of the signers. Those suffering this fate included Benjamin Harrison, George Clymer, Dr. John Witherspoon, Philip Livingston, William Hooper, and William Floyd. The sacrifices of John Hart and Francis Lewis are particularly noteworthy. "While noteworthy. his wife lay gravely ill, Redcoats destroyed Hart's growing crops and ripped his many grist mills to pieces. Bent on taking him, they chased him for several days. They almost nabbed him in a wooded area, but he hid in a cave.

See LIBERTY... Page 46

July...

Continued from Page 14

Kitchens, declaring July 2021 Park and Recreation Month in the city of Florence.



PARK & RECREATION MONTH EVENTS EVENT DATE

July 7–28 (Wednesdays)	Junior Golf Day Special Blackberry Trail Golf Course	12:pm-til
July 8	Mini KidsFest Lewis Field	5-7:00 pm
July 15	Mini KidsFest Broadway Rec Center	5-7:00 pm
July 16	Exercise Showcase River Heritage Park	9–10:30 am
July 17	Dance & Luau The Club	7-9:00 pm
July 19	Kayaking on Cypress Cox Creek Launch → Wildwood	1:00 pm-til
July 22	Bark in the Park All Parks	All Day
July 28	Pool Party w/ DJ & Music Royal Ave. Pool	2-4:00 pm
July 30	Pool Party w/ DJ & Music Handy Recreation Pool	2-4:00 pm



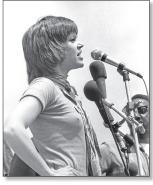
Letters... **Continued from Page 14** Still Disgraceful 50+ Years Later

Editor:

If you are from the Vietnam generation as I am, these images that started appearing today on Facebook should get your blood boiling and stir past passions and feelings.

I was serving in Vietnam during the time these photos were published of "Hanoi" Jane Fonda. While she was posing in North Vietnam, I had two CO's POW's there and another killed in action over Hanoi.

countries most In traitors are shot, but here in the U.S. we elevate them



to celebrity status, they join the Democratic Party, and go on to positions of national leadership such as John Kerry pictured here with Fonda

James W. Anderson Vietnam 67-68 Talladega



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

Meet HOMER JEAN. If you're in the market for a fun and dapper sidekick then Homer Jean might be your guy! He is around the age of 2 years old and 60 pounds. He is crazy for toys, and is super friendly. He will often do "down" without being asked if you aren't quick enough with the treat delivery. This amazing boy brings the party wherever



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Citizen Input is a Priority

Editor:

The *TimesDaily* printed an article titled, "Council tallies list of capital projects" on April 6, 2021. The projects include a new city hall, parking decks, bridge on West College Street, drainage repairs, three roundabouts, streetscaping, River Heritage phase, McFarland Park campgrounds, work on city property such as Wildwood Park, the Florence-Lauderdale Coliseum, Pine Street bridge work, and a gift to UNA to help with construction of a new math and science building. Some of the funds will come from bonds and some from the regular budget. City Treasurer Shannon

Olive is supposed to get cost estimates and the council will prioritize the projects from there. The \$88,000 study for the bridge on College Street will not be completed until September. Therefore, any information received from the city treasurer before September would be incomplete due to the study timeline. The only estimated cost reported is the \$50,000,000 for the city hall and the two parking decks. The estimated interest to be paid over the life of the bonds must also be included as part of cost and made known. At the June 15 city

council meeting, Mayor Betterton sponsored resolution to approve the construction of a new city hall and two parking decks. However, this resolution was initially on the consent agenda which does not allow for discussion. The resolution had neither an estimated cost nor the estimated interest on the funds received from the bonds. Due to action by council members Griffin and Oliver, a vote was delayed until the July 6 The other four meeting. council members were prepared to approve the resolution. Hopefully, the Mayor and/or the council members were will delay any vote on this resolution until the bridge study is completed and cost information on all projects has been received from city treasurer and the priority list has been prepared.

Time must be allowed for citizen input on that priority list.

Bill Smoak Florence

See LETTERS... Page 41

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Courier Journal / June 30, 2021







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Safety Director, Jerry Jones. "Even now with about 120

employed, Southeastern is the largest independentlyowned aluminum extrusion die manufacturer in North America." This leading industry innovator supplies tooling to the various aluminum extruders in the United States, Mexico, Central America, and other parts of the world. Southeastern reduced production during Covid-19 and still had about 100 employees on site, but it never shut down. "The company serves

customers primarily from anu construction industries," Iones d' "Δρσ" the aerospace, automotive, 'April and May sales came back pretty strong this year.'

Southeastern Extrusion and Tool is celebrating its 50th Anniversary on June 30 with some company-centered events, a special centerea even ribbon-cutting, and a investion lunch for employees. Co-owner, Garry Barnes, and the family of the late John Moody, extend their appreciation to the community and current and former employees for the efforts in helping company growth for its first 50 years.

Courier Journal / June 30, 2021 Hystérical Histórical Confusion-

The downhill slide to perdition. Not very funny, is it? When God plays with the minds of the lost, great, religious and political leaders of the world, we're left with unsaved mindless folk trying to solve UNSOLVABLE PROBLEMS. The bible will always be right and everyone else WRONG. Confusion, apostasy, delusion and deception reign while the inhabitants of the earth are going to hell in a handbasket. Cities are being laid waste while fruitless discussions about problems continue. See

Isaiah 1:7 & Isaiah 6:11 & Isaiah 14:17 & Isaiah 33:8 Jeremiah 4:26, for just a few historical repeats of our own. Read the Bible, it has all the answers. But if you don't like the answers, then we must reap the fruit of our labors. God is not going away. Psalms 66:7 "He ruleth by his power for ever; his eyes behold the nations: let not the rebellious exalt themselves. Selah." Just the opposite has occurred. **Psalms 12:8** "The wicked walk on every side, when the vilest men are exalted." **James 3:1**6 "For where envying and strife is, there is confusion and every evil work." 1 Corinthians 14:33 "For God is not the author of confusion, but of peace, as in all churches of the saints.

Yes, living without God has its troubles, doesn't it? The Lord mercifully cries out" Jeremiah 3:13a "Only acknowledge thine iniquity, that thou hast transgressed against the LORD thy God." Proverbs 28:13 "He that covereth his sins shall not prosper: but whoso confesseth and forsaketh them shall have mercy." God pleaded with Israel: Ezekiel 33:11 "Say unto them, As I live, saith the Lord GOD, I have no pleasure in the death of the wicked; but that the wicked turn from his way and live: turn ye, turn ye from your evil ways; for why will ye die, O house of Israel?" Israel perished. America is in the same canoe Israel was, only we're much worse. The only way up is down on our knees and beg God for forgiveness of our sins and to receive His sacrifice (CHRIST) TO SAVE US FROM AN ETERNAL HELL. That's the only hope for this nation. We cannot survive much longer without God's hand for good on our country. The problem is global unbelief.

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Medicare Minute "Frequently Asked Questions"

Many times, a person who is going on Medicare for the first time will come into our office with the understanding that Medicare will cover any and all medical procedures they have performed. Today's FAQs will address some items, services and procedures Medicare does not cover.

Does Medicare cover all medical procedures? Medicare doesn't cover everything. If you need a service that isn't covered under Medicare Part A or Part B you will have to pay for it yourself unless it's covered by a supplemental Medicare health plan or Medicaid. The phrase that Medicare uses is "medically necessary". If you have a procedure performed that is elective and not "medically necessary" there is a good chance it will not be covered by Medicare. It is always a good idea to check with your healthcare provider before you have a procedure performed to assure that it is covered by Medicare.

What are some examples of items and services not covered by Medicare? Some items and services not covered by Medicare are: Long-term custodial care, most dental care, eye examinations related to prescribing glasses, dentures, cosmetic surgery, acupuncture, hearing aids and exams for fitting them and routine foot care. Also, most prescription drugs are not covered by Medicare.

Will Medicare cover me outside the U.S.? Medicare generally doesn't cover healthcare while you're traveling outside the U.S. There are, however, rare exceptions when Medicare will cover you outside the U.S. You can find these exceptions in your Medicare and You Handbook or by going to Medicare.gov. In these rare cases Medicare, may pay for ambulance transportation to a foreign hospital only with admission for medically necessary covered inpatient hospital services. You pay 20% of the Medicare approved amount, and the Part B deductibles apply.

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.

GV

Ikey Fowler

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Letters... **Continued from Page 35** Mask Mandate Not to Blame

Editor:

I am shocked to read from 48 News that the City of Florence and Singing River Media Group have cancelled the 2021 Spirit of Freedom Celebration at McFarland Park for July 4. The reason given was that they were "uncomfortable" hosting the event during planning up to April of this year regarding the state of Alabama's guidance on the pandemic.

Ivey Gov. dropped the mask mandate on April 9 while the state proclamation for a public health emergency expired on May 7.

The Spirit of Freedom Celebration Has taken place every year to celebrate July 4, except for unavoidable weather situations and last year's understandable pandemic cancelation. Spirit of Freedom is one of the main events held in the Shoals where families can gather outside to enjoy an evening together. I wonder what our beloved Veterans have to say?

The scamdemic rules for an outside event are long gone Mr. City of Florence Progressive Mayor, Andy Betterton... who glibly stated, "hope to be back in the summer of 2022.'

The Mayor narrowly led over incumbent Steve Holt in the August 2020 Municipal election and again in the October runoff, winning by only 11 votes. Mayor Holt had 48 hours to ask for a recount, but he did not.

People need to take a stand on behalf of our freedoms in America. If not, we can kiss them all goodbye.

Beverly Stockton Killen

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Thomas **McCutcheon** Ask the Attorney is sponsored by

local attorneys, McCutcheon & Hamner, PC, as a service to the residents of NW Alabama.

Why does your sign say attorneys and counselors? What's the difference? Charles, Florence, AL

These are two distinct roles. An attorney is handling a legal matter, either in court

or out of court. A lawyer acting as a legal counselor will either prevent a future problem without legal action or recommend an attorney who is a specialist in the correct field.

If a person has a legal problem that we don't handle, we help our client to find an attorney with experience for the type of problem that client has.

We often recommend other lawyers for different types of cases, such as criminal or domestic relations. Attorneys often refer us their workers compensation and other personal injury cases. We handle those cases daily.

Attorneys should counsel their clients to obtain the right lawyer for their case in matters they don't routinely handle. No attorney can be a specialist in all areas of the law and different areas require different skills and knowledge. Certain lawyers such as tax attorneys or patent lawyers have additional education and certification.

At the end of the day though, no attorney wants to spend their time learning to do cases that they no experience or interest in. There are certain types of cases that certain types of lawyers are just better suited for.

Remember that good legal counsel can keep you out of court. It's always easier to stay out of trouble than to get out of trouble.

In our work as personal injury attorneys, we can't keep people from getting hurt but we can remind people to buckle their seatbelt and pay attention when they drive. After someone is hurt, we provide them with all the help the law has to give.

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

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

"Ask the Attorney, P. O. Box 38, Florence, Alabama 35631 MCCUTCHEON -& HAMNERor visit our website at: www.mhatty.com facebook: McCutcheon and Hamner, P.C.

We will not print your full name in the article. We will not be able to return any written or preprinted items which are submitted. No representation is made that the quality of legal services to be performed is greater than the quality legal services performed by other lawyers.

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REWARD! LOST PET! MOE, a male yorkie, is missing from his home in Chalybeate. He belongs to my 94 year old mom and she is terribly upset with his disappearance. Please call her @ 256-318-3747 with any info. SEWING MACHINE REPAIR, MOST makes & models. Free estimates. Ken's Sewing Center, 256-381-0161

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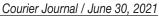
BABY BED & MATTRESS Britax Stroller Car seat with two bas-es and Pack-N-Play, \$200 for all. 256-767-2945 Florence area

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APARTMENTS

First Month

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Notes... **Continued from page 4**

This spring, we put out a call Inis spring, we put out a call for submissions, seeking artists who are working in unique ways, pushing creative processes to the breaking point, and have something important to express through their work. About 75 artists from all over the United States submitted artwork, and our jurors (Stacey Holloway, Darius Hill, and Wayne Sides) chose the most innovative work from these submissions to be included in the show. Don't miss this opportunity to get a glimpse of the future of art, through the eyes of some of the country's most talented emerging artists

Exhibition Hours: Tuesday-Friday 9 10am-5pm 9am-5pm; Saturday Admission: \$5 for Adults; \$3

for Students Free for TVAA Members, Healthcare, Education, and First Responders, as part of our Arts for the Frontline program, sponsored by Bank Independent and E.S. by Bank Robbins

Odyssey of the Black Spirit is a digital exhibition where contemporary Black artists were contemporary black anists were asked to express their response to the question, "How do you see divinity within African-American people?" Now through July 2 at Tennessee Valley Museum of Art in Expression of Art in Section 2000 Crock Tuscumbia. Info: 256-383-0533 or tennesseevalleyarts.org

LifeSouth Shoals Area Blood Drives - Donate at the Center, 307 Veterans Drive, Florence. Schedule an appointment, 256-765-7038. www.lifesouth.org. The hours are: Monday, Wednesday, Friday 9am-5pm; Tuesday and Thuradeu 0am 2pm, Caturday Thursday 9am-Ophi, Tuesday and Thursday 9am-7pm; Saturday 9am-3pm; Sunday 1-5pm. Tuesday, June 29, 7am-2pm -Fontaine Trailer, 430 Sam Letson Jedustrie Del Unevent

Fontaine Trainer, 430 Sam Leison Industrial Rd, Haleyville Thursday, July 1, Noon-6pm -Walmart, W. Avalon Ave, Hamilton Friday, July 2, 3-8pm - Texas Roadhouse, Cox Creek Pkwy, Cox Creek Pkwy, Cox Creek Pkwy, Florence

Friday, July 2, 8am-1:30pm -Level Up Nutrition, Wilson Dam Rd, Muscle Shoals

Miracle Worker Play, outdoor theater on the grounds of Ivy Green, Helen Keller Birthplace. June 11-July 17 (Friday & Saturday only) -Gates 7pm, Show 8pm,

Courier

Journal

Reserved & general admission tickets. For more info or to reserve tickets: 256-383-4066

Knights of Columbus 6661 will hold their barbeque sale Saturday, July 3 at Our Lady of the Shoals Church grounds located at 200 E. Commons St., North, Tuscumbia. We will sell barbeque for July 4. Boston butts will be sold for \$45. Whole chickens for \$10 and chicken stwe for \$7 a quart and \$25 a gallon. All meat will be freshly smoked. Sales begin Saturday, July 3 at 6am until sell out or 12 noon.

All proceeds will be used to fund numerous charitable activities of the Knights of Columbus.

Bank Independent has launched its 8th Annual School Share Drive to benefit local school children through the "\$5 Helps Carry the Cost" campaign. School supplies and donations will be accepted at all locations of Bank Independent, by PayPal and through scheduled collection events until July 16. Bank Independent works with local partner organizations across their seven-county footprint to ensure donations are distributed to area families in need.

In addition to the campaign, Bank Independent pledges to match total customer Smart Swipe savings up \$10,000 until July 16 and donate that amount to School Share partner organizations. Smart Swipe is a simple savings plan that rounds up change from Bank Independent Debit Card purchases to the next dollar and deposits the difference into another BI account of the customer's choosing. Customers can enroll in Smart Swipe at any location, online at bibank.com, or through Customer Service.

School Share donations will go to purchase supplies for distributed through local organizations in each served market.

Music in the Park, Wilson Park, Florence, every Wednesday 11:30am-12:30pm.

Fish Fry at East Colbert Church of Christ Saturday, July 3 Noon-5pm. All you can eat. Adults and carry outs \$12 each. Children ages 5-11 \$6. 4 and under free. (All proceeds to mission work and bangwingea).



9982

MUSCLE SHOALS: FOR RENT Nice, 2 bdrm, 2 ba. mobile home. A must see! 256-335-2072.

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TUSCUMBIA - HOUSE FOR sale by owner: Colbert Heights, 3 bdrm., ba. 1 3/4, 2 -car garage, average city lot, 7% down, 256-263-8716 or 256-383-5996.







SEE PAGE 6



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> The property has beautiful shade trees and the brick house consist of living room, family room, 4 bedrooms, dining room, 1 1/2 baths, kitchen, utility room & a large carport. **The House Has Been Damaged By Lightning & Is In Need Of Repair*

The white frame house consist of living room, 2 bedrooms, bath, kitchen & utility room **Real Estate Sells @ 11:00 AM**

This is a beautiful farm, only 2 miles from the Lawrenceburg city limits. It offers uses, barns, hay shed & utility building. It has ponds and is sown in grass for pasture or hay. The land is gently rolling and is mostly open with some woods. Ideal for cattle or horse farm. All tracts have nice building sites with public water available and each offer special features.

Be sure to look this property over and be prepared to buy at auction. **** For Brochure Go To <u>AUCTIONZIP.COM</u> Or Call 931-762-7686 ***

Agents Will Be On Property Thursday, July 1st from 2:00 until 5:00 PM ~ Houses Shown By Appointment MIKE HARRIS & MARK HARRIS, CO-EXECUTORS

Houses built prior to 1978 are subject to have lead-based paint. In accordance with federal law, all potential buyers will be allowed 10 days prior to the sale to have house inspected at their expense. A form may be signed day of auction waiving this right.

TERMS: 10% deposit on Real Estate on day of sale and balance upon delivery of deed. Cash or good check on personal property. ANNOUNCEMENTS ON DAY OF SALE TAKE PRECEDENCE OVER ADVERTISEMENT.



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

For those not taking classes this summer, the **July issue** may be picked up at these fine locations within the coming week.

Online Page Flip versions available for <u>each county</u> at kidsvillenews.com/lauderdale and

kidsvillenews.com/colbert

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We welcome your involvement. Call Tom at 256-740-4701 for more details.



Dear Savvy Senior,

My husband and I will both be retiring in a few years and are interested in relocating to a warmer climate but could use some help. What resources can you recommend for locating and researching good places to retire in the U.S.? Retiring at 65

Dear Retiring,

If you're interested in relocating when you retire, like millions of other baby boomers, there are a wide variety of books and online resources that can help you find and research a new location that meet your wants, needs and budget. Here are several to help you get started.

Where to Retire?

If you're at the beginning of your search, a good starting point is to take the "Find Your Best Place" retirement quiz at Sperling's Best Places (BestPlaces.net/fybp). This free quiz asks 10-questions on your preferences such as climate, recreation, community size and more, and suggests possible destinations that match your answers. MarketWatch also has a new matchmaking tool called, "Where's the best place for me to retire?" at *MarketWatch.com/graphics/best-place-to-retire/*. Media resources like U.S. News & World Report, Kiplinger's,

Forbes and Money Magazine also publish "best places to retire' lists on their websites each year. And be sure you check out Milken's "Best Cities for Successful Aging" (Successful Aging. MilkenInstitute.org), which ranks 381 U.S. metropolitan areas based on factors that are important to older adults.

You should also consider getting a copy of "America's 100 Best Places to Retire" (the sixth edition book; \$25 at Amazon.com) that looks at a range of destinations, and groups some in categories like best college towns, mountain towns, undiscovered towns and main street towns.

Once you find a few areas that interest you, your next step is research them. Here are some important areas you need to investigate.

Cost of living: Can you afford to live comfortably in the location where you want to retire? Numbeo.com and BestPlaces. net offers tools to compare the cost of living from your current location to where you would like to move. They compare housing costs, food, utilities, transportation and more.

Taxes: Some states are more tax friendly than others. If you're planning to move to another state, Kiplinger's has a tax guide for retirees at Kiplinger.com/links/retireetaxmap that lets you find and compare taxes state-by-state. It covers income taxes, sales tax, taxes on retirement income, Social Security benefits taxes, property taxes, and inheritance and estate taxes.

Crime rate: To evaluate how safe a community or area is, websites like AreaVibes.com provide crime data for certain localities.

Climate: To research the climate in the areas you're interested in moving, Sperling's Best Places is again a great resource that offers a climate/weather compare tool BestPlaces. net/climate.

Healthcare: Does the area you want to relocate have easy access to good healthcare? To locate and research doctors and hospitals in a new area, use Medicare's compare tool at *Medicare.gov/care.compare*. Also see *Healthgrades.com*, which provides detailed information on U.S. hospitals and doctors.

Transportation: If you plan to travel much, or expect frequent visits from your kids or grandkids, convenient access to an airport or train station is a nice advantage. You should also investigate alternative transportation options, since most retirees give up driving in their eighties. To do this visit RidesInSight.org, a free website that provides information about senior transportation options in local communities throughout the U.S.

Once you have narrowed your choices down to two or three, spend a couple weeks in each location at different times of the year so you can get a feel for the seasonal weather changes, and so you can carefully weigh the pros and cons of living there. You may find that you like the area more as a vacation spot than as a year-round residence. It's also a good idea to rent for a year before buying a home or making a commitment to a retirement community.

Send your senior questions to: Savvy Senior, 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.







THE BOLD AND THE BEAUTIFUL Carter when Eric asked him for a porce a personal favor. Wyatt interrupted Justin making himself at home at Spencer Publications. Quinn got angry when Brooke plotted against her to Eric. Paris struggled with outing Quinn and Carter to Eric and Zoe. Finn and a midwife assisted Steffy as she went into labor. Brooke suspicious when got Quinn she overheard threatening Paris. Brooke interrupted an important moment between Eric and Quinn. Wait to See: Steffy and Finn are overjoyed at the birth of their baby boy. Donna pledges her support to Katie and Will while Bill is in prison. Eric attempts to diffuse a volatile situation between Quinn and Brooke.

DAYS OF OUR LIVES Tempers flared between and Chad. Kate EL dropped a bomb on Gabi and Jake. Kristen penned revealing letter. Ava helped Nicole get closer to the truth. Kate blasted Jake and Gabi. Paulina squirmed Chanel as talked about her plans for the bakery. Sami and Lucas argued about EJ. Eli kept a secret from Lani. Later, Lani confronted Paulina about what she was keeping from Abe. Philip squared off against Brady and Shawn. Rafe received advice about his love life from an unlikely source. Chanel and Eli struggled to keep their secret plans from Lani. Claire and Allie found a dead body in the lake. Ben dreamed of Ciara. Gwen finally confided in Xander. Lani and Eli's anniversary party was interrupted by some shocking news. Wait to See: Gwen is put on the hot seat. Theo returns for a special occasion. Ben is heartened to find Ciara waiting for him at home.

GENERAL HOSPITAL Carly was contemplative. found herself Anna stranded with Valentin. rethought Finn his decision. Obrecht and Britt had a heart-to-heart. Joss had an awkward encounter with Michael. Carly turned to Diane for advice. Jason struggled

with a big decision. Scott advised Finn to do what was best for his family. Anna made a curious discovery. Carly hosted family get-together. а Nikolas confided in Kevin. Ava received some upsetting news. Nina felt conflicted about her future. Britt reached out to Brad for support. Michael made sense of a confusing situation. Laura worried about Nikolas. Cameron confronted Josslyn. Nina rebuffed Jax. Nina tried to help Curtis. Ava met with

to See: Josslyn and Cameron clear the air. Britt runs into Jax at Charlie's. Molly and TJ pay Shawn a visit.

THE YOUNG AND THE RESTLESS Sally received some surprising news. Summer asked Billy for a favor. Kyle refused to back down. Victor made Adam an offer he couldn't refuse. grilled Victoria. Nikki Billy fished for a scoop.

Amanda challenged Sutton. Devon confided in Victor. Jack kept Billy in line. Victor and Victoria clashed. Mariah had an awkward encounter. Sally extended an invitation to Jack. Wait to See: Tara takes Kyle down memory lane. Billy and Lily mix business and pleasure. Victoria has news for Ashland.

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lam D. Isbell, ME







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• Born/raised in The Shoals

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Courier Journal / June 30, 2021



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ation is made that the quality of legal services to be performed is greater than the quality of legal services performed by other lawyer

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

Alabama's Largest Direct Mail Weekly

Guest Commentary (2) Harold Pease

Liberty...

Continued from Page 34

When Hart returned home with his health broken, he found his wife dead and their 13 children scattered."

The story of Francis Lewis was equally tragic. "When the British plundered and burned his home at Whitestone on Long Island, they took his wife prisoner. She was thrown into a foul and treated barracks cruelly. For several months she had to sleep on the floor and was given no change of clothing. George Washington was eventually able to arrange for her exchange for two wives of British officers the Continental Arm was holding prisoner. Her health was so undermined that she died two years later."

Thomas Nelson Jr., another signatory, made one of the most unusual sacrifices of the war. At Yorktown the British had selected his residence as headquarters. Washington, reluctant to destroy his compatriots beautiful home, was directed to do so by Nelson himself. John Quincy Adams, a son of one of the 55 patriots signing the Declaration of Independence and later a president of the United States, said it best, "Posterity—You will never know how much it has cost my generation to preserve your freedom. I hope you will make good use of it." Let us never forget that liberty is not free. It was purchased and maintained by the blood of those before us. What price have you paid for

yours? Today many believe the biggest enemy to our liberty is from within. Certainly, we have let the Constitution dwindle in its ability to protect us from federal overreach or violent destructive mobs. If the cause of the American Revolution were excessive government as historians say, what can we say today?

It is hard to argue that we are more free than those under British tyranny when our government tells us that women athletes must compete with biological men or with whom we must share a bathroom or shower: that only essential businesses can be open; that our schools must be closed, some for most of a year; that people must remain locked down in their own homes for months; that churches, theaters, and sports spectators cannot assemble without government permission; that our children must be taught racism, now termed critical race theory,—more especially if they are white; that masks, and perhaps vaccines too, are required for public gatherings; that our borders must be open to everyone in the world, and that you must share the expenses of everyone who illegally forced their way across our borders. "Wokeism" and а politicized pandemic have revived tyranny.

Let this be a warning to those who would take even more freedom from us. We are standing "with a firm reliance on the protection of Divine Providence," mutually pledging "to each other our Lives, our Fortunes, and our sacred Honor."

Dr. Harold Pease is an expert on the United States Constitution and a syndicated columnist. He has dedicated his career to

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256-740-2363 if no answer, leave message studying the writings of the Founding Fathers and applying that knowledge to current events. Pease taught history and political science from this perspective for over 30 years. Newspapers have permission to publish this column. To read more of his weekly articles, please visit www.LibertyUnderFire.org.

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