

**Questions?
Call the Store**

SHOALS—The *Courier Journal* is the go-to publication in the Shoals for all your grocery shopping needs. Every grocery store that advertises weekly runs in the *Courier Journal*. That has been the case for decades.

Weekly grocery advertisers in the paper include all 9 area Foodland Stores in Killen, Florence, Muscle Shoals (2), Sheffield, Tuscumbia, Ford City, Elgin, and Rogersville; Piggly Wiggly in Cherokee, Hometown Market in Florence, Food Outlet in Florence and Central, Big Star in St. Florian, and H T General Merchandise north of Florence. Those ads are in all 70,000 papers.

Publix and Aldi each have stores in Florence and Muscle Shoals. Both business run free-standing inserts to homes of their choosing in the market.

It has come to our attention that beginning this week, Aldi will be curtailing distribution by about 20,000 rural homes in the Lauderdale market as a distribution test. That is all we know. Readers who have questions or concerns should contact Aldi for more information.

The toll-free number for the Florence store is 855-955-2534.

We thank you for patronizing all of our grocery advertisers.

**Masks in
City Hall**

FLORENCE—Covid-19 diagnoses are on the increase, so the decision was made last week that all visitors to

See SHORTS.... on Page 2

Volume 137 Number 46

September 1, 2021

POSTAL PATRON

Courier Journal

Verification of weekly circulation upon request

Serving Northwest Alabama and...

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

CIRCULATION VERIFICATION COUNCIL

PRINTED WITH SOY INK

PaperChain

They've Got Talent

USDE Grants for NW-SCC Exceed \$5.5M



NW-SCC Talent Search students visit the U.S. Space & Rocket Center as part of their STEM initiative.

MUSCLE SHOALS — The U.S. Department of Education announced recently that Northwest-Shoals Community College will receive three federal Talent Search grants totaling \$1,101,938 per year for five years. This will help more low-income students who would be the first members of their families to earn degrees to

See TALENT...on Pg. 6

Early Learning Center Opens

DECATUR—Community Action Partnership of North Alabama (CAPNA) hosted the grand opening of its new Lauderdale County Early Learning Center on last week at 1410 Glory Way off Cox Creek Parkway adjacent to CrossPoint Church of Christ



See EARLY... on Page 15

550 Cox Creek Parkway
MARTIN'S
LABOR DAY
BOGO
50% OFF SHOES
Friday ~ Saturday ~ Sunday ~ Monday
BUY ONE PAIR GET ONE PAIR
50% Off In Our Shoe Department*
*50% Off Pair Must Be Equal or Lesser Value. Excludes Advertised Sale Shoes, Birkenstock, Chocos, Crocs, ON Brand Running Shoes, Uggs.
For information about advertising in this spot, call 256-740-4701

Sadie's Purpose

Finding Direction Through the Misery

by Amanda Knight
for the Courier Journal



It's every parent's worst nightmare—losing a child. In early April 2015, Chris and Amanda Knight's world came crashing down around them when their infant daughter, Sadie passed away in her crib. Sadie and her twin sister were born three months prematurely and had to fight to live every single day. Imagine seeing your tiny, two-pound babies struggle to survive. No parent should ever have to go through that. No sibling should ever have to see their baby

See SADIE'S PURPOSE... on Page 16

GAME DAY SCORE CARD 2021

Inside this Issue

Automotive Inside NOW
National Advance Auto Sales
Jeff Elledge Auto Sales

- Guest Commentary
- Independent Investing
- Computer Skeptic
- Ask The Attorney
- Junior Whirl

- Perspectives
- Dave Ramsey
- Adopt-a-Friend
- Quips & Quotes
- Medicare Minute



DOG DAYS CLASSIFIED SPECIAL

- Hocus
- Soaps
- SIGNS of the PAST



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- Web Poll
- Mystery Photo
- Outdoors
- Pet Talk



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256-760-5660

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Shorts...

Masks in City Hall

Continued from Page 1

Florence City Hall will be required to wear a mask while in the building.

"Once again, we find ourselves in a position where COVID-19 numbers are increasing on a daily basis. One of our responsibilities as a city is to protect our employees and provide them with a safe work environment," Mayor **Andy Betterton** said in a press release.

City employees working with the public will also be required to wear masks. Employees who are alone at their desk will not be required to wear a mask. However, while in common areas like lobbies and hallways, a mask is required.

"We appreciate your support of the effort to both mitigate the spread of this illness to our community and preserve our workforce," Betterton added.

Octoberfest is Cancelled

ST. FLORIAN — For the second straight year,

St. Florian's Annual Oktoberfest is cancelled due to COVID-19 concerns. Festival organizers last week made the decision due to the rising COVID numbers in the area.

"Everybody was looking forward to it, but you can't take that chance," Mayor **Matt Connolly** said. "We were so optimistic about two or three months ago when things



Connolly

were opening up. But look at hospitalization rates and the poor vaccination rate in the area now. We talked it over with the council and the volunteers and we couldn't do it."

Organizers anticipated a large turnout for the return of the free event that was scheduled for October 1-2 this year.

Connolly said with vaccination rates in the area so low, there is no way to insure safety. There is no way to be sure CDC recommendations such as social distancing were adhered to.

"If you follow CDC guidelines, they're still calling for a 6-foot separation, even outdoors. Just for the line for food, it would be stretched out a quarter mile."

According to Connolly, the cancellation is a safety measure for vendors and the public.

"There's no way vendors could do anything and not be in close contact with people," he said.

The town spends approximately \$15,000 annually on the festival, but reaps the financial benefits of having a large crowd for a weekend.

UNA Academy is Officially Endowed

FLORENCE — The Presidential Mentors Academy was officially endowed last week on the University of North Alabama campus after a gift to the program from Vice President for Advancement and interim Athletic Director **Kevin Haslam** and his wife, **Kathy**.

"The Presidential Mentors Academy is a critically important program at the University of North Alabama," Haslam said. "I knew from the moment Director, **LaShonda Davidson**, told me there were 20 students currently in the program and 10 times as many

See SHORTS... Page 7

Thank You For Reading The Courier Journal
And Patronizing Our Advertisers!

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\$7.99 Lb.

\$7.99 Lb.

\$1.39 Lb.

\$1.99 Lb.

\$1.39 Lb.

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\$1.39 Lb.

\$1.39 Lb.

\$5.99 Lb.

\$2.49 Lb.

\$2.59 Lb.

\$6.49 Lb.

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(Gym behind Umi)



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Full schedule and map directions
at RerunsClothing.com

ASK THE ATTORNEY



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

Q My child was in a car accident while riding with another parent. Someone ran a stop sign. My child has medical bills and missed about a week of school. The insurance company for the other driver has offered to pay my child's medical bills and give her \$5,000 but said it would have to be approved by the court. Is that right?
- Julianne, Muscle Shoals, AL

A Yes, that's correct. There is a Uniform Transfers to Minors Act that governs how much money can be transferred to a minor. The age of majority in Alabama is 19. Typically, the Court orders that money be held in an interest bearing account until the child turns 19.

The Court will appoint a lawyer who will act as a "Guardian ad Litem". The GAL will talk to the child and the parents. They may review some medical records to get a sense of the seriousness of the injuries.

Hopefully a GAL will look at each injury individually. I think sometimes people not involved in personal injury tend to focus on the major injury whether it's a broken finger or a broken arm and never consider the road rash injury or sprained ankle. It's important to consider each and every injury individually.

After the GAL has the opportunity to investigate the matter, the Court will schedule a hearing. The Court will want to know what the injuries were and how they have affected the child. The Court will want to know if the child has made a full or partial recovery. The Court will want to hear from the parents and the child and will consider the recommendations of the GAL.

Courts are free to decline to accept a settlement if the Court believes it is inadequate. The Court will want to make sure the money is held for the minor child or used in a way approved by the Court for the child.

The Court will order the insurance company to pay a reasonable fee to the Guardian ad Litem for their time involved in the investigation and that will not be deducted from the settlement of the child.

I hope your daughter has recovered. Cooperate with the Guardian ad Litem and share your feelings and observations about how your child is doing following the accident.

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



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

P. O. Box 38, Florence, Alabama 35631 or visit our website at: www.mhatty.com

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.

SHOP SMARTER
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Advertise in the **Courier Journal**
SEE PAGE 6 FOR DETAILS



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Sale Ends Saturday, Sept. 11th!

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Where we service what we sell!



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and Saturday, 9-5
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20% OFF EGGCESSORIES

Authorized Dealer
Ken's Sewing Center
912 2nd St. • Muscle Shoals • 256-381-0161
Monday-Friday 9am-5pm • Saturday 8am-12pm

Community Notes

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

- Email to editor@courierjournal.net;
- Look for "Submit News" on our website at www.courierjournal.net.
- Fax to 256-760-a9618;
- Mail to 219 W. Tennessee St, Florence, AL 35630; or
- Bring in person.

All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. We do our best, however, there is no guarantee that this free information will be published each week in the paper. Visit our website for a complete list of community notes. If your item MUST appear in the paper a certain week, we suggest you also place a paid ad by calling 256-764-4268. That way it will be in at least one area of the paper. When your community note is published, your event will have coverage in two 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.lifesouth.org. The hours are: Monday, Wednesday, Friday 9am-5pm; Tuesday and Thursday 9am-7pm; Saturday 9am-3pm; Sunday 1-5pm.

Fish Fry at East Colbert Church of Christ Saturday, September 4, has been canceled. **Canceled until further notice** - until we can all sit down together and enjoy the food.

Highland Baptist Church in Florence will host the five-week Shoals Family Summit on Wednesday nights beginning August 25 and continuing into September. located 219 Simpson Street.

The whole community will be able to gain valuable resources to help best lead your family in our current culture. Many different highly-qualified speakers will be coming in to speak on a range of topics. Each Wednesday event August 25-September 22 begins at 6pm.

September 1 - Stephanie Harrison, LPC, MAMFT, MACE Licensed Professional Counselor, Therapist with Pathways Professional Counseling will be speaking on Mental Health in Children and Teens

September 8 - Dr. Eric Kirkman, Director of Kilby School, Assistant Professor at The University of North Alabama, and Mary Jane Fowler, Riverhill School Principal, will both be speaking about Success in School

September 15 - Dr. Matt Burford, Christian Apologetic Strategist for the Alabama Baptist State Board of Missions will be speaking on Sexuality & Gender

September 22 - David Thomas, L.M.S.W., Director of Family Counseling at Daystar Counseling, and Sissy Goff, M.Ed., LPC-MHSP, Director of Child and Adolescent Counseling at Daystar will be speaking on Raising Boys and Girls

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.muscleshoalsoundstudio.org 256-978-5151. Muscle Shoals Sound Studio is at 3614 N. Jackson Highway in Sheffield.

State Representative, Jamie Kiel, State Senator, Larry Stutts, and the Alabama Forestry Association (AFA) will be thanking and feeding first responders lunch at the A.W. Todd Centre in Russellville from 11:30am-1pm on Wednesday, September 1.

All first responders in Franklin and Colbert counties - including hospital workers - are encouraged to stop by for a free lunch of hamburgers and hotdogs.

Representative Kiel, Senator Stutts and AFA are hosting this "Back the Blue" event to show their appreciation of first responders and honor their service.

Fish Fry at East Colbert Church of Christ Saturday, Sep. 4, has been canceled. **Canceled until further notice** - until we can all sit down together and enjoy the food.

See NOTES... page 42

MICHAEL KORS HANDBAG, some wear damage, but good condition \$40 256-479-7325 Huntsville

WANT TO BUY A Lazer ZX5 Exmark Triton Riding Mower, with very low hours, 205-528-0321 Hackleburg, AL

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NISSAN: MAXIMA, V6, 2002 \$1,600. Runs good, sun roof, cold air, radio doesn't work. Call only 256-565-8531 Courtland

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F150 FORD BED COVER, fiberglass, fits 2004-2007 (short bed), good condition, \$100 OBO. 256-412-3400.

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DOWN PAYMENTS \$900-\$3,000

<p>2012 Buick Enclave</p>  <p>\$106/week</p>	<p>2014 Chrysler 200</p>  <p>\$3,000</p>	<p>2006 Mercedes E350</p>  <p>\$83/week</p>
<p>2013 Dodge Caravan</p>  <p>\$103/week</p>	<p>2010 Dodge Charger</p>  <p>\$81/week</p>	<p>2011 Buick Lucerne</p>  <p>SOLD \$3,500</p>
<p>2012 GMC Acadia</p>  <p>\$106/week</p>	<p>2013 Dodge Journey</p>  <p>\$83/week</p>	<p>2013 Nissan Altima</p>  <p>\$97/week</p>

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Yard Sales

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

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

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

MUSCLE SHOALS:
113 LUANNE Lane 9/4, Sat. 7AM, Everything from A to Z. Rain or Shine!

TUSCUMBIA CARPORT SALE, 504 High St., Off 6th St., Sat. 7am-5pm and Sun. 12pm-6pm, Odds & Furniture, Clean Mattress Cover, Ironing Board Cover, Dishes, Nice items, Pictures and more!

FLORENCE ESTATE SALE (Phase II) 110 James Court Fri. 7am-2pm & Sat. 7am-12pm. Garage sale prices Furniture, Christmas, Kitchen, Crystal, Collectibles plus much more. Everything must go!

OAKLAND COMMUNITY SALE
5300 Co. Rd. 15
Oakland Volunteer Fire Dept. Sat., Sept. 11th, 7am-2pm From Yard Sale, to Crafts, to Products, We will have it all!

ROGERSVILLE HUGE YARD SALE
3105 Co. Rd. 51
Thurs. - Sat. 9am-5pm, No early Sales! New kids clothes, Tools, Lawn mowers, Riding mowers & parts, lots of 4-wheelers, all sizes, running & not running, Too much to list.

HUGE SALE
FLORENCE: 5819 HIGHWAY 43 Fri. 7:00 AM, Sat. 7:00 AM, HUGE 3 Family Garage Sale. Quilts, Antiques, Clothes, Tools and much more. At the intersection of Highway 43 and Highway 64 near Greenhill MAP ID # 110

FLORENCE YARD SALE
705 Howell St. Sat. 6am-until?, House decor, Toddler boys clothes & toys, Aquariums with accessories & Misc items.

LEIGHTON: COUNTY LINE ROAD 48 (Off 2nd St. at caution light) Sat. 7AM-1PM, Yard Sale + Car Wash! Mt. Pleasant MB Church. **IF RAIN, NEXT SATURDAY!**

FLORENCE: 120 NORTH PRAIRIE Street Fri. and Sat. 6AM-Until, 2/3 Family Sale!

ROGERSVILLE: 7482 CO RD 91 Yard Sale: Fri./Sat. 7am-3pm Living room /bedroom/ dining room furniture, decorative items, vintage furniture/decorative vintage items, curtains, bed sheets, baby bed, baby clothes, men's big & tall clothes, plus size clothes, dryer, porcelain dolls, glassware. **No Early Sales/Cash Only/Bring Help for Large Items.**

FLORENCE: 212 SOUTH FULTON Sat. Sept. 4 8am-? Indoor Estate Sale: furniture, antiques, glassware, pictures, etc.

RED LINE YOUR ADS FOR maximum attention & impact. Only \$3 more. See page 6 or visit us at courierjournal.net.

Two Guys Autobody Supplies

High Teck Fac Pac B/C Kits Includes:
1 Gal Basecoat Paint, 1 Gal. Reducer,
1 Gal. Clear and 1 Qt. Clear Activator
20+ Colors to Choose from

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FOR FORD AND LINCOLN OWNERS

\$49.95



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SEE YOUR SERVICE ADVISOR FOR DETAILS. LIMIT ONE COUPON PER HOUSEHOLD. OFFER EXPIRES 9/30/2021. 

FOR MORE INFO, EMAIL RICK WENGER AT RICHARDWENGER@GREENWAY.COM
GREENWAY HONDA OF FLORENCE | 250 COX CREEK PARKWAY, FLORENCE, AL 35630
(256) 760-7400 | WWW.GREENWAYHONDAFLORENCE.COM

DOG DAYS CLASSIFIED SPECIAL

2 Extra Lines FREE ON ALL CLASSIFIEDS!

Courier Journal *Offer valid on all private party, real estate, and business ads. Not valid in combination with any other discounts, offers, or packages. Regular rates apply to all other ad upgrades or attention-getters. Offer expires Sep. 17.

TNValleyStuff.com

As an added bonus for our advertisers, all classified ads placed in the Courier Journal are also online at TNValleyStuff.com.

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

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

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

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

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

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

DEADLINE: Friday 5pm

- Private Party Rate** 3 LINES for 1 item Prepay - No REAL ESTATE, FIREWOOD, or TICKETS. Each additional line - \$1.50 - CASH DISCOUNT - 4 Weeks/3 LINES for 1 item \$13.50 - Each additional line - \$5.00 no credits..... **\$4⁵⁰** / Week
 - Commercial Rate** 4 LINES Prepay - applies to all REAL ESTATE and anyone engaged in sale of goods/services on a recurring basis or for profit, licensed or not. 1 vehicle per ad. Each additional line - \$1.50 CASH DISCOUNT - 6 Weeks/4 lines \$35.00. Each additional line - \$7.50..... **\$7⁰⁰** / Week
 - Yard Sales** 5 LINES Prepay Each additional line - \$1.50 YARD SALES - An exclusive listing of the area's better sales prominently placed **\$11⁰⁰** / Week
 - Employment** 5 LINES Prepay Each additional line - \$2.25 EMPLOYMENT - Looking for employment or Businesses looking for employees **\$12⁵⁰** / Week
 - Private Party Auto Rate** Up to 8 LINES for 4 weeks. Prepay Each additional line - \$2.00..... **\$15⁰⁰** / Week
- *one line is approx. 30 characters

Name _____

Address _____

City _____ State _____ Phone _____

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

YES! RED LINE MY AD! PLEASE CHECK THE BOX

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

MAILING ADDRESS: Courier Journal, 219 W. Tennessee St., Florence, AL 35630

Please Print Ad Clearly. NOT RESPONSIBLE for illegible handwriting

Questions? Call our office at 256-764-4268.

Talent...

Continued from Page 1

prepare for and enroll in college.

"The Talent Search Projects along with the other TRIO programs at Northwest-Shoals are an integral part of our mission," said NW-SCC Interim President Dr. Chris Cox. "The services they offer are designed to build a culture with their participants that encourages a postsecondary education. Without them many students across our area would not be able to fulfill their dream of a college degree."

The three NW-SCC Talent Search programs serve specified schools in Colbert, Franklin, Lauderdale and Winston counties in Northwest Alabama, and Lawrence and Wayne counties in Tennessee.

Talent Search Director, Cindy Winborn, is excited about the opportunities for area students. "The Talent Search team at Northwest-Shoals is a dedicated, passionate team that is vital to the success of many area students," said Winborn. "We are looking forward to working with our existing schools, and our newly added area schools, Cherokee, Lauderdale County High School, and Waterloo."

NW-SCC has a long history with Talent Search grants spanning over 20 years. One of the Federal TRIO Programs, Talent

Search identifies and assists middle and high school students who have the potential to succeed in education. At least two-thirds of the students in each local Talent Search program are from low-income economic backgrounds and families in which neither parent has a bachelor's degree. Talent Search provides these students with counseling as well as information about college admissions requirements, scholarships and various student financial aid programs so that they can better understand their educational opportunities and options.

According to the U.S. Department of Education, 80% of Talent Search participants enroll in postsecondary institutions immediately following high school graduation. In FY20, more than 309,000 students are enrolled in 473 Talent Search TRIO projects in the U.S.

Talent Search began in 1965 as part of President Lyndon Baines Johnson's War on Poverty. It was the second of eight federal "TRIO" programs authorized by the Higher Education Act to help college students succeed in higher education.

The Talent Search program is one of three TRIO programs, including Upward Bound and Student Support Services, at NW-SCC. The programs are 100 percent federally funded by the U.S. Department of Education.

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Janie Brasfield

CIRCULATION
Steve Pope

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

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

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

219 W. Tennessee St.
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or email to:
editor@courierjournal.net

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

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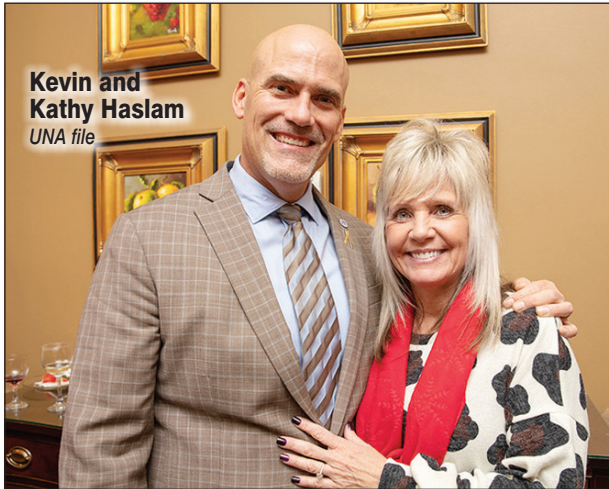
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Shorts...

UNA Academy is Officially Endowed

Continued from Page 2

who applied and were qualified if not for a lack of resources, that I wanted to change that if I ever had the chance."

Haslam began his tenure at UNA in June of 2019. He and his family consider it a blessing to be part of the UNA family and to have called Florence and the Shoals home for the past two years.

The Presidential Mentors Academy is housed in the Guillot University Center and was established in 1997 with the University President's Office to develop a scholarship, mentoring, and leadership development program for underrepresented minority high school graduates. At its inception, three students graduated from PMA. Today, more than 300 alumni have benefitted from the program.

PMA was co-founded by Dr. Ernestine Davis, a professor emeritus from the Anderson College of Nursing and Health Professions.

WLX is 'Voice of the Lions'

FLORENCE – The University of North Alabama has partnered with WLX Radio, of Lawrenceburg, TN., to be the new on-air voice of the Lions. The partnership includes broadcasts of athletic events as well as a weekly show highlighting academics and campus events at the University.

"We could not be more pleased to have WLX Radio as our on-air partner," said Dr. Ross Alexander, Provost and

Executive Vice President for Academic Affairs. "Their location, as part of Nashville's Big Back Yard initiative, allows UNA to significantly expand its footprint in the region."

WLX will broadcast all UNA football and men's and women's basketball games locally on 98.3 and 103.5 FM, beginning with the Lions' football season-

See SHORTS... Page 12

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Medicare Minute

"Medicare Part A & B Review"

The past couple of weeks we have discussed Medicare Parts A & B in detail. These are the two parts of Medicare that are received through the federal government. This week let's review what we have discussed.

Although Medicare Part A and Part B are great programs that cover a lot of services there are some things Medicare does not cover. They include most dental care, eye exams related to prescribing glasses, dentures, acupuncture and hearing aids.

Medicare Part A is primarily used to cover your inpatient care. Part A has a \$1,484 deductible for each benefit period, meaning the deductible can be applied more than once in a calendar year. This deductible covers hospital services, including semi-private rooms, meals, general nursing, drugs as part of your inpatient treatment, and other hospital services and supplies. Part A is "free" to most Medicare beneficiaries. "Free" meaning you may not have to pay Medicare to have Part A. It does not excuse the deductibles and co-insurance.

In most cases Part B is used to cover your outpatient services. These include visits to your primary care physician and/or specialist. It also may cover transportation by ambulance, durable medical equipment, preventive services and mental health treatment. Part B also entitles you to an annual "Wellness" visit to a qualified provider. Most Medicare beneficiaries joining Medicare Part B for the first time in 2021 pay a monthly premium to Medicare of \$148.50. Part B has an annual deductible of \$203 and a coinsurance the beneficiary pays of 20%, after the deductible is met.

To cover the deductibles and coinsurance that Part A and Part B have you would need to look at some type of supplemental policy sold through private insurance companies. These include Medicare supplement plans or Medicare Advantage Plans. If you want to study Part A or Part B in more detail you can look at previous Medicare Minute articles or give our office a call and we'll be glad to discuss this with 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 government agency.



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- **Decatur**
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256-345-4840
- **Hartselle/Cullman**
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256-227-7807
- **Priceville/Somerville**
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TimesDaily has an immediate opening for a part-time shipping and receiving clerk. Responsibilities include ensuring packages are tracked and recorded properly and loading and unloading trucks with a forklift. Will use computer, copier, and phone system for transactions. 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

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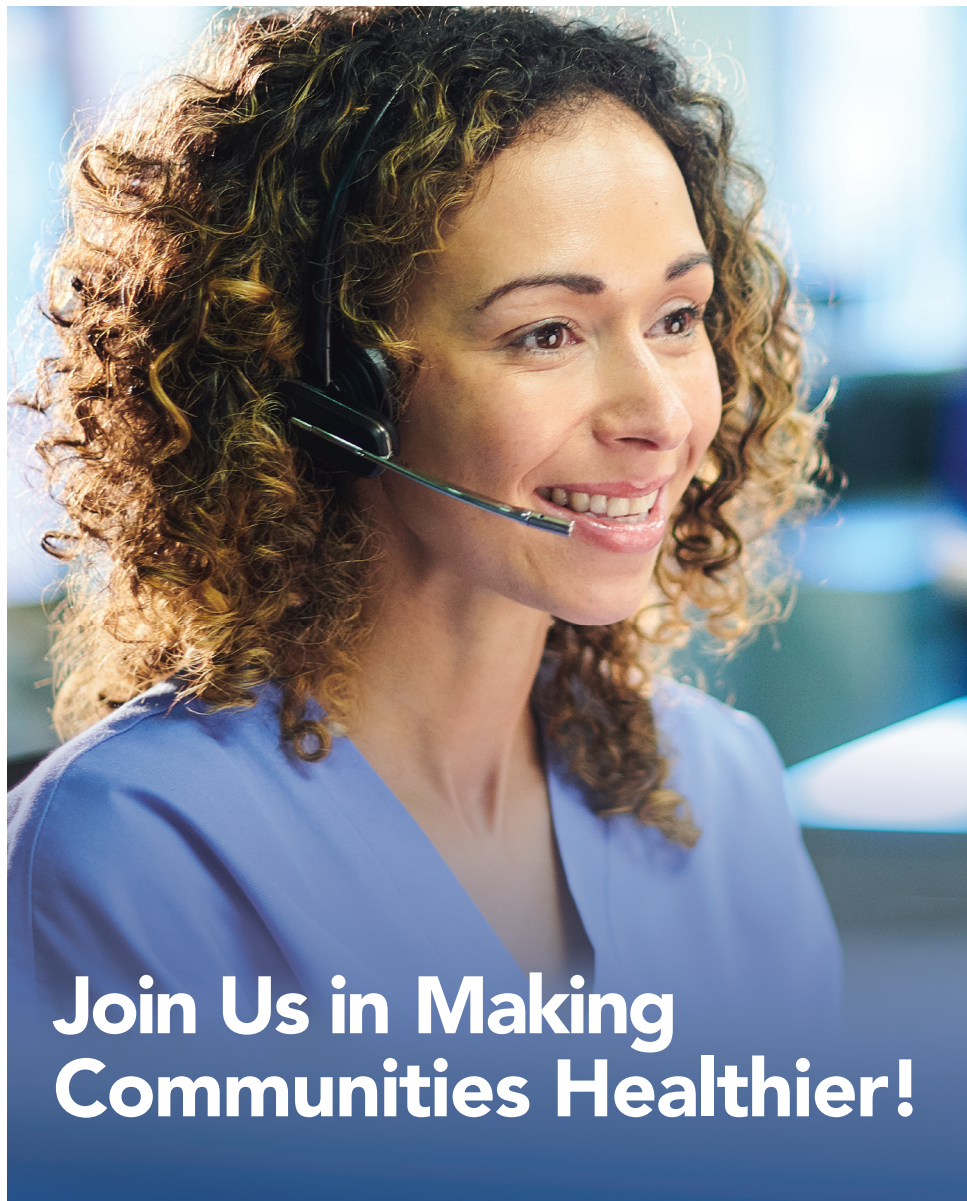
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Applications will be accepted beginning **Wednesday, August 25 at 8am** through the close of business **Friday, Sept. 3 at 4:30pm.**

Applications may be obtained in person from the **City Clerk's Office** and the **City's Facebook page.** The completed application must be returned to the City Clerk's office, **600 N. Montgomery Ave., Sheffield.**

The City of Sheffield is an equal opportunity employer.

TIMES DAILY

SUPERVISOR Packaging Department

The Times Daily (TVM, Inc.) is a locally owned group of daily and weekly newspapers. We currently have an open supervisor position in our Packaging Department. You will oversee Packaging employees during daily production runs, ensuring these teams perform to quality standards and meet deadlines. While experience in newspaper packaging is preferred, we are also open to the insights someone might bring from another industry.

To be a good fit for this opportunity you will have:

- Solid experience in a material-handling environment, such as packaging, distribution, warehousing, production, etc.
- A demonstrated ability to: ~Lead and direct the work of others with the ability to motivate employees; experience supervising part-time employees is a plus.
- Work in deadline-driven team environments and adapt to changing workloads.
- Good communication skills.
- Microsoft Office experience a plus
- Mechanical background or aptitude.
- Ability to work hands on with your team.
- Ability to work a flexible shift.

Resumes can be emailed to hollie.colella@timesdaily.com, or applications can be picked up at **TimesDaily, 219 West Tennessee Street, Florence, AL 35630** EEOC

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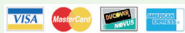
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Shorts...

WLX is 'Voice of the Lions'

Continued from Page 7

opener at Southeastern Louisiana on September 4. WLX Radio's coverage area includes Southern and Central Tennessee and portions of North Alabama. Programming is available via the station's multiple radio frequencies as well as on their social media pages and their WLX app, available in all app stores.

Chamber's Evening for Progress

THE SHOALS - The Shoals Chamber of Commerce will host its annual *Evening for Progress* on Thursday, September 30 at the Shoals Theater in Florence. The featured guest for the 6pm event is Alabama Governor **Kay Ivey**.

Doors open at 5pm for cocktails. The program will begin at 6pm and will conclude by 7. Tickets are \$30 and social distancing measures will be in place. The Shoals Theater requires a mask to be worn inside the facility.

Ivey will give a State of Alabama address, focusing on how the state is continuing to move out of the pandemic and toward its next chapter. She will also focus on the impact

of the pandemic on our business and industry and how the government is addressing it.

Tickets and \$250 VIP sponsorships are available on the Shoals Chamber's website, www.ShoalsChamber.com.

For more information about *Evening for Progress*, contact **Olivia Bradford**, Director of Communications and Events at obradford@shoalschamber.com.

102nd Labor Day Event in Tuscumbia

TUSCUMBIA - The Shoals Area Labor Council is hosting its Annual Labor Day event on Monday, September 6 in Spring Park, Tuscumbia where it honors the area's union members and friends of labor.

It is billed as the longest running Labor Day celebration in the nation. The is year 102. Last year's event was cancelled because of COVID-19.

Labor Council Secretary-Treasurer Belinda Phillips said this year's event will begin at 10am with a parade on Main Street from Deshler High School south to Spring Park.

Colbert County Sheriff Frank Williamson is this year's grand marshal. The parade will include the Colbert Heights High School band, vintage car clubs, pageant participants, motorcycle and ATV clubs, state and local officials local union floats, and plenty of candy for the kids.

"It's a morale booster on top of everything else, as far as just giving people a sense of normalcy," said **Mac Sloan**, president and organizer of International Brotherhood of Electrical Workers Local 558.

Sloan said there has been an increase in union membership in both apprenticeships and non-union electricians who want to become members.

New apprentice classes have seen 90 or more students, when the norm used to be 30. Since the 2019 Labor Day Celebration, Sloan said IBEW membership has grown 35%-40%.

Sloan is anticipating a light crowd for this year's event and is encouraging those attending to use their best judgment in regard to their safety and protection from the COVID-19 virus.

Labor Day events in the park will begin at 11am. with music courtesy of **Justin Miller** and Back on Track.

Jennifer Gray will sing the "National Anthem."

There will be food vendors, speakers, pageants, and door prizes.

The 2020 Labor Persons of the Year are **Cindy Moss** and **Calvin "Buck" Bolden** of the Steelworkers at the Essity paper plant in the Barton.

Clayton Isom is the posthumous 2020 Friend of Labor. The 2021 Friend of Labor is Williamson.

Wes Emmons is the posthumous 2020 Shoals Labor Council Hall of Fame inductee. The 2021 Hall of Fame inductee is **Glenn Wilson** of the United Painters Local #1293.

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Commentary

To Ask, Coerce, then Strong-Arm

As we pointed out a few weeks ago, what used to be an interest in promoting the safety of the COVID-19 vaccines and alleviating vaccine hesitancy has given way to more forceful avenues of coercion.

If the insults, belittling, and insinuations of ignorance toward the unvaccinated don't give people any added confidence in the vaccines, why do officials think that vaccine mandates and vaccine passports will make a favored light go on in someone's head? I guess all the holdovers are supposed to think, "Okay, now I understand. I feel much better about all of this."

Some private companies are mandating employees be vaccinated by a certain date. President Biden has demanded that companies doing business with the federal government establish employee mandates. And through an absurd government overreach, some left-wing cities including New York City, San Francisco, and Los Angeles are reaching into public areas and personal property, demanding that vaccine passports be required to enter government

See **PASSPORTS...** on Page 37

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

THIS WEEK

in the *Shoals*

September 1, 2021

Happening
THIS WEEK



Perceptions from Four

TUSCUMBIA - The Tennessee Valley Museum of Art is hosting *Perceptions: Four Contemporary Artists* now through September 17. The exhibition features work by Elaine Augustine, Laurie Maves, Tracie Noles-Ross, and Rachel Ann Wakefield.

Each of the four women in the show have displayed a body of work that reflects their artistic vision and style. Viewers walking through the museum will get to experience exploration with color, narrative, abstraction, and hyper-realism through painting, sculpture, and mixed media.

See **PERCEPTIONS...** on Page 39

Guest Commentary

Kindness, Dignity, and Respect

Editor's Note: These brief public comments were made at a School Board meeting in Colorado Springs, CO on August 12 regarding a motion before the group to ban the teaching of Critical Race Theory in schools. The initial quote was the only thing he read. The rest was from the heart.

Good evening, board; I'd like to begin my comments tonight by reading a quote, which in essence, is the genesis of all of this Black Lives Matter, social justice, CRT conversations we're having in our country today.

"I am NOT going to stand up to show pride in a flag for a country that oppresses Black people and people of color."
Colin Kaepernick, Aug/2016

I am the direct descendent of the North American slave trade. Both my parents are

See **KINDNESS...** on Page 26



DERRICK WILBURN
Founder
RMBC

THE GRAND OPENING OF BAMA BAZAAR is this weekend, September 3 and 4 at 1845 Red Rock Road in Tusculumbia (the entrance behind Red Rock Church of Christ. Gates open at 7am every Friday & Saturday rain or shine. Live Music compliments the Arts, Crafts, Baked Goods, Liquidation Items, Woodwork, Pampered Chef, Avon, Q Science, Canned Jams, Yard Sale Items, and much more! Vendors may contact: Shannon at 931.446.1363.

KNIGHTS OF COLUMBUS ANNUAL LABOR DAY Bar-Be-Cue Sale on Monday, September 6 beginning at 6am at Our Lady of the Shoals Catholic Church, 200 East Commons St., Tusculumbia. Boston butts, chickens, chicken stew and pulled pork. All proceeds will be used to fund numerous K of C charitable activities.

THE COON DOG LABOR DAY CELEBRATION, 4945 Coondog Cemetery Rd, Cherokee on September 6, 10am-4pm. A unique festival featuring old timey bluegrass music, buck dancing, a liar's contest, and Bishop's Barbeque. Call 256-324-1122

GEEZERS AND GRAND-KID'S FISHING at Deibert Park: Thursday, September 9 from 6:30-11am. Please sign in at the table before fishing. We appreciate your continuing to social distance at the parks. For more information call The Club, 256-760-6420.

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Your Courier Journal welcomes tastefully presented typed or neatly written letters to be published as space allows. Letters may refer to timely matters of local, state, or national interest or any topic of concern or interest. **Letters must include name, address and phone number for verification.** (Only name and town will be published.) Letters are subject to editing. Please limit letters to 400 words. All letters become the property of the Courier Journal and may not necessarily reflect opinions of the Courier Journal staff, its advertisers, or a majority of readers.

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Ignorant and Stupid

Editor:

Last week's letter from the South Carolina stranger (*Red States to Secede*) to Alabama citizens was seditious. Shame on you for printing it and being a part of it.

Alabama had people on the stage January 6 inciting the riot. I am so embarrassed about that that I have trouble believing this is my home state. Don't we have enough on us right now as we bury our friends and family with Covid? Just stop it. This language makes Alabama look ignorant and stupid.

I predict sedition like this will cause us to lose the Space Force contract. Who wants to work and do business with these crazy QAnons? Who wants to hear this crap of

Afghanistan already had a strict gun policy. The Taliban's is stricter.

secession? No one would invest here with that uncertainty.

Please remove me from your mailing list. I enjoy the paper, but not anymore after I read his letter.

Now that I got this off my heart, I can get ready to bury another friend.

Gayla Baker
Florence

You Gave Them Hope

Editor:

After viewing the "exit strategy" of our current U.S. administration, it seems urgent that these words be heard: everything our

See **LETTERS...** on Page 32

Early..

Continued from Page 1

in Florence. Federal grant funds from the Department of Health and Human Services local contributions comprise the total building project cost of \$2.77 million building renovation. The partnership had to relocate its 13 classrooms and children in March of 2019 from the original Handy location, after the Florence

City Board of Education decided to start its own pre-school that fall. Thanks to partnerships with Florence City Board of Education, Focus Scope, Kids Club, and Westminster Presbyterian Church, CAPNA continued to serve children during the two-year transition until the previous medical facility

on Glory Way could be renovated. "We look forward to serving children birth up to K and their families through high-quality, comprehensive early learning and care," said Kim Dodd, Director of Children's Services for CAPNA.

The Lauderdale County ELC will serve 101 children from families who meet the federal income guidelines in eight Pre-K, Preschool Head Start, and Early Head Start classrooms. Classes for the 2021-22 school year began July 13 for Early Head Start enrollees and August 11 for Preschool Head Start and Pre-K.

CAPNA has implemented a mask protocol for all staff and visitors who enter any of their Children's Services facilities. This includes Lauderdale County ELC. Masks are not required for children.

Families who wish to apply for Early Head Start, Preschool Head Start, or Pre-K can do so online at capna.org/childrens-services.

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Sadie's Purpose...

Continued from Page 1

brother or sister like that. The neonatal intensive care unit (NICU) is a place where angels work. It's a place where miracles are performed and lives are saved. Thousands of parents unexpectedly find themselves there each year, scared and hoping for the best while preparing for the worst. This was our home away from home for seven months.

When the phone rings at 2am and the doctor on the other end of the line tells you to "get here now," you go. You don't take anything you'll need; you just go. You arrive at the hospital to more uncertainty and don't know how long you'll be there.

The NICU is a place where there may be a dozen people in the room. Yet, you feel completely alone. There is much focus on the baby and it's easy for families to be forgotten in the chaos. Having experienced just this with our own children, we knew we wanted to give back.

The pain of losing a child is crushing and all-consuming. Some days it seemed impossible to pick up the pieces and move forward with our lives, but we knew we would find a way. We found that way by helping other families who were just beginning their NICU journeys.

From our loss, Sadie's Purpose was born. Our mission is to provide support to families with babies in the NICU to help ease their stress in a small way. We offer support to both parents and siblings



Amanda Knight with Sadie

Courtesy photos

coloring books, crayons, books, stuffed animals, and other small, quiet toys to keep them entertained while parents tend to their baby brother or sister.

Our goal is to help families realize that they are not alone on the toughest journey of their lives. We want to help families take

care of themselves first so that they are able to worry about what matters most—helping their baby get well and come home.

by providing hospitals with support packs that they can give to their families upon admission to the NICU. Our support packs for parents will include items such as toiletries, notepads, pens, hand sanitizer, handheld mirrors to see their tiny miracles as they cuddle them, and more. The support packs for siblings will include

care of themselves first so that they are able to worry about what matters most—helping their baby get well and come home.

You can learn more about us and make a donation towards our mission by visiting our website at www.sadiespurpose.org. We would love to have you as a part of our family, helping us help families so they can help their babies.

INDEPENDENT INVESTING

Be Savvy When Changing Jobs



The tight labor market is enticing many people to evaluate options to start a new career. If you're among those who plan to quit your current role in search of a better opportunity, it's important to consider how doing so could affect your finances. Here are some things to think about before you hand in your two-week notice.

Compare the complete package to evaluate whether to stay in your current job or take the leap into a new opportunity.

- **Pay** – Better pay is often the main motive for changing jobs. However, consider the difference when moving from an hourly to a salaried position. Salary may require extra hours without the benefit of overtime, but bonuses can potentially boost your earnings.
- **Benefits** – Benefit packages vary from employer to employer. How much paid time off is your employer offering? Will you have quality options for health, dental and life insurance? Will they cost more? Does the company match 401(k) contributions? Are there other perks like an on-site gym, discounts on dry cleaning or daycare that can save you time and money?
- **Culture** – Pay attention to the culture of your prospective workplace. How do you see yourself fitting in? Does the workplace seem to be collaborative or hyper-competitive? Where do you thrive? Is there flexibility to work from home? All of these things can make or break a new job.
- **Commute** – Is the new job closer or further from home? If the new job is further away, you will spend more time commuting. You will also incur extra expenses either in bus fees or gas, oil and wear and tear on your vehicle. These costs may offset potential salary gains.
- **Opportunity** – Think through where a new job can take you. A prospective employer should be able to outline your expected career path along with a timeline for advancement. Consider whether you could be walking away from a bright future at your current workplace. Is there a chance your employer would sweeten your terms to keep you on board?

If you decide to take the leap and have a new job offer in hand, here's what else to consider.

Negotiate while you can. Most prospective employers expect some give-and-take during salary and benefit discussions. Think of ways to quantify the value you would bring to the business and be prepared to counter if an offer does not meet your expectations.

Transition your benefits. Use your paid time off before leaving your current position. Ensure continuity of health care coverage by enrolling in COBRA until your new benefits kick in. Decide whether to keep your 401(k) savings, transfer them to your new employer's plan, or roll savings into your own account. You can also cash out your savings, but this will incur a tax penalty and detract from your retirement goals.

Leave on good terms. Ideally, you want to maintain good relations with former employers. Provide ample notice to help them find a replacement. Ask for a letter of referral. Participate in an exit interview if one is offered.

Talk to your financial advisor. Job changes are life events that impact your financial future. Lean on your advisor's expertise to adjust your financial plan as you transition in your career.

Teresa L. Turner is a Financial Advisor with Independent Investments Group, a financial advisory practice of Ameriprise Financial Services, LLC. In Florence, Alabama. She specializes in fee-based financial planning and asset management strategies and has been in practice for 24 years. To contact Teresa, call 256.765.3622 or email Teresa.Turner@ampf.com



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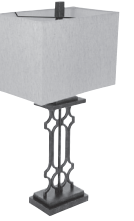
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FRIDAY	SATURDAY	MONDAY	TUESDAY	WED-THURS
\$5 DAY	\$3 DAY	\$2 DAY	\$1 DAY TILL 2	50¢ DAY AFTER 2
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Medical Degree:
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Residency:
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Family Medicine Residency Program,
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Dr. Dickson, his wife, Alisa, and their children live in Florence.

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Sale of Abandoned & Unclaimed Vehicles

Pursuant to the provisions of Alabama Abandoned Motor Vehicles Act: Section 32-13-4 Code of Alabama 1975, notice is hereby given to the owners, lienholders and other interested parties that the following described vehicles were taken into custody by Andy's Wrecker Service to wit: The named vehicles will be sold at Public Auction to the highest bidder for cash or credit cards at **Andy's Wrecker Service located at 20850 Hwy 72, Tuscumbia Alabama on September 29, 2021 at 9am-1pm.** You can call before the Auction date to make an appointment to view vehicles.

Year/Make/Model	Vin#	Tag#	Tow Date
1994 Buick Century	1G4AG554XR6499923	52HZ900/AL	3/30/2021
2001 Buick Lesabre	1G4HP54K014202785	20BW427/AL	5/20/2021
1995 Buick Regal	2G4WF52L7S1486502	2515BF4/AL	5/17/2021
2006 Chevrolet Equinox	2CNLD63F166173212	7026BG6/AL	5/6/2021
2005 Cadillac STS	1G6DW677250178346	7007BD2/AL	3/29/2021
2006 Cadillac CTS	1G6DM57T560122416	TSA8035/MS	4/14/2021
2015 Chevrolet Cruze	1G1PC55B2F7286816	ACB4027/MS	5/22/2021
2006 Chevrolet SK1	2GCEK19B761106453	LY4388/MS	4/8/2021
2012 Chevrolet Impala	2G1WF5E32C1275590	7004BG2/AL	5/22/2021
2000 Dodge Dakota	1B7GL22X31S153523	No Tag	4/6/2021
2001 Dodge Ram	2B5WB35Z91K548715	4975AC3/AL	5/16/2021
1993 Ford Escort LX	1FAPP15J2PW136743	52AM833/AL	4/13/2021
1999 Ford Explorer	1FMZU32XXXZA57220	20CB598/AL	3/25/2021
2000 Ford Explorer	1FMZU67E82UB79752	YCB915/AL	4/28/2021
2002 Ford Focus	3FAFP31332R110128	3938BC1/AL	4/12/2021
2008 Ford Fusion	3FAHP96Z78R141525	33CJ864/AL	5/27/2021
2000 Ford Mustang	1FAFP4048YF265103	TSB725B/MS	4/28/2021
2009 Ford Mustang	1ZVHT80N695108415	1699BD1/AL	5/29/2021
1999 GEO Prizm	1Y1SK5280XZ435735	No Tag	5/15/2021
2001 GMC Jimmy	1GKDT13W712136313	20CG434/AL	5/21/2021
2001 GMC Yukon	1GKEK13T81R201397	20DG659/AL	4/1/2021
2004 Honda CBR	JH2PC37064N100560	162375/AL	3/15/2021
2009 Honda Civic	2HGFA16589H364919	33CJ182/AL	3/7/2021
2009 Honda Civic	2HGFG12319H510025	47F1K61/AL	4/11/2021
2000 Jeep Cherokee	1J4G248S8YC227012	TP015G6H/AL	4/14/2021
1999 Mercury Cougar	1ZWFT61L1X5760697	TSB7186/MS	4/18/2021
2010 Nissan Altima	1N4AL2AP3AC111294	20CT435/AL	4/5/2021
2006 Nissan Sentra	3N1CB51D46L472058	67BT936/AL	4/8/2021
2005 Nissan Quest	5N1BV28U25N1066615	8822AS9/AL	5/18/2021
1991 Nissan Pickup	1N6SD16S6MC326074	20A14N3/AL	5/3/2021
2003 Pontiac Vibe	5Y2SL62863Z414860	47J64C4/AL	5/14/2021
1996 SAAB 900	YS3DD55B5T2028603	41DZ391/AL	5/19/2021
2011 Toyota Camry	4T1BF3EK1BU585245	9579AZ3/AL	5/21/2021

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

For information or questions containing to any vehicle please contact Andy Wayne Smith 256-627-8565 or Pamela Hallmark 256-483-8565.



Savvy

SENIOR

How to Handle Your Medicare Coverage if You Move

Dear Savvy Senior,

My husband and I are moving to a different area of the country to be near our daughter. Will this affect our Medicare benefits? Will we need to adjust our coverage or re-enroll in a new plan?

Moving Away

Dear Moving,

Moving can indeed affect your Medicare benefits depending on the type of coverage you have and where you move to.

If you and your husband are enrolled in "original Medicare" Part A and Part B, you'll be happy to know that you won't need to change your plans when you move because they're the same throughout the U.S. You will, however, need to notify the Social Security Administration of your change of address, which you can do at [SSA.gov/myaccount/change-of-address.html](https://www.ssa.gov/myaccount/change-of-address.html) or by calling 800-772-1213.

But, if you're enrolled in a Medicare (Part D) prescription drug plan, or a Medicare (Part C) Advantage plan and you move out of your plan's service area, you'll need to choose a new plan that serves your new area. Here's a breakdown of what you'll need to do depending on the type of coverage you have.

If you have a Part D plan: If you're in rolled in original Medicare and have a stand-alone Medicare Part D prescription drug plan, you'll need to contact your Part D plan to find out if it will work in the area you're moving to. If it doesn't, you'll need to enroll in a new plan that provides coverage in your new location.

You can make this switch the month before you move and up to two months after the move.

Otherwise, you'll need to wait until the next open enrollment (in the fall) and could be penalized for having no acceptable prescription drug coverage.

If you have a Medicare Advantage plan: If you're enrolled in a Medicare Advantage plan, again, contact your plan to find out if it will serve your new area. If it doesn't, you'll need to enroll in a new plan that does. To shop for new Advantage and/or Part D prescription drug plans in your new location, see [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

You can switch Advantage plans the month before you move and up to two months after you move.

But be aware that if you relocate out of your Medicare Advantage plan's service area and fail to enroll in a new plan in your new area, you'll automatically be switched to original Medicare. This will happen when your old Medicare Advantage plan is forced to disenroll you because you don't live within its service area anymore.

If you have a Medigap policy: If you're enrolled in original Medicare and have a supplemental (Medigap) policy, you'll need to notify your provider that you're moving, but you should not need to change insurance companies or plans. (Note: there also are Medicare Select plans, which are Medigap plans that are network-based and are available in a few states. These plans may require you to change.)

Medigap plans are standardized across the country; for example, Medigap Plan F offers the same coverage in one state as it does in another state (Massachusetts, Minnesota, and Wisconsin have waivers from the federal government allowing them to standardize Medigap plans differently, so plan designs are different in those three states).

But be aware that Medigap costs vary by location, so your monthly Medigap policy premium may be higher or lower depending on the cost of medical care in your new area.

Call your provider and tell them the new ZIP code, and they'll let you know the cost. Sometimes you'll be pleasantly surprised that it's lower.

If it's not, you could look for a cheaper policy. However, you may have to undergo medical underwriting. Medigap policies come with their own rules for enrolling, and some states have different enrollment standards than others.

Send your senior questions to:

Savvy Senior,
P.O. Box 5443,
Norman, OK 73070,
or visit [SavvySenior.org](https://www.SavvySenior.org).

Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



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OKAY, BEFORE I LOSE YOUR ATTENTION I need you to listen to me for just 5 seconds. Are you ready? Okay: ANYONE THAT DEMANDS A GIFT CARD FOR PAYMENT IS ALWAYS A SCAMMER! - ALWAYS!

Whatever horror story the scammer told you is a lie. No one is coming to arrest you, or clean out your bank account, or turn off your internet, or disable your computer. The ONLY time you should EVER buy a gift card is when you are actually buying a gift for a loved one -- and that loved one should always be me! Preferably a Sweet Basil Cafe gift card if



Jim Fisher

WALMART IS ON MY LIST

by "The Computer Skeptic"

I'm being picky. Their burgers are the best.

Anyway, Walmart is on my list. They helped a scammer scam one of my clients. I've written about a similar scam recently. I even called their corporate office and talked to a person who assured me that Walmart didn't do exactly what they just did to my client.

The backstory: Yesterday, yet another client dropped her computer off at my shop after realizing she was scammed. She is a bit elderly. Her husband is very sick. She was

under a lot of stress so was a perfect target for scammers.

She received a fake email from "Comcast" informing her that her account was about to be charged \$1,600 for some stuff she didn't sign-up for. She called the 1-800 number and the scammers terrorized her into purchasing \$1,600 dollars worth of gift cards. She first went to DollarTree and the cashier there didn't bat an eye when she purchased \$500 in gift cards. She then traveled directly to Walmart with \$1,000 cash, and that cashier didn't bat an eye at

the purchase. The scammers then instructed her to take a picture of the numbers on the back of those cards and email the pictures to them. Once the scammers have those numbers, the damage can't be undone. That money is gone.

The cashiers could have prevented this scam at the onset. All they had to do was ask, "Hey, are you buying these for a loved one or did someone demand them?" If it's the latter, the cashier should be required to alert a manager who is trained in informing the customer that they are being scammed. There is simply no reason this should happen to anyone anymore. Walmart and DollarTree and everyone else selling gift cards are profiting off these scams and that's just not right.

I'm in the beginning phase of developing an organization to help combat this stuff locally by educating and working with local merchants. I'll provide more details in the next exciting installment once I think my way through it. But, y'all, enough is enough! Our local merchants HAVE to help us out. If you have ideas on how to proceed, let me hear them. Together, maybe we can put a dent in this horrible crime.

Jim Fisher owns Excel Computer Services in Florence. Reach him at www.ExcelAL.com



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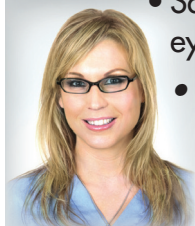


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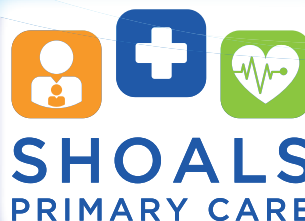
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Guest Commentary - Derrick Wilburn

Kindness...

Continued from Page 14

black, all four of my grandparents are black, all eight of my great grandparents, all 16 of my great greats.

On my mother's side my ancestors were enslaved in Alabama. On my father's side we were enslaved in Texas.

I am not oppressed. I'm not oppressed, and I'm not a victim. I'm neither oppressed nor a victim. I travel all across this country of ours, and I check into hotels, and I fly commercially, and I walk into retail establishments, and I order food in restaurants. I go wherever I want whenever I want. I am treated with kindness, dignity, and respect, literally from coast to coast.

I have three children. They are not oppressed, either, although they ARE victims.

I've taught my children they are victims of three things; their own ignorance, their own laziness, and their own poor decision-making. That is all.

My children - we are not victims of "America." We are not victims of some unseen 190 year old force that kinda floats around in the ether.

Putting Critical Race Theory in our classrooms is taking our nation in the wrong direction. Racism

in America would by and large be dead today if it were not for certain people and institutions keeping it on life support. And sadly, very sadly, one of those institutions is the American education system.

I can think of nothing more damaging to a society than to tell a baby born today that she has grievances against another baby born today simply because of what their ancestors may have done two centuries ago. There is simply no point in doing that to our children, and putting Critical Race Theory into our classrooms in part does that. Putting Critical Race Theory into our classrooms is not combating racism. It's fanning the flames of what little embers are left.

I encourage you to support this resolution. Let racism die the death it deserves and let's keep living like the country that we are. Thank you.

Derrick Wilburn is a concerned parent in Colorado Springs. He is also a founding member of the Rocky Mountain Black Conservatives. <https://rblackconservatives.com/> This video may be seen in several locations online. This link may be the most thorough. www.youtube.com/watch?v=L2fGVbMYp54



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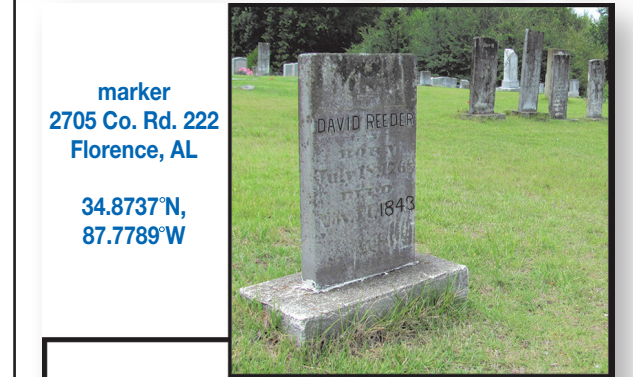
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PLEASANT HILL UNITED METHODIST CHURCH CEMETERY
 - Established prior to 1843 -

The first marked grave here is that of David Reeder who died November 14, 1843. An earlier unmarked burial was a Mrs. McClure from Ireland. The original log church and school stood just north of the cemetery. In 1884, a new church was erected north of the present sanctuary on property donated in 1888 by Charles and Susan Reeder. The modern sanctuary, constructed of gray stone, was completed in 1946. Pleasant Hill was originally a part of the Cypress Circuit, one of the earliest Methodist circuits in Lauderdale County.

The Methodists were one of the earliest influences in this region as inferred from this marker. In 1968, the United Methodist denomination was founded by the union of the Methodist and Evangelical United Brethren Churches.

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

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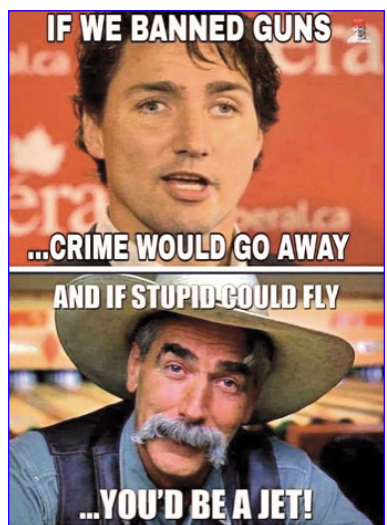
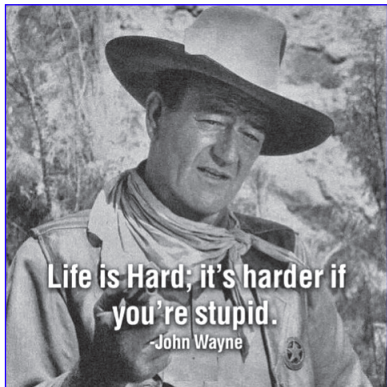
Well, I was going to turn all my guns over to the government; but I did a background check and none of them were mentally stable.

I've expanded my skills...I can now forget what I'm doing while I'm actually doing it.

A million kids want to clean up the Earth. A millions parents would live it if it started with their bedroom.

I just read a book on marriage that says treat your wife like you treated her on the first date. So after dinner tonight I'm dropping her off at her parent's house.

Being twenty in the seventies was much more fun than being seventy in the twenties.



REAGAN

You don't realize how much you miss him, until you read and remember some of the stuff he said and stood for:

"The most terrifying words in the English language are: I'm from the government and I'm here to help." - Ronald Reagan

"The trouble with our liberal friends is not that they're ignorant: It's just that they know so much that isn't so." - Ronald Reagan

"I have wondered at times about what the Ten Commandment's would have looked like if Moses had run them through the U.S. Congress." - Ronald Reagan

"The taxpayer: That's someone who works for the federal government but doesn't have to take the civil service examination." - Ronald Reagan

"Government is like a baby: An alimentary canal with a big appetite at one end and no sense of responsibility at the other." - Ronald Reagan

"Government's view of the economy could be summed up in a few short phrases: If it moves, tax it. If it keeps moving, regulate it. And if it stops moving, subsidize it" - Ronald Reagan

"No arsenal, or no weapon in the arsenals of the world, is so formidable as the will and moral courage of free men and women. - Ronald Reagan

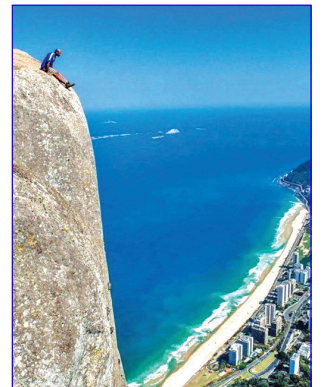
Quips & Quotes

FROM THE 'NET

Funnies, facts, photos, rumors, somber and thought-provoking info. (some factual, some not) from emails, forwards and websites.



NATURE AT ITS BEST



Everyone has to love Larry!

A new teacher was trying to make use of her psychology courses. She started her class by saying, 'Everyone who thinks they're stupid, stand up!' After a few seconds, Little Larry stood up. The teacher said, 'Do you think you're stupid, Larry?' 'No, ma'am, but I hate to see you standing there all by yourself!'

Larry watched, fascinated, as his mother smoothed cold cream on her face. 'Why do you do that, mommy?' he asked. 'To make myself beautiful,' said his mother, who then began removing the cream with a tissue. 'What's the matter, asked Larry 'Giving up?'

Larry's kindergarten class was on a field trip to their local police station where they saw pictures tacked to a bulletin board of the 10 most wanted criminals. One of the youngsters pointed to a picture and asked if it really was the photo of a wanted person. 'Yes,' said the policeman. 'The detectives want very badly to capture him.' Larry asked, "Why didn't you keep him when you took his picture ? "





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16 OZ. BTL. - SELECT VARIETIES **HIDDEN VALLEY RANCH DRESSINGS** **2/\$6**

10 OZ. BTL. - SELECT VARIETIES **A-1 STEAK SAUCE OR HEINZ 57 SAUCE** **\$3.49**

15 OZ. CAN **VAN CAMP'S PORK & BEANS** **2/\$1**

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Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Steffy asked Finn to leave after his betrayal with Sheila. Paris offered an understanding ear to Finn as he sorted through his feelings. Ridge became furious upon learning that Finn allowed Sheila to hold Hayes. Steffy delivered a devastating blow to Finn regarding their marriage. Carter made an admission to Quinn. Knowing it was over between them, Carter sadly recalled all the moments of passion he shared with Quinn. *Wait to See: Paris declares to Finn that she stands firmly on his side. Eric demands Brooke and Ridge keep out of his personal life. Sheila's anger and frustration toward Steffy intensifies.*

DAYS OF OUR LIVES Calista threatened to expose Bonnie. Chad confided in Jack his fear that his marriage to Abigail was over. Xander played hardball with EJ. Allie lost her cool over Johnny and Chanel's relationship. Chloe and Brady were forced to share close quarters. Belle tried to talk Philip off the ledge. Paulina offered Chanel

some romantic advice. Ava's announcement took Rafe by surprise. Philip found Chloe and Brady in bed together. John was recruited for a top-secret mission. Anna informed Roman that Carrie's marriage was in trouble. Paulina's breakfast plans with Lani, Eli and Abe went awry. Chad had a tense encounter with Gabi and Jake. Calista pressured Bonnie to commit a crime. *Wait to See: Nicole balks at EJ's request. Gwen comes clean with Jack. Ben and Ciara enjoy their honeymoon.*

GENERAL HOSPITAL Jordan warned Jason that Cyrus could be planning something sinister. Lucy and Sasha dealt with Gladys' demands. Brook Lynn arranged for Maxie to spend time with baby Bailey. Carly speculated that Cyrus had partnered with one of the Five Families. Trina helped Josslyn cook a surprise dinner for Jax. Nina and Sonny decided to have their first official date. Jordan worked with Shawn to uncover the truth about Hayden's shooter. Britt was rattled to learn that

Obrecht was missing. Nina and Sonny's romantic dinner heated up. Britt worried about a patient. Ava had an emotional conversation with Trina. Jax looked to Alexis for advice. Spencer and Nikolas had a rocky encounter. Sam looped Curtis in on her findings. *Wait to See: Bobbie offers Carly her support. Sasha gets an unexpected surprise. Jason's bachelor party is interrupted.*

THE YOUNG AND THE RESTLESS Victor helped Abby through a crisis. Mariah longed to reunite with Tessa. Nick surprised Phyllis with some tough questions. Victor was skeptical of Billy's intentions. Elena considered a new professional opportunity. Lily found herself in a standoff with Victoria. Adam brought a surprise guest to the Newman Media party. Nick defended himself to Victoria. Victor prepared for battle with Billy. Meanwhile, Billy was caught in a compromising position. Amanda and Devon traded secrets. *Wait to See: Phyllis's feud with Sally takes a chilling turn. Victor and Adam share their plans for Newman Media's future. Mariah is haunted by her past.*

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Invitation to Bid - Bid #2021-01 — Custodial Services:

To Whom It May Concern:

In compliance with the Alabama Bid Law, Act 2016-298, Alabama Legislative Session 2016, Muscle Shoals City Schools will be receiving sealed bids for the above referenced service.

All bids must be received in the business office by 2:00 PM, CST, on Thursday, September 2, 2021. All bids must have "Sealed Bid-Open Only at Bid Opening for Bid #2021-01 - Custodial Services, Thursday, September 2, 2021, 2:00 PM" clearly written on the outside of the sealed envelope, and submitted to Sherry Langley, Chief School Finance Officer. Bids will be opened publicly in the conference room at 3200 South Wilson Dam Road, Muscle Shoals, AL 35661. The official bid specification/required bid packets are available at the Board of Education - Central Office or on our website under Documents>Bids.

Contact for specifics or to schedule a site visit: Terry Pearson, Maintenance Supervisor - 256-349-9797 or tpearson@mscs.k12.al.us.

Muscle Shoals City Schools reserves the right to reject any and all bids. All bids are subject to board approval. Bid decision may be based on total project cost presented or by various location pricing, based upon what is best for the system.

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Letters...

You Gave Them Hope

Continued from Page 14

servicemen and women did in Afghanistan was NOT in vain. Regardless of what we see or what the media is saying, please know how much we all appreciate the sacrifices made by military and civilians in this war on terror for so many years.

Life and limb has been given - blood has been shed - lives have been forever transformed by trauma and hearts have been broken due to strained relationships from extended times of separation. Your sacrifices counted in more ways than one: your being among the Afghan people gave them a taste of freedom. You touched their souls simply by answering the call of duty, by giving your all for them. You were willing to fight for them. You were willing to die for them. You showed them love.

Greater love hath no man than this, that a man lay down his life for his friends. John 15:13 Well done!

Debra Barnes
Florence

Let's Arm the Afghan Women

Editor:

Afghanistan has guns, but they are in the hands of the wrong people.

Television news reports have confirmed the Taliban has our helicopters, our tanks, our trucks, and billions of dollars of our American tax payer bought military weapons and more.

Afghanistan already had a strict gun policy. The Taliban's is stricter. You aren't allowed to own automatic weapons or handguns. Thus, while the Afghan citizens have struggled for defense weapons, the Taliban and other terrorists have had access to all they have wanted. The bad people do not have guns. The bad people have taken over the country, murdering and raping as they do what they want to do without anyone interfering or fighting back.

We can only imagine the pain and heartache of the Afghan women. The previous Taliban

See LETTERS...on Pg 40

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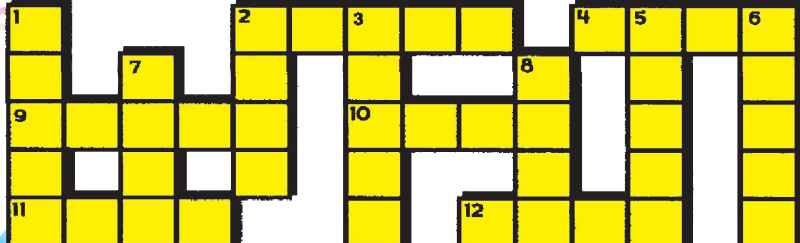


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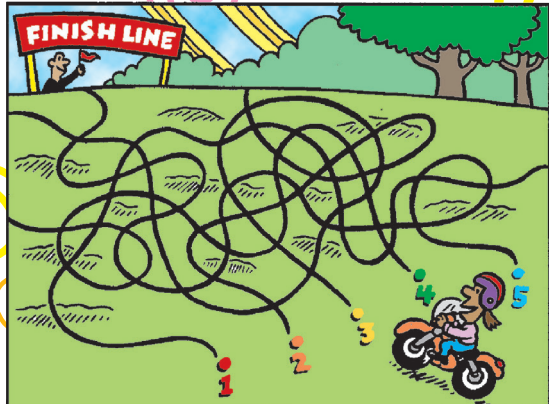
by Charles Barry Townsend



A Fill-In Puzzle!

Pictured at left is a crossword puzzle grid. Below are the words that you'll need to complete the puzzle, using the trial-and-error method. Keep an eraser handy!

<p>4-letter words</p> <p>CHIN DASH ECHO HALO ICON KNEE PLOT</p>	<p>5-letter words</p> <p>ABASH EARTH KHAKI LATHE RADAR TANGO</p>
--	---



A BUMPY RIDE! Which route will take this trail biker to the finish line? You're a winner if your first or second guess is correct.

1. ICE
2. _ICE
3. __ICE
4. ___ICE
5. ____ICE
6. _____ICE

Answers On Page 42

A COOL PROBLEM! Don't slip up on this one. In this puzzle, all of the words get progressively longer and they all end in ICE. Use the following definitions:

1. ICE (in place).	2. Mickey and Minnie.
3. Fruit drink.	4. Place of business.
5. Ornamental molding.	6. A candy flavor.

THICK AS A BRICK! Barney, a local bricklayer, asks the following question: "If a brick weighs 9 pounds and half a brick, what does a brick and a half weigh?"

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<input type="checkbox"/> Wisconsin	<input type="checkbox"/> UCLA
<input type="checkbox"/> N. Alabama at	<input type="checkbox"/> Campbell at
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<input type="checkbox"/> Texas	<input type="checkbox"/> Ole Miss

CHECK BOX BESIDE
 EACH WINNING TEAM

**DEADLINE:
 FRIDAY,
 SEPTEMBER 3
 5pm**

**ALTERNATE GAME
 (If Needed)
 Write Score HERE**

BYU vs
 Arizona

TIE BREAKER GAME

Write Score HERE

Georgia vs
 Clemson

(vs: games played at a neutral location)

name _____
 address _____
 city _____ state _____ zip _____
 day phone _____ evening phone _____

SEPT. 1 WINNER ANNOUNCED ONLINE NEXT WEEK

Mail or deliver your entry to: **Courier Journal Gameday Scorecard**
 219 West Tennessee St., Florence, AL 35630 or **Fax to: 256-760-9618**
 or enter online at **www.courierjournal.net**

Winners will be listed online Tuesday afternoon and in the FOLLOWING week's Courier Journal.

RULES: You can only enter for yourself, not other people. Only one entry per person per week. Only one winner per week. Winners must present a photo I.D. when picking up their gift certificate(s). Check the box beside the appropriate picks for the first 11 games, then write in the exact score of the tie-breaker game and alternate game. Person with the most correct picks receives a \$50 Gift Card from 306 Barbecue in Florence. No change will be returned for any unused portion of the certificate. Gratuity is not included. In event of a tie, the tie-breaker score will be utilized. Otherwise, it will not be considered. Closest tie-breaker score wins. Total points will be next tie breaking procedure, and a random drawing of finalists will be used to determine the winner if they are still tied after the tie-breaking procedure. ALTERNATE GAMES will only be used in cases of late postponements or forfeits, games which will then be excluded from consideration. Person with the winning card for the week, who also picks every game correctly including tie-breaker, will also win \$50 from the Courier Journal and another \$50 306 Barbecue Gift Card. Judges decision is final. Mailed entries must be post-marked by deadline day. Hand-delivered, faxed or on-line entries must be submitted by exact time of deadline stated above. NO EXCEPTIONS. Winner is posted on website each Tuesday afternoon and in the paper delayed by one week. Employees and family of Courier Journal and Game Day Scorecard sponsors are ineligible to win. **NOTE: If you're faxing, first make a CLEAN COPY, then FAX THAT COPY. NEWSPRINT DOES NOT REPRODUCE CLEARLY ON A FAX. WE ARE NOT RESPONSIBLE FOR ILLEGIBLE COPIES.**



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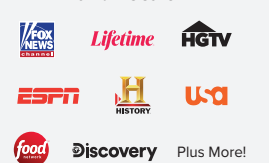

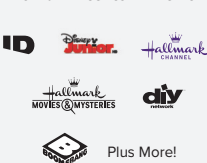

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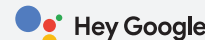
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Courier Journal

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A Lost Sinner

How God sees a lost sinner. First, look at Job in his worst day, naked and sitting on an ash heap, covered with boils and scraping them with a piece of pottery. Job 2:8. Then look at Christ on the cross covered with blood and His body split open from the whips and the spear in His side. See the nails in his hands and feet and a crown of thorns shoved into His head, hanging naked before a wicked world. Matthew 27:35. Christ's sufferings are pictures of God's wrath on a lost sinner. See the prophecy: **Isaiah 52:14** "As many were astonished at thee; his visage was so marred more than any man, and his form more than the sons of men." That's one example of how God's sees a lost sinner (Job), and then Christ taking the wrath of God coming on a lost sinner. Notice: **Ephesians 2:12-13** "That at that time ye were without Christ, being aliens from the commonwealth of Israel, and strangers from the covenants of promise, having no hope, and without God in the world: But now in Christ Jesus ye who sometimes were far off are made nigh by the blood of Christ." **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 justify many; for he shall bear iniquities." To reject what satisfied God and the salvation He provided to save us is the worst unforgiveable blasphemy. Imagine the sinner above trying to keep & save himself with his works. If you could earn it, work to keep it, why did Christ die? Surely, if the blood of Christ is powerless, then we are all in trouble. It was accepted by God and that is good enough for me. The Blood of Christ will be a ready witness at your judgment. Read your Bible, innocent blood speaks. If you're lost, admit it. The blood of Christ was shed for you. If you enter eternity without the Saviour Jesus Christ, your worst eternal nightmare has just begun. Ask Christ to forgive your sin and save your soul now. Jesus Christ is coming soon, get ready to meet Him. See **Philippians 2:16**.

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Commentary

Passports

Continued from Page 14

offices, sporting events, grocery stores, bars, and all private businesses in the city limits.

Now THAT is bound to bring everyone to an acceptable level of comfort, right?

Possibly the country's biggest mayoral failure, NYC's, Bill de Blasio tied it up succinctly.

"We know that strong, clear mandates help," de Blasio stated in early August during his "Key to NYC" press event. "If you're vaccinated, you have the key. You can open the door. If you're unvaccinated, unfortunately, you will not be allowed to participate in many things."

That is hardly being racially sensitive. Only 30% of black New Yorkers age 18-44 and only 50% of Latino residents are vaccinated. This means 70% of blacks and half the Latinos will not be allowed to shop for groceries. The numbers are similar in LA and SF. This solid dose of discrimination Jim Crow-style is brought to you by the original authors of Jim Crow legislation... America's democrats.

Lawsuits are now pending. Good. The lockdown was one overstep too many.

The new laws are

unconstitutional,, irrational, and unscientific. They will also jeopardize the businesses and livelihoods of tens of thousands of people.

Nationally, many hospitals which are already very short-staffed are considering mandatory vaccinations. This is a brilliant bit of reactionary stupidity. The mandates cause further terminations, resignations reductions, and more overworked, exhausted staffers, resulting in poorer Covid-19 patient outcomes - all because some want to 'win' the vaccination battle.

Many states have offered raffles, lottery tickets, and other trinkets to citizens so they will get the vaccine. Some now want to dispense with the smoke and mirrors approach, and just go with the straight bribe. Several cities, states, and colleges are now offering cash incentives for people to get the vaccine, including the city of Gadsden. \$100, \$150, \$200, and more in some cases.

I'm not sure how that is fair to those who got their shots early and were not among the hold-outs. They cooperated, but they appear to be getting stiffed.

Governor Kay Ivey signed SB 267 into law in late May banning vaccine passports in the state.

As I read it, the law

forbids a state or local governmental entity or any of its officers or agents, from issuing vaccine or immunization passports or passes. It also bans governmental entities or agents from requiring an individual to receive an immunization or present documentation of immunization as a condition for receiving any government service or for entry into a government building.

It may be a matter of semantics, but there is a music festival in McFarland Park in late September called Shoals Fest. Prominently placed on the website homepage is a long dissertation about passports or proof of vaccination. It states that every Shoals Fest attendee must provide proof of a negative, lab-administered COVID-19 PCR or Rapid Test administered within 48 hours of entry to be admitted.

As we all are beginning to realize, a vaccine passport is not a mechanism that stops the spread of the Covid-19 virus. Vaccinated people can spread it to vaccinated people. If anything, the policy will have festival goers feeling overly-secure and more likely to dispense with masks and social distancing.

Moreover, the event is a for-profit endeavor taking place outside on public property in McFarland

Park. I'm pretty sure they are not paying rent on the taxpayer-supported property with much more than a courtesy charge of \$100/day that covers a fraction of the clean-up.

How can organizers restrict taxpayer access to that area if the ticket price is paid and patrons are orderly? Is that not government property in Alabama? And it is outside, not inside.

It seems as if concert organizers are providing political statements on public property as well as top-notch entertainment.

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Year/Make/Model	Vin#	Tag#	Tow Date
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2003 Buick Lesabre	1G4HR54K03U197231	20DB683/AL	6/10/2021
2003 Buick Rendezvous	3G5DA03E43S566253	9794BB6/AL	8/3/2021
2011 Cadillac SRX	3GYFNAEY2BS629829	SDZLAC/AL	7/4/2021
1998 Chevrolet Cavalier	1G1JF52T6W7103584	20CS831/AL	6/10/2021
2004 Chevy Cavalier	1G1JC12F157107715	20DF838/AL	8/3/2021
2004 Chevy Colorado	1GCD5136848194852	44DG940/AL	8/2/2021
2016 Chevy Cruze	1G1PF55B9G7128840	20CR303/AL	7/31/2021
2013 Chevy Equinox	1GNALDEK4DZ121927	9572AZ7/AL	7/10/2021
2008 Chevy HHR	3GCCA85B59S604927	7345AY3/AL	7/8/2021
2014 Chevy Malibu	1G11B55L5EF2785928	33CS406/AL	7/22/2021
2007 Chevy Silverado	1GCEC19Z87Z201560	20BK314/AL	6/27/2021
2007 Dodge Caliber	1B3HB48B17D559071	41HJ706/AL	6/10/2021
1994 Ford F-150	1FTEX14H5RKB28839	7020BG1/AL	6/27/2021
2000 Ford F-150	1FTRX17L7YBN99183	41HL396/AL	7/14/2021
2003 Ford Crown Vic	2FAHP71W13X78697	6996BG0/AL	7/16/2021
2001 Ford Taurus	1FAFP53221A266721	47B1W64/AL	6/20/2021
2002 Ford Taurus	1FAFP55212A206217	41FK485/AL	6/18/2021
2001 Honda VT750	JH2RC44621M450393	134383M/AL	7/24/2021
2002 Honda Accord	1HGCG658X2A098687	6967BC8/AL	6/28/2021
2005 Honda Accord	1HGCM56475A123144	20CG964/AL	6/7/2021
2006 Honda Odyssey	5FNRL38826B001476	GLC310/AL	6/10/2021
2009 Hyundai Azura	KMHFC46F89A341184	1429BH2/AL	8/1/2021
2017 Hyundai Sonata	5NPE24AF9HH447192	41HY916/AL	7/8/2021
1997 Jeep Cherokee	1J4GZ78Y5VC671901	41BL740/AL	6/10/2021
2003 Jeep Cherokee	1J4GX48S33C519337	33AL416/AL	6/18/2021
2011 Kia Optima	KNAGM4A77B5151829	No Tag	6/8/2021
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2005 Nissan 350Z	JN1AZ34E55M655002	8AG4741/AL	7/10/2021
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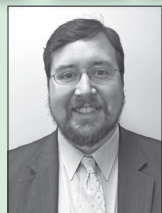
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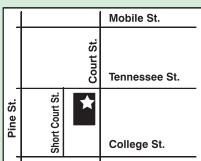
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DAVE Says

by DAVE RAMSEY

WORK FIRST, PLAY LATER

Dear Dave, I brought about \$15,000 in student loan debt into our marriage. I'm 26, my wife is 27,

and we've been married a little over a year. During that time, our parents have helped us out with financial gifts occasionally. Whenever this happens, my wife and I get into an argument. She likes to use the cash they give us to have fun, but I think we should use it to pay down debt and get our finances in order. What is your opinion?

Kent

Dear Kent,

If your parents didn't

specify what the money is for, then it's up to you guys to decide together how it will be used. In my mind, the fun needs to be put on hold for a while.

You've already told me you have at least \$15,000 in debt. If there's more debt in the picture, I'd advise listing all your debts, and begin knocking them out from smallest to largest using the debt snowball system. Debt is risk, and as long as it's

around it's eating up your largest wealth-building tool—your income.

I'm sure your wife is a good, smart lady. But it's time she started being a little more mature when it comes to financial matters. Let her know how important this is to you and why it's so important to your future as a couple. You two should be working together and getting your financial house in order as a team.

I recommend treating the money from your parents just like a paycheck. That means including it in a written, monthly budget, and taking care bills, debt, and any other financial responsibilities you have first. Trust me, there'll be plenty of time for fun later. The amount of student loan debt you have isn't astronomical, but it does need to be cleaned up as fast as possible.

Once that's taken care of, you'll be able to really

concentrate on saving and investing—and yes, some fun along the way!

— Dave

* Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Ramsey Show, heard by more than 18 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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Perceptions...

Continued from Page 14

Acclaimed local artist, **Elaine Augustine**, is showing her abstract oil paintings that experiment with color and composition. Augustine said, "This abstract style allows me to just paint from my heart!"



Clockwise from top left, works by **Tracie Noles-Ross**, **Elaine Augustine**, and **Laurie Maves** are on display through September 17 at the Tennessee Valley Museum of Art.

Courtesy TVMA



turn toward the strange and whimsical with **Tracie Noles-Ross's** exhibition, *More Tales From the Brambly Thicket*. Her sculptures and wall art are created with discarded and forgotten objects that are charged with a new purpose, encoded with healing stories, and used to encourage a shift in perspective." Her fairytale-esque work features female figures along with southern flora and fauna. This results in artworks that "feel a little shadowy and dark like the forest floor."

negative space.

Museum hours are Tuesday-Friday 9am-5pm and Saturday 10am-5pm. Masks are required inside the museum until further notice. Admission is \$5 for adults, \$3 for students, and free for TVAA members. Admission is also free for education, healthcare, and first responder workers as part of our Arts for the Frontline program, sponsored by Bank Independent and E.S. Robbins. For more information, visit

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Laurie Maves is another abstract artist in the show, and her exhibition *Prayers for the Decade* features a series of large-scale paintings displayed dynamically by suspending them from the museum's ceiling. Maves is a Masters-level art therapist based in Florida. She seeks to display her own work and

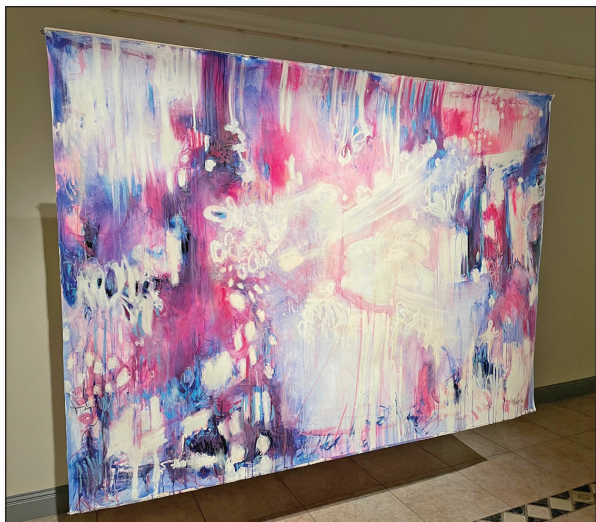
to encourage others to paint therapeutically and as an avenue for spiritual connection.

"I hope the viewer will experience an immersion of joy, focusing on the commonality of humanity's crossover with divinity," said Maves.

The exhibition takes a

Bright colors and realism dominate **Rachel Ann Wakefield's** exhibition, *Passage*. Wakefield said that this collection of work reflects how in the past year and a half, we have all become familiar with letting go of much of what we have thought to be certain."

The exhibition represents Wakefield's artistic progression from her underwater paintings, a theme of her past work, to her newer pieces that are focused on hyper-color, light, paint handling, and



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Letters...

Let's Arm the Afghan Women

Continued from Page 32

rule enforced a strict fundamentalist style of Islam religion that confined women to their homes, banned television and music and held public executions. Women were treated as slaves and sex objects. Their every move was controlled by the Taliban's interpretation of an oppressive Islam religion. The Taliban has not changed their ways. They continue to kill, plunder weapons, and take over government buildings or whatever they want for their own use.

In a nation where guns are restricted, the Afghan women have no way to protect themselves. They have no one to protect them.

What if all the women in Afghanistan had access to automatic rifles? Our military should assign our guns to the citizens including all the women of Afghanistan. Their army won't protect them. Give

the women of Afghanistan a fighting chance.

Can you imagine if America begins to restrict our guns? What happens if we aren't allowed to have guns or it becomes so restrictive that people give up trying to own guns? We become as vulnerable as the Afghan people. We have zero ability to take care of ourselves.

It's very troubling and America hasn't made it any better. Equipping terrorists with guns only breathes more years of life into their evil mission.

Give our guns to the desperate citizens of Afghanistan and make sure every woman and teenager has a gun. The young girls of Afghanistan do not want to be raped and married off to men to become part of a slave harem. They have a right to fight.

Dr. Glenn Mollett
 Washington, DC

Requesting a Farm Number It's Important

Editor:

Any farmer or rancher who is interested in conservation programs through the Natural Resources Conservation Service is required to have a farm number for the application process.

Farm numbers are issued free and allow access to key U.S. Department of Agriculture programs including working lands conservation, farm loans, and others that require farm records to be shared as part of the application process. There is no minimum acreage requirement to register as a farm. Having a farm number also makes the farmer eligible to vote in county Farm Service Agency (FSA) elections and to serve on their local FSA county committee.

Unlike other ways to identify farmers, such as the Schedule F tax form, farm numbers stay with the land, not the farmer. Farmers who buy or rent land that already has a number do not need to register for one, but the landowner may need to update boundaries and acreage figures. Ask your landowner whether the land has a farm number.

To register for a farm number, set up an appointment at the FSA

office and take along the following documents:

Proof of identity: driver's license or Social Security number/card.

Proof of ownership: a copy of the recorded deed or rental agreement as evidence of land ownership or control. Farmers and ranchers do not need to own property to participate in FSA programs.

Entity identification and status: This is only applicable for those who may have partnership agreements, trust, and estate documents, or articles of cooperation.

Financial and production records: these are particularly important

if you apply for a farm ownership or operating loan.

FSA will then enroll the farm or ranch in the FSA database. This involves creating a map that outlines the boundaries with acreage figures. Be prepared to spend 30 minutes to an hour on this process.

Kalee Olson
 Policy Associate
 Center for Rural Affairs
 Lyons, NE

Every Home Every Week!

Courier Journal ADOPT A FRIEND

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.



If you're looking for an older lady, I don't think you'll find one more precious than **QUINN**. She has been very mild mannered and the perfect walking buddy. She is 8 years old and 60 pounds. If you have treats she'll sometimes give paw before you can even ask. This precious lady is just so sweet and affectionate. Quinn has been angelic when I let her hang out in one of our interaction rooms, because she loves to curl up and nap. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Adoptions are by appointment only. Please call Florence Lauderdale animal services at 256-760-6676 to meet this amazing dog



Hi. 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.



Hello friends! We are still raising money for sweet **BUCKIE**. Thank you to everyone who has donated so far!! We cannot do this work without your support, if you can spare any change, every little bit adds up. **WE NEED ANOTHER \$290 TO GET HIS BILL COVERED**. You can donate below, through PayPal to ccaca@bellsouth.net or by contacting us at 256-381-4073 or 5010 Missouri St Tusculumbia, AL 35674.

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Notes...

Continued from page 4

Clothes Give Away - Thursday, September 2 from 8-10am at the Care Center, First Baptist Church in Killen

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 Royal Avenue.

Cost \$75 per person, \$150 per couple. Informal meet and greet Friday, September 3, at 5:30pm at Singin' River Brewing Co., 526 E. College Street. Mail your payment to: CHS 1971 Reunion, PO Box 2384, Florence, AL 35630

Check out our website at <https://tiny.one/CHS1971>

Hill Family Reunion on Saturday, September 4, 11am-3pm at St. Florian Park. No potluck meals! Bring lunch, drink and a chair. Bring musical instruments. Games and activities for all ages.

Knights of Columbus Annual Labor Day Bar-Be-Cue Sale on Monday, September 6 beginning at 6am at Our Lady of the Shoals Catholic church, 200 East Commons St., Tuscumbia. Will have Boston butts, chickens, and chicken stew and pulled pork.

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

Shoals Area Labor Day Festival, at Spring Park, Tuscumbia on September 6 begins at 10am with a parade along Main Street followed by activities in Spring Park.

The Coon Dog Labor Day Celebration, 4945 Coondog Cemetery Rd, Cherokee on September 6, 10am-4pm. A unique festival featuring old timey bluegrass music, buck dancing, a liar's contest, and catered by nearby Bishop's Barbeque. Info: 256-324-1122

Geezers and Grandkid's Fishing at Deibert Park:

Thursday, September 9, 6:30-11am. Bring your friends, family, grandkids, tackle, chairs, snacks, etc.. Please sign in at the table before fishing.

We appreciate your continuing to social distance at the parks. For more information call The Club, 256-760-6420

Shoals Artists Guild Meeting Friday, September 17, 10am at the Southall-Moore House, Next to Kennedy-Douglass Center, Downtown Florence.

Serving The Shields Mobile Blood Drive Saturday, September 11
LifeSouth Community Blood Center 307 Veterans Drive Shoals Donor Center in Florence

Advance reservations are appreciated at www.donors.lifesouth.org/donor/schedules/drive_schedule/727319 or by calling 256-765-7038.

"The Walk of Life" will return to Tuscumbia Landing on Saturday September 11. The Trolley will be at Tuscumbia Spring Park at 8am to shuttle those to the Landing site in Sheffield. Please bring your mask and observe social distancing. If you drive to the Landing, be there by 8am, ready to go when the Trolley arrives. The parking lot is paved, and the road is open for this event.

The 2.2-mile walk retraces the Trail of Tears Removal route as close as possible to the original trail. Water is provided at the ballfield by the local Boy Scouts who receive a merit badge. The bathrooms will be open for the event. Tuscumbia & Sheffield Police departments will escort. Ending in Tuscumbia Spring Park, the Trolley will return those walkers with vehicles at the Landing Parking Lot.

The Walk of Life is hosted by Compelling Stories of the Southeast, a 501C3 organization of Tuscumbia. The event is free and open to the general public. For more information, call Robert Perry - 918-500-3467. Annie Perry is Event Coordinator.

Shoals Symphony presents Yesterday: A Tribute to the Beatles, Norton Auditorium on the UNA campus, Florence on September 19 at 7pm. The Shoals Symphony Orchestra will

start the season off with some "Help!" from the #1 Tribute Act in Las Vegas, Yesterday! You'll hear chart topping hits of Beatles classics performed with live orchestra for a POPS crossover event sure to entertain! Tickets and info: ShoalsSymphony.org

Colbert & Lauderdale High School Students may be interested in knowing that representatives from the alumni office of University of Alabama in Tuscaloosa will be here to provide information for planning your future at the University. Learn how to apply for admission to UA. See what scholarships are available in your area and how your scholarship application can stand out!

Register at adm.ua.edu/register/asap-Colbert-Lauderdale
Event date: Monday, September 20 at 6:30pm. Turtle Point Country Club, 1000 Club Dr. in Killen
More information: tfuqua@colbert.k12.al.us or at Lauderdaleuaalumni@gmail.com

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

Join the Quad Cities Square Dance Club meeting four Thursdays every month 7-9pm at the Royal Ave. Recreational Center in Florence. We are refreshing and relearning our fun dance.

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

Red Bay Founder's Fest - family friendly event begins at 8:30am on September 25 at Bay Tree Park, Fourth Avenue, S.E., Red Bay. Hours are 8:30am-4pm. Admission is free. Activities include arts and crafts, antique car-truck-motorcycle-tractor show, live music and more. Bring a lawn chair.

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