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Shoals

FLORENCE - Florence Camerata, your local community chorus, celebrates our return to singing with a free concert next week.

"An Awakening" will take place at 7pm, Tuesday, July 20 at First Presbyterian Church in downtown Florence.

Rebecca Rockhill will be the conductor. Karen Cantrell will be the collaborative pianist. Help set the stage for the upcoming Handy Festival!

50% Tuition at NW-SCC

MUSCLE SHOALS -- Northwest-Shoals Community College is using CARES funding to provide at least a 50% tuition break for students who register for the fall semester.

NWSCC has received approximately \$6 million in Coronavirus Áid, Relief, and Economic Security money to be disseminated to students. The college has given out almost \$3 million to date. The amount of CARES funds students receive this fall will depend on how many hours they have taken.

High School Dual enrolled students (limit to two classes) and NW-SCC students that are within 15 hours of graduating will receive full tuition free if

they have applied for CARES. According to NW-SCC President Dr. **Glenda** Colagross, the CARES money will be given to students after they complete their CARES application and once they register for fall semester classes. "Our students have had a hard

See SHORTs... on Page 7



Listerhill Has Forbes **Best-in-State Honor**

MUSCLE SHOALS- According to Forbes, Listerhill Credit Union has once again been named the best credit union in Alabama. That's according to a comprehensive study done by Forbes for their

Forbes 2021 **BEST-IN-STATE CREDIT UNIONS**

2021 rankings of America's Best-in-State Credit Unions. Forbes rated banks and credit unions based on overall recommendations

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ge

and satisfaction. Also included were five subdimensions: trust, terms and conditions, branch services, digital services, and financial

advice. Over 25,000 customers were surveyed through market research firm Statista to capture their opinions on current and former banking relationships. Of the 5,068 credit unions

Mystery

Photo R

Web Poll

Pet Talk

See FORBES... on Page 13

Online Only:



National Advance Auto Sales Jeff Elledge Auto Sales

• Ask The Attorney Cat & Kids

Clint Black is

the Saturday

headliner at

Saddle-Up

Shoals

Hocus Focus

See KIDS.... on Page 27

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Kids in College

MUSCLE SHOALS -- Northwest-

Community

Child Development Center wi offer the 2021 Kids in College

STEM summer camp July 19-

23. The camp is open to children entering grades 1-9 in the fall. Each day participants will experience STEM-related activities in science, technology, engineering and math. According to NW-SCC Child Development

Next Week!

Country music star Clint Black is the Saturday night

The event has raised more

College's

will



Visit Us Onlir



for Life ATLANTA – The **ASUN** Conference has recognized

a Winner

See SADDLE-UP... on Page 21

Homan is

Homan North Alabama's Reid Homan as a member of the 2020-21 Winners for Life Team. The league





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Thomas **McCutcheon**

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ROOFING.

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whether it is a criminal or civil trial. Recent empirical data suggest that smaller juries are less likely to foster effective group deliberation. At some point, this decline leads to inaccurate fact-finding and incorrect application of the common sense of the community to the facts. Generally, a positive correlation exists between group size and the quality of both group performance and group productivity. The smaller the group, the less likely

are members to make critical

Process

Our laws require a minimum

contributions necessary for the solution of a given problem. Because most juries are not permitted to take notes, memory is important for accurate jury deliberations. As juries increase in size, then, they are less likely to have members who remember each of the important pieces of evidence or argument. Furthermore, the smaller the group, the less likely it is to overcome the biases of its members to obtain an accurate result.

Therefore, in Alabama, both state criminal and civil cases, our laws require a minimum of 12 jurors be seated to hear the evidence presented in a case. (Alabama Rules of Criminal Procedure Rule 18.4 and Alabama Rules of *Čivil Procedure Rule 47*). Commonly, an alternate juror will be selected. An alternate juror is selected in case one of the other jurors is unable to fulfill their service to ensure that a minimum of 12 jurors are available to decide the case. The juror selected as an alternate will not know of their alternate status. If the alternate juror is not utilized, he or she will be dismissed prior to deliberations.

In federal criminal cases, the number of jurors must be 12. Federal Criminal Procedure Rule 23 provides: "A jury consists of 12 persons unless the rule provides otherwise." This is in contrast to federal civil cases, where there often are only six jurors.

Although our jury system is not without its challenges, it remains the best method for determining guilt or innocence and resolving conflicts between parties in the civilized world.

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 MCUTCHEON -& HAMNERor visit our website at: www.mhatty.com

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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:

net; Look for "Submit News" on our vebsite at www.courierjournal.net.
Fax to 256-760-9618;

Mail to 219 W. Tennessee St.

 Mail to 219 W. lennessee 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 wearback that the formation guarantee that this free information will be published each week in the paper. Visit our website for a complete list of community notes. If your item MUST appear in the paper a certain week, we suggest you also place a paid ad by calling 256-764-4268. That way it will be in at least one area of the paper. When your community note is published, your event will have coverage in two different locations.

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

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

LifeSouth Shoals Area Blood Drives - Donate at the Center, 307 Veterans Drive, Florence. Schedule an appointment, 256-765-7038. www. an appointment, 256-763-7638. www. lifesouth.org. The hours are: Monday, Wednesday, Friday 9am-5pm; Tuesday and Thursday 9am-7pm; Saturday 9am-3pm; Sunday 1-5pm.



July 13, 10am-5pm - Keller Home July 13, 10am-5pm - Keller Home Care, 203 4th Avenue SW, Russellville July 14, 11am-4pm - First Southern Bank, 4350 Co. Rd. 47, Florence July 15, Noon-7pm - Lakeland Community Hospital, Hwy 195, Haleyville July 16, Noon-6pm - Shoe Carnival, 356 Cox Creek Pkwy, Florence July 17, Noon-7pm - Sam's Club, 364 Cox Creek Pkwy, Florence July 18, Noon-6pm - Walmart, Hough Road, Florence

July Holy Days of religions in the Shoals Buddhist/Shinto July 13 Obon

Islam July 20 Eid al Adha

Florence Parks & Recreation is now accepting registrations for all Fall Sports including Soccer, Flag Football, Tackle Football, Cheerleading, and Golf League. Anyone interested in coaching in the fall will need to register online as well.

Girls Flag Football for Fall 2021 - Age divisions are 5 & 6 year old, 7 & 8 year old, 9 & 10 yearr old and 11 & 12 year old.

Registration is open now until August 26. Youth Cheerleading is still open for See NOTES... page 6

registration for girls ages 5-12 until July 9th. Uniform cost not included in the registration fee.

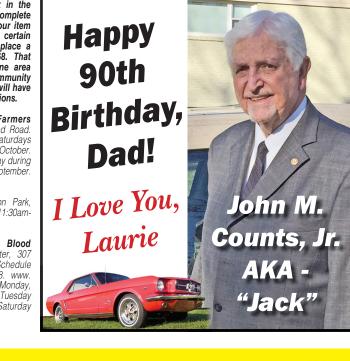
Adult Softball We offer the following leagues: Men's, Men's Church, Coed and Coed Church.

Register at www.fpard.com or call the office at 256-760-6628

Miracle Worker Play, outdoor theater on the grounds of Ivy Green, Helen Keller Birthplace. June 11-July 17 (Friday & Saturday only) –Gates Zom, Show Bom. Reserved & general admission tickets. For more info or to reserve tickets: 256-383-4066.

Florence Kiwanis Club meets at noon on Fridays at Marriott Shoals Conference Cente

Programs July 2021 July 16 – Sam Mashburn - Director, Public Policy and Governmental Relations, The Shoals Chamber of Commerce – will talk about the Local Area Chamber Public Policy





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classrooms. Copies may also be obtained at any local library, several area merchants that cater to kids and the Courier Journal business office,

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Courier Journal / July 14, 2021

Notes...

Continued from page 4

Underwood Road in Tuscumbia

Clint Black

Bring your horse, \$50 donation for the weekend. Bring your chair and donation: \$20 for Thursday & Friday, \$35 for Saturday. Primitive camping sites available for \$25, contact Ann Jones 256-446-5392

by:

left at Colbert Farmer's Co-op -Go 1 block and turn left on Frankfort

Go 1.7 miles and take left fork on Underwood Mountain

Farm Road

For a complete list of events and

Bradshaw Class of 1971 - 50 Year

Reunion, August 27 & 28. Friday, August 27, 4-7pm - Welcome and tour of the Memorabilia Room at Burrell Slater High School, 620 W. College St., Florence. 6-10pm - Meet and greet at The GunRunner Boutique Hotel, 310 W. Tennessee St., Florence. Saturday, August 28, 6pm Florence-Lauderdale Coliseum Bunvans' BBQ. Music and Lots of Fun.

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

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.

Royal Avenue. Cost \$75 per person, \$150 per

couple

Informal meet and greet Friday, September 3, at 5:30pm at Singin' River

Check out our website at https://tiny.

Saddle Up for St. Jude Celebrates its 25th Annual Trail Ride and Concert July 15-17 at Gardiner Farms, 85

Thursday , July 15 Live entertainment starting 6:30pm.

starting 6:30pm. Friday, July 16 Live entertainment starting 6:30pm Saturday, July 17, Live entertainment starting 11am. Live Auction starting 3:30pm. Event headliners include Shenandoah, T. Graham Brown, and Clint Plack.

Saddle-Up for St. Jude is coordinated Circle 5 Outfit, Jimmy King. Directions: From Hwy 72 West, turn

Road

-Go 3.1 miles and turn left on County

-Go 1 block and veer right on Dead End Road to Gardiner Farm FOLLOW THE SIGNS!

opportunities, please visit: Saddleup4kids.org

Cost \$30 per person. RSVP by July 15 Pat Joiner Barger-

pbarger126@comcast.net or Mae Sutherland Austin-hemebama423@ yahoo.com or Jan Trousdaleian4olemiss@vahool.com

Bank Independent has launched its 8th Annual School Share Drive to families in need. In addition to the campaign, Bank

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

Coffee High School Class of 1971 -

50 Year Reunion, September 3-4 Main Reunion Event Saturday, September 4, 6-10pm at the Historic Sweetwater Train Depot, 502 South

Brewing Co., 526 E. College Street. RSVP by July 30 by emailing coffeehigh1971@gmail.com

Mail your payment to: CHS 1971 Reunion, PO Box 2384, Florence, AL 35630

one/CHS1971

See NOTES... page 38

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Courier Journal Power Page

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AMERICA'S TOP 120

Shorts... 50% Tuition at NW-SCC

Continued from Page 1

time the past year, and we believe we have developed a plan to help them regardless of what stage they are in with their education," said Colagross. "All students that have applied for CARES will receive at least half tuition. We will look at each individual case. Some may receive even more if they've been at the college throughout the pandemic."

Registration is now underway at https:// www.nwscc.edu/2021summerfall-registration. To be eligible for the financial help, students must first register for classes and then apply through their individual Moodle student portal. They will receive an email and/or text message from the college explaining the process.

NW-SCC fall semester classes begin August 19.

Rolling Stone Lists Tosha Hill

MUSCLE SHOALS– Each week *Rolling Stone Country* selects some of the best new music releases from country and Americana artists. Last week the digital magazine featured Shoals singersongwriter **Tosha Hill** and the title track from her debut EP "Forty Miles." Authors of the article, Jon Freeman and Joseph Hudak, referred to the Shoals Soul-inspired

tune as one of those in the grand tradition of some great weary road songs and "a promising entry that makes Hill a young performer worth

watching." The 5-song EP collection was co-written with her father, **Billy**. *The Rolling Stone* honor came just days before her live July 9 performance in Huntsville at the Mars Music Hall in the Von Braun Center.

Hill is a regular at Nashville's Bluebird Cafe, and has co-written with Rock and Roll Hall of Famers, John Oates, Spooner Oldham, and Brenda Lee. She has shared the stage with Jason Isbell & The 400 Unit, John Paul White, Randy Owen, Shenandoah, and Lonestar.

Library Voices New in Athens

ATHENS– The Athens-Limestone County Public Library will host a ribbon-cutting in conjunction with the Greater Limestone County Chamber of Commerce on July 15 at

See SHORTs... Page 8



256-856-2482 • 256-856-0500





Shorts... **Library Voices New in Athens Continued from Page 7**

10am. The ribbon-cutting will officially launch Library Voices – a new podcast series produced by the library as a way to give the community an alternative way to 'visit' the library. Library Voices introduces three different podcasts:

TALKIN' DIRTY at the LIBRARY: The Master Gardeners of Limestone County talk about ways to cultivate better gardens and better lifestyles through local gardening and Limestone County extension programs, offering gardening tips and answers to listener questions.

HOMEGROWN HISTORY: Discover Athens, Alabama, and Limestone County from one who has studied it and one who has lived it. Rebekah Davis, Limestone County archivist, and Athens resident Richard Martin recount stories and bring in special guests to talk about the rich history of Limestone County. BETWEEN THE

STACKS: This series highlights conversations with guest speakers featuring cultural, educational, and community topics. This podcast also introduces library staff members and features book talks and evolving library programs. Listen now on Spotify and Apple podcasts.

Courier Journal / July 14, 2021

125 Loretto Years in Loretto

LORETTO, TN - Loretto Telecom, a SkyBest Company, announced the official kickoff of its 125th anniversary today. They unveiled a special 125th anniversary logo as part of the anniversary celebration and describing special events Lawrence County residents can look forward to over the coming_months.

"We are one of the oldest continuously operating telephone and communications companies in our state," said Loretto Telecom General Manager, Jason Shelton, We celebrate with our wonderful customers along with all the hardworking employees, past and present."

The company traces to 1897 when the local **Pruitt** family built a telephone line from Iron City (then a popular resort area) to Lawrenceburg, the county seat. The line was soon purchased and operated by William H. Wiggerman, a former Loretto postmaster. Tthe company changed

ownership many times. Interestingly, this 125th anniversary also marks the 75th anniversary of the company's purchase by Ralph and Louise Passarella Their family continued at its helm until the Skybest purchase in 2018.

See SHORTs... Page 11

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

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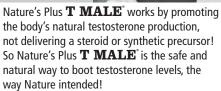
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Medicare Minute "Signing up for Medicare Part 1"

The most common way to qualify for Medicare is when you are turning 65. You will have a specific time period, set by Medicare, to enroll in Part A and Part B Medicare. This is known as the Initial Enrollment Period (IEP).

If you are qualifying for Medicare by turning 65 you will have a 7 month window to enroll in Medicare. This window is based off of the month you turn 65. It starts 3 months prior to the month you turn 65 and extends 3 months past the month you turn 65. For example, if you are turning 65 in September your IEP begins in June and extends all the way through the month of December. If you are eligible, you may not have to pay a premium for Part A, but Part B will have a premium.

For those electing to sign up for Part B after their IEP a late-enrollment penalty may be assessed. This penalty can last as long as you have Part B and there may be a gap in your health coverage. However, one exception to this rule is being employed and having coverage through your company's group health plan. If this applies to you check with your benefit coordinator, Medicare or contact our office.

In most cases, if you are already drawing your Social Security or Railroad Retirement Board benefits you should automatically be signed up for Part A and Part B. If you are not drawing your Social Security or RRB benefits and want to sign up for Medicare you can do so by signing up online at ssa.gov, visit your local Social Security office or give our office a call and we can help direct you.

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



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Courier Journal / July 14, 2021

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Shorts...

Continued from Page 8

FLORENCE–Barring any surges of COVID-19,



the 35th annual Alabama Renaissance Faire will take place at Fountain-onthe-Green (Wilson Park) in downtown Florence on Saturday, October 23, and Sunday, October 24, 2021 from 10am-6pm each day. There will be performances of all types representative of the Medieval-Renaissance eras: choral music, instrumental music, dancing, hand-to-hand combat, Medieval martial arts, etc. Games and other activities for children will also reflect the period.

The same types of crafts that were done during those historical periods will be demonstrated and offered for sale.

And the Faire would not be complete without food. So, there will be delicious turkey legs, funnel cakes and other period delicacies available for purchase. As always in the

Renaissance Faire's 35year history, admission is free

50

40

26

10

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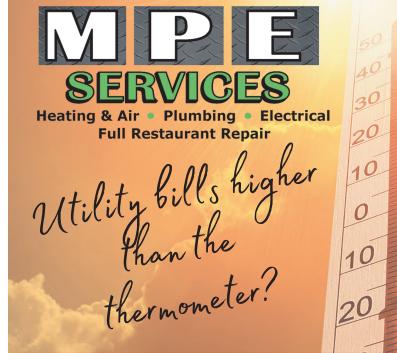
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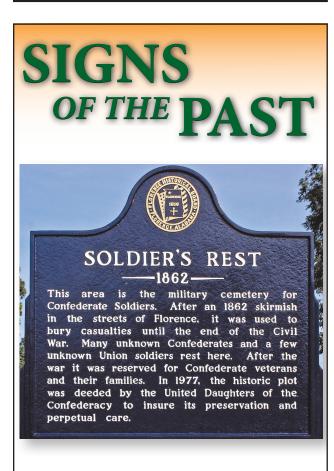












Location: South area of Florence Cemetery 34.8018°N, 87.6644°W

"The soldier above all others prays for peace, for it is the soldier who must suffer and bear the deepest wounds and scars of war."

-- Douglas MacArthur

~ Courtesy David Curott ~ author of Signs of the Past" and "More Signs of the Past" Courier Journal / July 14, 2021

DAVE Says by DAVE RAMSEY



HONESTY MATTERS

Dear Dave,

My husband and I are both teachers, and we're on Baby Step 7. We're struggling with things where our wills are concerned. Three of our four adult children aren't being wise with their money, and my husband and I disagree on how to talk to them about it and how it may affect us re-structuring our wills. We don't want to be judgmental, but at the same time we agree something needs to be said or done. Danielle

Dear Danielle,

Let's say someone is working at my company, and taking my money in the form of a paycheck. Let's also say this person isn't doing a good job. If I don't talk to them about their performance because I don't want to be seen as judgmental, I'm not doing my job. I owe them the feedback necessary for them to become a good team member. Otherwise, they could just get fired one day without really knowing what happened because I refused to "judge" them.

what happened because I refused to "judge" them. You're supposed to judge people. The idea that you're not supposed to is ridiculous. But you don't have to be a jerk about it. There's a big difference between *judging* people and being *judgmental*. But it's unkind not to share insights or suggestions for a better way of life with those you love most. Holding back and telling yourself the way someone behaves is just the way they're made is wrong in most instances. Overspending and not saving money aren't character traits— they're decisions.

They're adults now, and they're going to do what they want. They don't have to understand or support your ways of handling money, but you and your husband have every right to tell them they have to start behaving in certain ways if they expect to receive your money when the time comes. If they're misbehaving, and you give them money, you're funding that bad behavior. That's not love, that's enabling. And a big pile of money isn't going to heal the bad things—it's only going to magnify them.

Sit down with your kids, and have a loving, clear discussion about the situation. Remind them that they're adults, and you and your husband are no longer able to tell them how they have to live. But let them know in no uncertain terms, gently but firmly, they will not receive your money if they continue to behave in ways you both consider foolish or unreasonable. Let them know they'll always have your love, just not your money, unless they begin behaving more

ur intelligently and maturely

with their finances. You can't *make* them do anything, Danielle. But you can ensure they understand you two won't be sharing your wealth with people who can't handle it and use it wisely.

's —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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Forbes... Continued from Page 1

nationwide, just 3.6% made Forbes' list.

"We are once again honored to receive this distinction as a leader among credit unions," said Brad Green, President & CEO of Listerhill. "From our Board of Directors to our employees, Listerhill remains committed to providing the absolute best in service, convenience and value to our members."

"This ranking is a direct result of the hard work the Listerhill team has put into innovation and renovation," says Vice President of Marketing, Chris Anderson. "With the continued rollout of our 24/7 Smart ATMs, a leading-edge mobile app, lightning-fast online applications, and modernized retail branches, Listerhill has built an experience the community cannot find anywhere else. We're proud of that."

Green added, "Our goal has always been to add convenience where our members want it most. Whether a member prefers to bank from their home, their vehicle, or in a branch, we're continually improving those experiences to be the best in class."

This is the fourth year Forbes has ranked banks and credit unions across the country. Listerhill has ranked each year and has reached the top spot in Alabama for the last two years.

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Commentary

14

Lines of Division Are Being Drawn

nless you have been living under a rock, you have beerd the term Critical Race Theory (CRT) at least a few times in recent In A

Few

Words

TOM MAGAZZU

Editor

months. Some say the whole premise of the term Critical Race Theory lacks any basis in reality, that it is just some right-wing racist

tactic to rile their base. However, at its annual meeting recently, the national teachers union, the NEA, announced its support of CRT being taught in America's public schools. The NEA adopted New Business Item 39 which essentially calls for the organization to defend the teaching of Critical Race Theory.

The NEA will also provide a study that critiques "empire, white supremacy, anti-Blackness, anti-Indigeneity, racism, patriarchy, cisheteropatriarchy, capitalism, ableism, anthropocentrism, and other forms of power and oppression at the intersections of our society

"...and other forms of power and oppression" sounds like a wide and never-ending topic. There seems to be a large contingent with an ax to grind... and just as many whites as blacks. The ACLU intends to side with the NEA on

See LINES OF DIVISION... on Page 25

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

School Sales Tax Holiday

Courier Journal

SHOALS - Alabama's 16th annual sales tax holiday for school-related items begins at 12am Friday, July 16 and ends at midnight Sunday, July 18.

Those three give shoppers the days opportunity to

purchase certain school supplies, computers, books, and clothing free of the state's 4% sales or use tax. Most cities and counties also participate by offering even greater savings.

annual

holidays for the state, the other is for Severe Weather Preparedness in the spring. The Back-To-School Sales Tax Holiday always begins at 12am on the third Friday in

See HOLIDAY... on Page 36





in the

TAKE ACTION Against Hackers

ATHENS – In the cybersecurity realm, it's said that you've either been hacked or you don't know you've been hacked. North Alabama businesses are invited to learn how to better protect themselves from malicious hackers and cybersecurity threats at the Hacker-Proof Your Business: Cybersecurity Essentials for North Alabama Businesses workshop on July 21.

The workshop is presented by the North AlabamaWorks Cybersecurity Industry Cluster and hosted by Athens State University. It will feature essential insights and tips from leading North Alabama cyber experts.

Speakers include:

• Jamie Miller - President of Cyber Huntsville, Company Affiliation: Mission Multiplier

•Darren Mott - FBI Agent (Retired) and host of "The CyBUr Guy" Podcast

See SECURITY... on Page 36

weekly Direct-Mail circulation. Our annual readership survey and audit conducted by the Circulation Verification Council proves that your preferred market is reading the Courier Journal regularly. And our ad cost is a *Courier* CIRCULATIO fraction of other options. Journal

Drive, Florence, AL 35630. Prizes for Best Costumes, 2 Couples, 2 Male, 2 Female, 2 Boys, 2 Girls. Light individually wrapped snacks and bottled water. For more information. contact fdavis@florenceal.org. EB: Elorence Senior Center/ The Club, 256-760-6420. SHOALS CHAMBER & NW-SCC PRESENT NW

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July 14, 2021

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ALABAMA JOB FAIR Thursday, July 15, 1-7pm at Northwest-Shoals Community College Gym. Over 400 full time and part time jobs will be available. Help will be available at the event to help you update and print your resumes. Attendees should come dressed in business or business-casual attire.



continues to serve 15 curbside lunches through July and August, Call in by 9:30am to order pick up 11-11:15am. Inside lunches will be reserved to the first 20 persons to sign up by 10:30am. Lunch inside will be served at 11:30am. For more information, please call The Club, 256-760-6420 from 9am -4pm. Monday-Friday.

talking about the Courier Journal's 219 West Tennessee St. Florence 256-740-4701

It really is a mind-numbing figure when

70,00

www.CourierJournal.net

Noise in the County!

Editor:

There needs to be a loud noise ordinance in Lauderdale county, especially when the people who live beside you have no respect for their sick and elderly neighbors.

The guy beside us kept shooting fireworks until after 12am! I asked him to please stop that we were sick. He didn't care.

I talked to his wife and told her that my husband has heart problems and he is on oxygen. She apologized. On Monday night the guy started up again, this time louder than Sunday

night. Lauderdale County Commissioners, PLEASE HELP your residents!!

Nancy Johnson Florence

Another Minority Insult

Editor:

We think love can mean what we want it to mean and can be

practiced the way we think it should be practiced...

The state organization that regulates

lawyers in Oregon has recommended no longer requiring law school graduates to pass the bar exam to practice because they claim it's racist and unfair.

What an insult, particularly to the black race. It's saying they are not as smart as white people and can't compete intellectually. That, in itself, is discriminating against blacks.

Paul Sabatino Florence

See LETTERS... on Page 28



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 of reade

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

This one of two nnual sales tax

Courier Journal / July 14, 2021



COVID-19 VACCINE

HELEN KELLER HOSPITAL WILL BE OFFERING **COVID-19 VACCINE CLINICS** THROUGHOUT **COLBERT, LAUDERDALE & FRANKLIN COUNTIES.**

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Application can be picked up at 219 W. Tennessee Street Florence, AL 35630 Monday through Friday, 8 a.m. - 5 p.m. Completed application or resume may be submitted at the above address or emailed to hollie.colella@timesdaily.com. EOE

7am-3pm • 12:30-8:30pm • 4-8:30pm **COOK:** FULL TIME POSITION 4:30am-12:30pm

Please contact Tim Morrow to arrange a time to fill-out an application and be interviewed at 256-757-8178 Or you may email Morrow at tmorrow@lcnh.org

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Help Cedar View residents perform their simple daily functions and basic housekeeping tasks that keep the home environment clean and enjoyable. If you love seniors, are compassionate, social, trustworthy, and have a positive attitude, and would like to earn extra money, this job may be for you.

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We are located at 2001 County Road 394, in Killen, beside Lauderdale Christian Nursing Home in Greenhill, just off Highway 43 North in Phillips Subdivision.



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Employment Continued from Previous Page

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This position requires graduation from an accredited four-year college with a degree in business, property management, or related field; a minimum of two years' experience managing public housing property; or any equivalent combination of education, training, and experience that provides the required knowledge and abilities.

Salary commensurate with experience. Provide resume and cover letter to:

Marianne Leigh, Deputy Director Sheffield Housing Authority P.O. Box 429, Sheffield, AL 35660 Or email: mleigh@sheffieldhousing.com

Closing Date: July 16, 2021

SENIOR The Hidden Dangers of Sleep Apnea

Dear Savvy Senior,

How can you know when someone has sleep apnea? My husband has become such a terrible snorer that he wakes himself up at night, and he keeps me up too. Tired Teri

Dear Teri,

If your husband is a loud snorer who wakes himself up during sleep, he probably needs to be tested for sleep apnea, a dangerous disorder that affects more than 22 million Americans, but often goes undiagnosed.

Sleep apnea is a disorder that causes a person to stop breathing during sleep, hundreds of times during the night, for 10 seconds or more at a time. Left untreated, it can cause extreme daytime sleepiness, as well as a host of serious health conditions like high blood pressure, heart attack, stroke, diabetes and dementia. In fact, it's estimated that every year, around 38,000 Americans die in their sleep from a heart attack or stroke because of sleep apnea.

But the good news is that sleep apnea is very treatable and most insurance companies, including Medicare, cover it.

Who Has It?

There are three types of sleep apnea: obstructive, central and mixed. Of the three, obstructive sleep apnea (or OSA) is by far the most common and occurs when the throat muscles relax during sleep, blocking the airway.

While anyone can have it, sleep apnea is most common in people who are overweight, male, middle-aged and older. For women, the risk increases after menopause. The symptoms include loud snoring (however not

The symptoms include loud snoring (however not everyone who snores has apnea), long pauses of breathing, gasping or choking during sleep and daytime drowsiness. But because most of these symptoms happen during sleep, most people don't recognize them. It's usually the person they're sleeping with who notices it.

Diagnosing Sleep Apnea

To help you get a handle on your husband's problem, the American Sleep Apnea Association has several diagnostic tests he can take at **SleepApnea.org/treat** – click on "Test Yourself."

If the screening indicates that he may have sleep apnea, make an appointment with his doctor or a sleep specialist who will probably recommend an overnight diagnostic sleep test called polysomnography, which can take place at a sleep center lab (see SleepEducation.com), or at home using a portable device.

Treatment Options

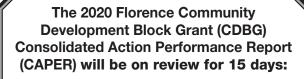
Your husband is at greater risk for sleep apnea if he's overweight, smokes, and/or consumes excessive amounts of alcohol. Excess weight, especially around the neck, puts pressure on the airway, which can cause it to collapse. Smoking can increase the amount of inflammation and fluid retention in the upper airway. And alcohol and sleeping pills can relax the muscles in the back of his throat, interfering with breathing. Addressing these issues, if necessary, is usually the first line of treatment.

If that doesn't do the trick, mild cases of sleep apnea may respond to oral devices that fit into the mouth like a removable mouth guard or retainer. These devices work by positioning the lower jaw slightly forward to keep the airway open during sleep. Another noninvasive treatment option to consider is the

Another noninvasive treatment option to consider is the new FDA approved eXciteOSA device *(eXciteOSA.com)*. This treats sleep apnea and snoring by improving tongue muscle function by delivering electrical stimulation to the tongue through a mouthpiece that's worn for just 20 minutes during the day. If none of these options work, the most effective and

If none of these options work, the most effective and commonly prescribed treatment for OBA is a continuous positive airway pressure (CPAP) device. This involves sleeping with a snorkel-like mask that's hooked up to a machine that gently blows air up the nose to keep the passages open.

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.



beginning Tuesday, July 13 on the Florence Planning and Community Development Department website www.florenceal.org

Comments concerning the annual performance report may be submitted to cdbg@florenceal.org.







Weather

Weather is one of the few things in this life that we have 24/7. Weather is important to us. Meteorologists offer educated predictions about rain, snow, sleet or sunshine, categorizing it into percentages, inches and hours. We may not particularly like the kind of weather on a certain day, but one thing is certain—we will have weather! During our journey in life, we have days



Howell Bigham Chaplain

of varied "weather." Childhood usually brings Chaplain the worry-free weather of outstanding health. Adolescence and young adulthood offers the mirage of exemption from sickness. Middle-age and sunset years are startling reminders that our bodies weaken with age. "Sunny weather" can transform into a "turbulent storm" in seconds with a terminally ill diagnosis.

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Saddle-Up for Year 25...

Schedule of Events

Bring your horse, \$50 donation for the weekend. Bring your chair and donation: \$20 for Thursday & Friday, \$35 for Saturday

Primitive camping sites available for \$25, contact Ann Jones 256-446-5392

Thursday, July 15th 12:00 p.m. Farm opens for campers & riders

Drive - on stage

Shenandoah - on stage

Lights out each night

Friday, July 16th

Concessions open Kid Zone open

April Michelle - on stage

Concessions open all day Kid Zone open

Showdown - on stage

KGB - on stage

Sunday, July 18th

Live Auction Clint Black - on stage

Farm Closes

Maddie Johnson - on stage

Josh Brannon Band –on stage

Josh Brannon Band - on stage

Saturday, July 17th

Gates open

T. Graham Brown - on stage

Gates open

Concessions open & Kid Zone open

Cowboy Church Band - on stage

6:00 p.m.

6:30 p.m.

7:30 p.m.

8:30 p.m.

12:00 p.m.

7:00 a.m.

11:00 a.m.

6:00 p.m.

7:00 p.m.

8:30 p.m.

7:00 a.m.

10:00 a.m.

11:00 a.m. 11:00 a.m

11:15 a.m.

12:00 p.m.

1:00 p.m.

2:00 p.m.

3:30 p.m.

8:00 p.m.

4:00 p.m.

Continued from Page 1

the past 25 years. We're the number one fundraiser in the Saddle-Up Saddle-Up Series hosted in all 50 states. We've held that title for over 15 years."

The event begins on Thursday with entertainment by the country band Shenandoah at 8:30pm.

Guests are invited to bring their horses for trail riding for the weekend for a donation of \$50. Day and evening events on Thursday and Friday are \$20. Saturday's admission is \$35. Primitive camping sites are available for \$25. Contact Ann Jones at 256-446-5392 for details. The farm opens

for campers and riders at noon on July 15 with music beginning at 6:30pm. Gates open at 7am on Friday.

Music starts at 7pm with headliner T. Graham Brown taking the stage at 8:30pm.

Gates open at 7am Saturday

with music throughout the day beginning at 11am. A live auction will take place at 3:30pm. Concessions are available throughout the day.



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If you have MEDICARE Questions...

Homan...

Continued from Page 1

with a list that includes one student-athlete from each of the nine institutions and honors those who display excellence on and off the playing surface.

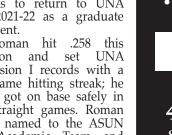
Homan graduated Summa Cum Laude in May with a 4.0 grade-point average that included degree in business administration. He was a four-year letterman on the UNA baseball team and plans to return to UNA in 2021-22 as a graduate student.

Homan hit .258 this season and set UNA Division I records with a 13-game hitting streak; he also got on base safely in 19-straight games. Roman was named to the ASUN All-Academic Team and scored 14 runs with 22 RBI during the season. Over the last four seasons at UNA, he played in 135 games with 132 starts.

Homan's civic engagements off the field included the Red Cross Blood Drive, Martin Luther King Jr. Service Day, Baseball ROTC Run to Remember 9/11 Victims and the Billy Reid Shindig. He was previously awarded the team's Robert E. "Bob" Stephenson Award for being the Lions' leader on and off the field.

The Winners for Life team honors a campus citizen who is respected as one who shares and / or demonstrates

LET'S



///0/0/271

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.

There's just something about **CISCO!** He's around 2 years old something about and 60 pounds. He knows basic commands like down and fetch. Cisco loves toys and will hold them like pacifiers in his kennel. This boy has a kind of a twinkle in his eyes that wi**ll** make you fal**l** in love with him. This sweet boy can be really affectionate. He's amazing and will shine in a dog savvy home. This amazing boy would love to fill that empty

spot on your couch. THE ADOPTION

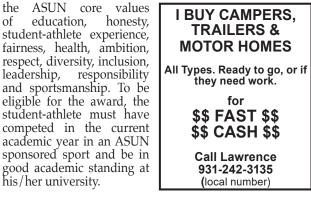


My name is **BUCKAROO OR BUCK** for short. I was born April, 2021. I somehow got separated from my Mama in Muscle Shoals and wandered up to some people's house that I didn't know. They took me in, fed me and started taking care of me. I am very gentle and love attention. Especially belly rubs. I also get along great with other cats. I would love to come live with you and make your life happier. You would also be making my life

happier at the same time. It would be a win/win for all of us. I have been put up for adoption by the wonderful people at Paws. Please pick me! If you're interested in giving this little man his forever family, please email PAWS at shoalspaws@gmail. com or complete an application at www.shoalspaws.com

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Courier Journal / July 14, 2021

Satisfaction and Self-Rightousness

Self-righteousness is an attempt to satisfy ones' ego. For example: Luke 18:11&12 "The Pharisee stood and prayed thus with himself, God, I thank thee, that I am not as other men *are*, extortioners, unjust, adulterers, or even as this publican. I fast twice in the week, I give tithes of all that I possess." But notice: Luke 18:13&14: "And the publican, standing afar off, would not lift up so much as his eyes unto heaven, but smote upon his breast, saying, God be merciful to me a sinner. I tell you,

this man went down to his house justified rather than the other: for every one that exalteth himself shall be abased; and he that humbleth himself shall be exalted." Read: Isaiah 66:2 "For all those *things* hath mine hand made, and all those things have been, saith the LORD: but to this man will I look, even to him that is poor and of a contrite spirit, and trembleth at my word." What about it pal, have you ever asked God to be merciful to you, a sinner, and have you ever trembled at His word? And you claim to be a born-again Christian? Your picture of God needs to be cleared up. You have quite a shock coming.

What actually satisfies God? Isaiah 53:11 "He (GOD) shall see of the travail of his (CHRIST'S) soul, and shall be satisfied: by his knowledge shall my righteous servant (CHRIST) justify many; for he shall bear their (YOUR) iniquities." Caps are my own. Fulfillment of Isaiah 53 in: Mark 15:34 "And at the ninth hour Jesus cried with a loud voice, saying, Eloi, Eloi, lama sabachthani? which is, being interpreted, My God, my God, why hast thou forsaken me? God has shown us a picture on that cross of His Son taking the place of a lost sinner headed for hell, forsaken by God forever with no escape. What will you do? Any sane man would get saved and quit playing church. Christ paid your sin debt. Now you can trust Christ as your Saviour or go to hell and pay for your own sins. It's your choice. It's no laughing matter.

Beacon Baptist Church Bill Bishop, Pastor • Rogersville • 256-247-7733 1.2 miles north from red light on Hwy. 207 on left Sunday services at 10am and 11am and 6pm Visitors welcome!

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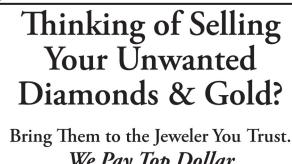
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Justin blew up over Justin's

attempt at a hostile takeover of Spencer Publications.

Carter told Quinn about

the conditions Eric set forth

for him. Wait to See: Justin approaches Ridge with an offer of alliance. Carter and Quinn's mutual lust for each

other is palpable. Bill attempts

to process Justin's duplicity

and disloyalty. DAYS OF OUR LIVES

interrupted

intimate moment between

Xander and Gwen. Theo

some

news with Chad. Ben and

Ciara clashed over both

of them wanting to hire Justin. Chanel admitted to

Allie that she might have feelings for her. Lani told

Paulina she was cutting

her out of her life. Marlena and John tried to cheer

up Abe. Bonnie was hurt when Justin turned her

down. Gabi concocted a

devious plot with Jake.

Sami's secret wasn't so

safe after all. Chanel had

an awkward encounter with Allie and Tripp. Eric

and Nicole shared a joyous

reunion. Lucas told Philip

about his affair with Sami. Eli grilled Gwen about

Snyder's death. Eric and Nicole threw together a

party. Wait to See: Brady

invites Chloe to Eric and

anniversarv

last-minute

an

exciting

Julie

shared

THE BOLD AND THE BEAUTIFUL Eric was and angered shocked by Quinn and Carter's Hope raced betraval. against the clock to free Liam. Eric made a stunning and unexpected demand of Carter. Liam learned that Thomas was his hero, and he and Hope had a joyful reunion. Bill and



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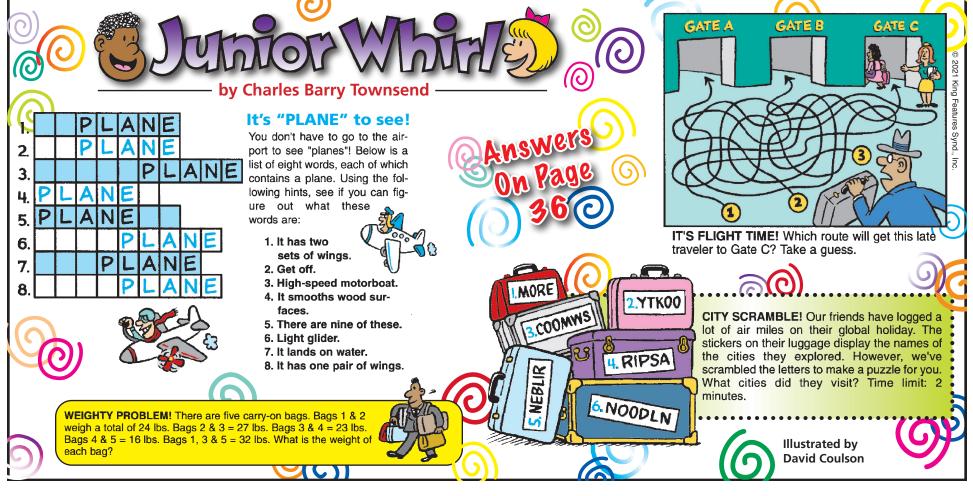
Nicole's party. Sami tries to hammer out a deal with Xander. Lucas and Philip strategize how to blow up EJ and Sami's marriage. GENERAL HOSPITAL

Austin approached Carly about the Michael Corinthos wing at GH. Britt and Obrecht came to an understanding. Sam was worried about Alexis's well-being. Jordan, Shawn and TJ had a family discussion. Curtis was Laura tried apologetic. to bolster Nikolas. Sonny awaited some important news. Scott shared a big announcement. Maxie looked to Nina for advice. Trina defended Ava. Brook Lynn was worried her secret would be exposed. Nikolas was pleasantly surprised. Laura tried to reassure Ava. Anna and Valentin discussed their evolving relationship. Sonny awaited Lenny's return. Carly faced off with Gladys. Curtis and addressed Portia the tension between them. Sam questioned Jason's motives. Phyllis gave a protective warning about Nina. *Wait* to See: Brando gets to the bottom of Sasha's hesitation. Maxie needs a favor. Ned, Brook Lynn and Michael come together for a common goal. THE YOUNG AN AND

THE YOUNG AND THE RESTLESS Victor laid down the law. Sharon gave Adam a reality check. Kyle and Tara's day in the park took an unexpected turn. Nate and Elena fended off a third wheel. Rey got a new assignment. Chelsea's dreams came true. Sally was stung by betrayal. Billy came clean with Jack. Victoria and Ashland made a shocking announcement. Abby and Tessa ramped up the tension. Phyllis and Tara played nice. Sharon was reunited with an old friend. Wait to See: Billy and Phyllis join forces. Nikki supports Victoria. Amanda asks Victor for help

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Commentary Lines of Division...

Continued from Page 14

this issue, so it will be around and debated for years if not decades.

CRT in principle has been around since the 70 and 80's, however it has ramped in the last few years.

Two bills have been prefiled for the 2022 Alabama Legislative session dealing with divisive concepts in school. Concepts that state that an individual, by virtue of his or her race or sex, is inherently racist, sexist, or oppressive, and consequently bears responsibility for actions committed in the past by other members of the same race or sex. It's absurd that as grown-ups, we even have to address such broad stereotypical generalizations.

Telling minors in K-12 that they should feel guilt or responsibility because of their skin color and that they owe others in society because of it is simply The CRT nonsense proponents have already started and they are intent on poisoning the minds of America's youth over the next generation.

Those who teach it shouldn't be allowed around children, period; theirs or other people's.

Are there gaps in what we are taught, important

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tation is made about the quality of the podiatric services to or the expertise of the podiatrist performing such services

events that are excluded knowledge from our unless we seek to learn on our own? Absolutely. Stories of heroism and tragedy dot our history, instances of disrespect, torture, and neglect that will tear your heart out. I still marvel at the story of Harriet Tubman which has been covered briefly in this space. I grimace at the thought of the innocent black lives lost and the human pain and suffering in Tulsa a century ago. Those people were just pursuing the American Dream so frequently referenced. Why did hatred and distrust run so deeply as to end and disrupt so many lives?

Those and situations other occurrences should taught, but not with the assumption that foundational structures of independence from Britain and the liberties found in our Constitution and nurtured over the last two and a half centuries are flawed.

That is not a mindset of reconciliation. It is yet another reckless attempt to divide our country.

And we wonder why there is such high interest in private schools and home-schooling?

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

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ON YOUR DEBT

Debunking Bankruptcy Myths: But Won't Bankruptcy Ruin My Credit For Seven Years?



This question, or some form of it, is asked by virtually every person that comes to see us to discuss their financial problems. The answer is usually simple. By the time they have come in to see us, their credit is already in bad shape! This does not necessarily mean that they have a bad credit score. Some folks manage to keep making minimum payments each month. Unfortunately, this is often done by taking cash advances against another card and or borrowing money from a payday loan store. But even in these cases, the poor individual is hopelessly over extended and living with a great deal of stress.

The old myth about bankruptcy ruining a person's credit for seven years seems to come from a belief that a bankruptcy filing can be listed on a person's credit report for seven years. This belief is incorrect. A Chapter 7 bankruptcy filing can, in fact, be listed on a filer's credit report for ten years from the date of filing. This does not mean, however, that a person has bad credit for ten years. In fact, a bankruptcy discharge can often make it EASIER to obtain credit.

Does not make sense? Well, think about it from a practical perspective. Say you go to a banker to borrow money today. You have NEVER filed bankruptcy. You have, however, been a week or two late on your mortgage or car payment a couple of times. You have about \$25,000 in credit card debt and have only been making minimum payments for a while now. You may even have a payday loan or two. In other words, you are barely getting by. If the banker lends you money today, he will be competing with all your other creditors to be paid on his loan. You barely have enough money to pay them. How are you going to pay this new debt? In addition to this, the banker will have to consider the fact that you could file bankruptcy on the other creditors and him after he lends you the money. The likelihood of receiving your loan is next to none.

Now fast forward a few months. You filed a Chapter 7 bankruptcy and received Discharge of all your unsecured debt and now only have your car and house payments. Since that time, you have made your house and car payments on time every month. You have no other

creditors. If the banker lends you money now, he will not be *McNutt Managing Attorney*

competing with other creditors. Furthermore, he will not need to worry about you filing another chapter 7 bankruptcy. You cannot file again for eight years after the first bankruptcy was filed.

From this perspective, you are less of a risk now than you were before filing your bankruptcy and now your likelihood of receiving the loan is looking pretty good!

If you question this logic, call the finance manager at your local car dealership. You will likely learn that you can qualify for an automobile loan the day after you receive your bankruptcy discharge. Call a real estate agent. You will also learn that many people qualify for a mortgage within a few short years after a bankruptcy discharge. Now this does not mean that bankruptcy

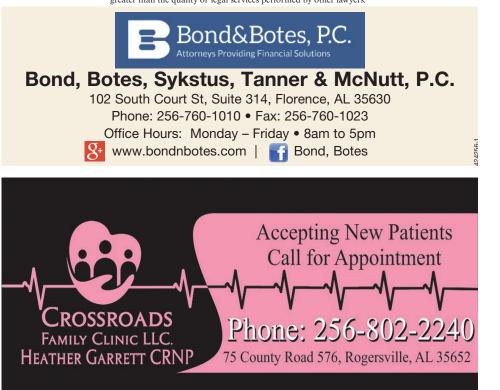
Now this does not mean that bankruptcy is the best option for you. Bankruptcy should never be your first choice. If, however, you are struggling with debt, you should sit down with an experienced consumer bankruptcy attorney and fully explore how a bankruptcy will affect your credit.

Bond & Botes Helps People Struggling with Debt

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Coordinator, Center Jacque Jefferys, the camp will feature robotics for the older participants. "Our camp participants who are going into the sixth grade and older will experience robotics and how robots operate," said Jefferys. "The younger participants will go through what we Storybook STEM. call This will help them learn STEM related concepts in a storybook themed atmosphere."

Registration is \$85 per child. Spaces are limited and early registration is encouraged.

Healthy snacks will be provided daily. Each camper will receive a camp t-shirt. Children are to arrive promptly at 8am in the Patriot Center (gym) on the Shoals Campus. Each day's events will conclude at noon.

For more information on the 2021 Kids in College summer camp or to register, contact the NW-SCC Child Development Center at (256) 331-5245 or email jjefferys@nwscc. edu.

Registration is available online at www.eventbrite. com and search nw-scc





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

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And Some Ekklesia Ministries Summer Food Locations



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Letters...

Starts with Us

What is the United

States missing that is leading to its own self-destruction? It's

a simple word but so

misunderstood in a fallen

world. Love. Love is

missing. You might think, "How bolieve love

can you believe love

is the issue when we

constantly hear of loving

ourselves and loving who we choose to love"? But,

that's the issue. We think

love can mean what we

want it to mean and can

be practiced the way we think it should be

In reality, love is built

Brotherly affection is built

on Godliness. Godliness

is built on steadfastness. Steadfastness is built on

self-control. Self-control

brotherly affection.

practiced.

on

Editor:

Continued from Page 14 is built on knowledge. And, knowledge is built Transformation on virtue (2 Pet. 1:5-10).

The United States is crumbling because the base of the structure is crumbling. At the base of the structure is virtue. In John 14:6, Jesus said, "I am the way, and the truth, and the life. No one comes to the Father except through me." His claim is God exists, and His ways, and His created order, must be acknowledged.

Our founders understood this. acknowledged the Creator, and did their best to set up

See LETTERS... Page 30

Sandwich # **Homestyle Sandwiches** Banana Splits • Milk Shakes • Soda Floats and Mayfield Hand Dipped Ice Cream Caprese Sandwich, **3**6 **Chips & Drink** Fresh Mozzarella, Tomatoes, Basil, & Pesto 1807 Hwy 72 Killen

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It's a common question, unfortunately, there's no black and white answer. It depends a lot on what coverages you need and the amount of deductible you feel comfortable with. How much liability insurance do you need?

Insurance Insights

How Much Car

Liability covers expenses when you're at fault in a crash. The coverages extend to the vehicle and persons impacted by the crash but not the individuals in your car. Most states require you to carry a minimum amount of liability coverage on your vehicle.

No one can predict exactly how much you'd have to pay if you cause a crash. But the key question to ask is: Can you afford to cover any damages exceeding your coverage limits? The higher your liability coverage limits, the more damages your policy might cover.

To get an idea of how much liability coverage you might need, add up the value of your home, cars, savings, and investments. Then subtract your debts (what you owe). For example, if the total "net worth" was \$220,000, you could consider \$250,000 liability for injuries per accident. If you feel you need additional coverage, you can increase it typically in \$50,000 increments up to \$500,000. If you feel you need coverage beyond that, consider an umbrella policy. Do you need comprehensive and/or collision insurance on an old car?

Collision coverage covers repairs to your car if you're in an accident. Comprehensive coverage covers your car if it's stolen or damaged outside of an accident. You might not have not a choice to carry this coverage if your car is leased or financed; most lenders will require you to carry enough coverage to cover the cost of repairs to your car.

If you own the vehicle, you could consider whether the savings from dropping collision and/or comprehensive coverage is enough to offset the risk of having to pay the entire cost of repairing or replacing your car. For example, if your car is totaled from an accident in which the other driver as at fault and has no insurance, hit in a parking lot while you were in the store shopping, or stolen while you were hiking at a park, do you have the means to replace it without any help from the insurance company?

How much should my collision and comprehensive deductibles be?

This is a balancing act. Higher deductibles typically lower your premium, but will increase your out-of-pocket costs if a loss occurs. Ask yourself how much you're willing and able to pay directly, often on short notice, to potentially save on your premium. If you want to lower the amount you have to pay when a crash occurs, you might want to opt for a lower deductible.

If saving money on your insurance is your motivating factor behind removing your collision and raising your deductible, consider these other car insurance money savings tips.

Multiline: Check with your insurance company about combining the purchase of your home insurance or renters insurance with your auto insurance.

Insurance Ratings: When purchasing your vehicle, consider how the insurance company will rate them. Some cars cost more to insure than others.

Consider sharing your driving information: Programs like Drive Safe & Save from State Farm [®] put you in control of your discount.

At any time, if you have questions about what your vehicle coverage should be, contact an agent today.

State Farm[®] Insurance Agent **Rebecca Stutts Hovater** StateFarm 501 S Montgomery Ave, Suite C Sheffield 256-383-1250 RececcaHovater.com

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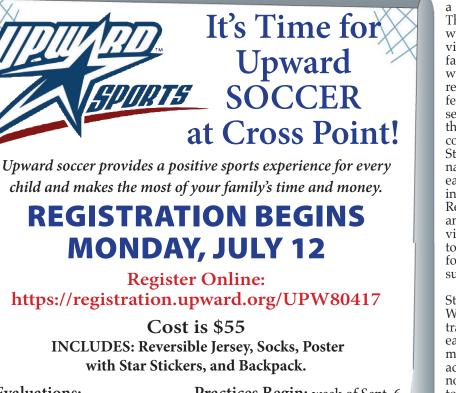


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Letters... Transformation Starts with Us

Continued from Page 28

a system that would steer a nation towards virtue. They knew the Republic would not last without virtuous citizens. If we fail to acknowledge virtue, we will fail. The founders recognized how they fell short of virtue, and set about trying to right those wrongs where they could. Just like the United States cannot force other nations to accept virtue, each individual State, in the formation of the Republic, could not force another state to accept virtue. But, they could try to make it more difficult for an unvirtuous state to succeed in the Republic.

Isit too late for the United States? I don't know. What I do know is the transformation starts with each individual today. We must acknowledge and accept all of virtue, truth, not just the parts we want to acknowledge. Where are you in the search for truth? Seek it yourself. Don't just blindly follow pleasant words you hear from fallen sources mypersonalbiblestudy. worldbibleschool.org.

Jason Howton Florence

The Cost for **All Projects?**

Editor:

At the May 14, 2013 Florence Ćouncil City meeting, an item on the Regular Agenda was a "Resolutions establishing proposed capital projects and established costs to be funded by the City's proposed General Obligation Warrant Series 2013 sponsored by President Jordan." Since under the Since under the Regular Agenda, there were

among the bore Several discussions council members. citizens spoke, some for and some against this resolution. Those against were concerned with the cost, interest on the loan, and with the millions included for UNA. The principal was \$19,340,000. Interest that would be due on the principal - \$8,639,208 - was not shown.

At the June 15, 2021 Florence City Council meeting, an item on the Consent Agenda was a

See LETTERS... Page 32



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Continued from Page 30

Resolution to approve construction of a new city hall, two new parking decks, and the demolition of the current parking deck. This resolution was sponsored Mayor Betterton. by When an item is on the Consent Agenda, there is no discussion by council In that case, members. In that case, Mayor Betterton/President Jordan need to provide an explanation to the citizens as to the reason(s) this item was placed on the Consent Agenda and not on the

At the July 6 Florence City Council meeting, the Resolution from June 15 was defeated did not gain a majority. Three for - Jordan, Member Eubanks, Member Edwards; Three against -Member Griffin, Member Oliver, Member Simmons. Reasons for the against votes included acting too quickly, location, lack of citizen input, and cost.

the estimated cost and the estimated interest that will be paid over life of loan(s) prior to the next vote. The *TimesDaily* provided a list of projects that were being considered by the council in April 2021.

list of projects would go to the City Treasurer who would determine cost and return to the council for ranking. In addition to items already noted, the council must state their plans for the other projects prior to approving the construction of the new city hall and new parking decks. It's time to Get it Řight, the Right way.

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Courier Journal / July 14, 2021



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Regular Agenda.

Citizens need to know

The article stated that the

Bill Smoak

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Truman

comprehension skills of elementary-age students has helped a stellar 82.7% of Shoals high school graduates to be considered college and career ready. We are looking for a few new *Kidsville News!* friends to help us maintain the full distribution - So all local kids

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INSTANT WEED KILLER STINKY!

Weeds that grow between bricks on your walkway or sidewalk are unsightly and can easily be killed without weed killer. Simply boil water in your teakettle and pour it on the weeds. This is better for the environment, too. Kristel w.

RECYCYLING **RESEALABLE BAGS**

Ever wonder how to save money and dispose of stinky diapers without having to smell them all day? The trick is using zipclosed food bags. I always save these bags after they have been used. In fact, my next baby isn't due until late fall and I am already saving zip-closed bags for all of those diapers we will be disposing of. (I am giving them a quick rinse and then air drying them before I put them away.) Iulie R.

GARDENING FOR MERE MORTALS

Experienced gardeners know this well, but the rest of us mortals may need a small reminder. While tending to your plants in this growing season, remember to allow some plants/flowers to go to seed in order to collect the seeds for next year. Like a botanist, you can pick and choose what grows best and tailor your garden to your needs and desires. Remember to mark the seed packages. Also, be sure to store in a cool, dry and dark place. In the midst of winter, start your babies growing. Also remember that towards the end of summer, most places put supplies on sale, which you might need for your growing project. Cristina

NECKLACE CARRIERS

Although I rarely buy fast food, when I do, I save the straws from my sodas. I take them home and wash them really well. Then I use them when I travel to keep my necklaces from tangling. I slide a necklace through each straw and clasp it. My necklaces remain tangle-free. Iennifer h.

It never fails. Shortly after you put a clean plastic liner in the kitchen wastebasket, something really smelly gets thrown away before the bag is full. I've found I can eliminate rotten odors in a wastebasket by completely covering the offending waste with a few layers of newspapers. I use the newspaper ad supplements that fill up my mailbox each week. The paper absorbs the smell entirely so you can use each bag to capacity. Julie B. in Houston TX

DOGGIE TOYS

If you have dogs, you know how expensive and short-lived dog toys can be. Instead of purchasing new, consider your local Goodwill or Salvation Army. We can buy a large box of children's stuffed animals for the price of one PetSmart dog toy (without putting a dent in the thrift store's sad, abundant supply!). Our box will last all year and the dogs love the suspense of a "new" toy, especially at Christmas. Best of all, the money dished out goes for a good cause. If you don't have a thrift store nearby, consider http://www.freecycle.org. Just be sure that there's nothing that could be chewed off of the toy that would be dangerous for your pet. *Mary in IL*

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Family Is...Best!

I retired, then I had a post-pandemic sibling reunion as my husband and I traveled to Corolla, NC to celebrate our anniversary. The day after our return came the Turner Family Day in Memphis, wherein we stayed in a big rented house with all our children and grandchildren. What a way to start my new phase – being reminded that family is the best!

Family is watching the NBA Finals together and there never being any silence. People popping and reenacting dribbles and shots. Shared exasperation. Glimpses toward each other as hands fly up in wonderment. Disagreeing. Agreeing. Cheering on the guy with the long name on his jersey.

Family is having sisters remind you to give things time. It's a sibling reunion of sixty-somethings that last deep into the night. It's eating at midnight, Mulla's caramel pound cake now perfected over time by my brother.

Family is not wanting the good-byes to happen. Family is listening

great-grandmother stories about her to tell childhood and her parents and her grandmother. Taking notes. Finalizing charts. Name proud. Four generations in the room. A new one born this morning.

Of course, for us, family is playing games. My new daughter, who married my son, almost beat me in the card game Spit or Speed, whichever you call it - almost. It was intense. She could hang. Fun. And of course, in a day my other son and I completed a 750 piece Disney Lady Villains puzzle. extensive conver The conversation during construction, between he and his it all about. Breaking siblings, was about which out the Neely's BBQ siblings, was about which villain was the most evil? Questions like, "Is it worst to kill puppies or abuse people?" came up. Cruella was just a capitalist, but The Evil Queen hired an assasin. The list ended up being, worst to not-so-worst: Snow White's Evil Queen, Maleficent, Ursula, Cinderella's stepmother, and then Cruella. Yep,

that's family - my family. Family means bringing chairs from the other room to fill out the dining room

and family, and enjoying every minute of it.

Family is sharing your beginnings and knowing who you are. New births, aspirations, future plans. Rooting each other on. Asking each other the hard questions. Wishing all good things for your cousins, brothers, mom, dad, sisters, aunties,

After

Before

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uncles, and grandbabies - everybody with your name. Family is standing up for

hugs every time somebody new comes in the room. Family is watching

4th of July fireworks at Graceland, a few blocks from grandad's home place. And eating dinner at the Elvis Pressley Grill inside the Guest House -Iotel

Family is rolling around in the floor with your nieces and nephews.

Watching the sunrise together.

Family is needing to rent Fuller State Park so that rou all can see each other. Having the little ones blow up the balloons, throw the confetti on the tables, and then watch them thrash and beans and making a balloon laden throne chair for Grandmother Leonia. Seeing true love in the eyes of the six auntie and uncle couples as they tell their stories. Oh, and family is watching all the Turners swoop down on the cleanup. People arguing over the broom - done in ten seconds flat!

Family is banana pudding lessons from the elders. Whip that meringue, don't stir it. Family is traveling 2100 custard? Last layer: miles to celebrate your cookies or bananas? 40th wedding anniversary and family, and original

and arm-pumping with your children at the movie, In the Heights". Let's go!

Family means a carnival visit, a 32nd birthday party and Autobahn Speedway Racing. Family is

Family is getting a goodbye sandwich hug with kisses all over from your sisters-in-love of forty years.

Family is fulfilling, overwhelming and understanding. Family manages sustains, and maintains. Family makes you. If it breaks, forgiveness heals. Families are fun. Families are work. Family is mine. Blessed!

Email comments 01 suggestions to CatnKids1@ gmail.com



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Security... **Continued from Page 14**

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Holiday...

Continued from Page 14

July pursuant to 40-23-210 through 213, Code of Alabama, 1975. A county or municipality may also provide for the exemption of covered items from or municipal

county sales or use taxes during the same time period, under the same terms, conditions, and definitions as provided for the state sales tax holiday.

Retailers are required to participate and may not charge state tax on items that are legally tax-

Carter Gymnasium from 10am-2pm. The workshop fee is \$20 and includes lunch. Registration is required as space is

limited. For more information o register, https://www. and to visit northalabamaworks.com/ event/hackerproof/ Registration deadline is July 16 at 5pm.

exempt during the Sales Tax Holiday.

Details and a list of participating counties municipalities and may be found at www. AlabamaRetail.org.

Courier Journal / July 14, 2021

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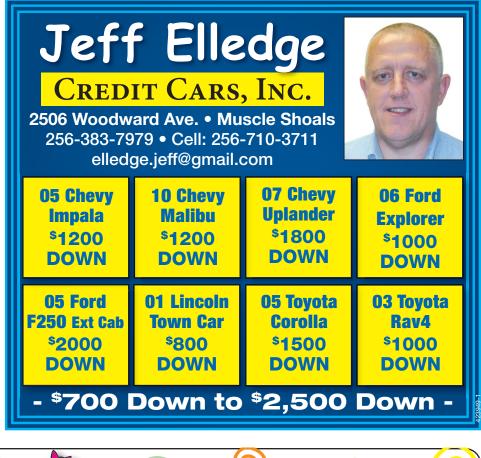
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Community Notes...

Continued from page 6

Florence Parks and Recreation Department, The Club/Florence Senior Center presents The Brown's, Boomer's & Senior's Social Dance Night, each Tuesday evening. Doors Open 6pm. Dance 6:30-8:45pm. 450 Country Club Drive in Florence -- \$5 per person. The Club is a drug, alcohol, tobacco, weapon free facility. For more information: fdavis@florenceal.org,

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Facebook: Florence Senior Center/The Club, 256-760-6420. Mask optional. Social distancing appreciated.

Florence Parks and Recreation Department. The Club/Florence Senior Center presents Joints In Motion, chair exercise classes, 2 times a week, improving strength, balance and range of motion. Wednesday and Friday,

MEDICAL GROUP

9:30am-10:15am, 450 Country Club Drive in Florence. For more information: fdavis@florenceal.org, Facebook: Florence Senior Center/The Club, 256-760-6420. Mask optional. Social distancing appreciated.

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 Community. To nominate someone for the Long

Lewis Hero of the month award by visiting the Long Lewis Facebook page. Simply 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. The recipient will be announced via social media, on the 1st of the month. Congratulations to the June winner, Quentin Woods

The Shoals Writers Guild has finalized the remainder of its 2021 Schedule. Update your calendars.

All meetings at Florence-Lauderdale Public Library, 350 N. Wood Avenue, Florence unless otherwise indicated. Saturday, July 17 10am-noon Speakers: Poet Dr. Brenna Wardell; I

Local entrepreneur Lillian Glanton, For more information, please email, shoalswritersguild@gmail.com

The Florence Camerata Concert will

be at 7pm Tuesday, July 20 at the First Presbyterian Church in Florence. Conductor is Rebecca Rockhill. Collaborative Pianist is Karen Cantrell Tickets will not be sold, but donations

will be accepted.

Family Fun Fest! Fun with Bubbles, Games, Popsicles, and More! on Thursday, July 22 from 6-7:30pm at the Girl Scout Office, 4050 Helton Dr. in Florence. Parking in front and back. Fun for the whole family! Hope to see you there! vou there!

Hot BBQ. Cool Blues—Roundhouse. Tuscumbia, July 22, 6-8 pm. Live music by Max Russell & L.O. Bishop BBQ dinner, sponsored by Tuscumbia Retail Development. Tickets: 256-383-9797

"The Last Five Years" at the Historic Ritz Theatre in downtown Sheffield July 22-24 and 29-31 at 7:30pm "The Last Five Years" is a beautifully

heartbreaking and uniquely told story of love and loss. This intimate musical invites audiences to take a tour through a five-year relationship, take stock of what matters most, and perhaps take a side. A two-person play, "The Last Five Years" focuses on strong vocal and acting performances from our three sets of ca

SummerStock is the Tennessee Valley Art Association's annual musical production that features young-adult performers and crew. The cast spends an intensive 6 weeks in training and rehearsals, leading up to a high-quality musical production for the community. For tickets, visit tennesseevallevarts,

org Questions? Call 256-383-0533 40th Annual W. C. Handy Music

Festival, July 23-August 1. Various locations across the Shoals area. Events/ music across all genres. For more info: wchandymusicfestival.com

June is Alzheimer's and Brain June is Alzheimer's and Brain Awareness Month, and the Florence-Lauderdale Public Library, in collaboration with the Coalition for Alzheimer's and Related Disorders (CARD), is presenting a series of free symposiums on Alzheimer's disease in the accentic months. The first take Jaco the coming months. The first took place June 24, a discussion on the difference in normal aging memory loss and knowing when it's time to seek help including the 10 common signs of Alzheimer's disease Symposiums are scheduled in the

library conference room from 5-6:30pm the fourth Thursday each month through October. Future topics will include:

July 22 - Beyond Memory Loss Anxiety/aggression • Depression • Behavior changes • Sleep disturbances Redirecting behavior to avoid medications

Every 65 seconds, someone develops Alzheimer's disease, with 5.8 million American's living with the disease, according to CARD data. CARD is a nonprofit organization established in 1993 to provide education and support for the residents of Colbert, Franklin, Lauderdale, Marion and Winston counties.

The scheduled facilitator for the mposiums is CARD board member symposiums i Donna Tidwell.

The Coffee High School Class of **1971 is having its 50 Year Reunion** September 3-4, 2021. The Main Reunion Event is September 4, from 6-10pm at the Historic Sweetwater Train Depot the Historic Sweetwater Irain Depot, 502 South Royal Avenue. An informal meet and greet is set for September 3 at 5:30pm at Singin' River Brewing Co., 526 East College St. RSVP to coffeehigh1971@gmail.com or text questions to 256-290-9127.

Join the fun with the 3rd Annual Handy on the H2O event that takes place Saturday, July 24 with Boat Poker Run beginning at 11:30am... The concert But beginning at 1.50aff... The concert begins at 5pm featuring Country music star Chris Lane headlining, along with Dustin Richardson, Dixie Mafia, and DJ Stan Daman at Allred Point on Wilson Lake in Muscle Shoals. The concert is by boat access ONLY. Handy on the H2O is a benefit for the Krush Ere o Krush Evendetion.

Kruzn For a Kure Foundation. Visit the 2021 Handy on the H2O Boat Poker Run FB event page for more info and updates!

The Shoal Writers Guild July Meeting will be Saturday, July 24, from 10am-12pm, at the Florence-Lauderdale Public Library. The speakers will be Dr. Brenna Wardell, UNA English Department, and artist Lillian Glanton.

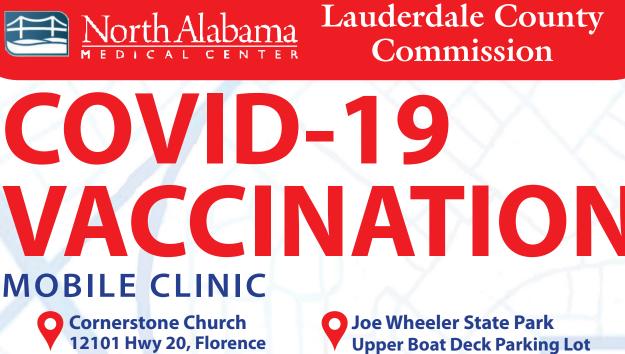
Vacation Bible School at First Free Will Baptist Church July 26-30, 6:30-8:30pm. Ages 4 - completed 5th Grade. Registration Event at the church on July 26, 10am-2pm or register online at https:// www.ffwbflorence.org. First Free Will is located at 2701 Florence Blvd. Florence.

Muscle Shoals Sound Studio will be open Monday-Saturday 10am-4pm through Labor Day. Tours are on the half-hour every hour and tour price is \$15. Discounts are available for military, senior and group tours. We are pet friendly! Tickets can be purchased online or at the studio www.muscleshoalssoundstudio. org, 256-978-5151. Muscle Shoals Sound Studio is at 3614 N. Jackson Highway in Chartied Sheffield.

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