

Volume 137 Number 48

September 22, 2021

POSTAL PATRON

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

Courier Journal



Northwest Alabama and beyond with direct mail, total market coverage

BuddyWalk at Riverhill

FLORENCE- The Shoals Area BuddyWalk takes place Sunday, October 3 at 2710 Darby Drive in Florence at 3pm on the track behind Riverhill School. The event is registered with the National Down Syndrome Society and is part of the National Buddy



Buddy Walk Oct. 3

Walk Program. Rachel, Martha, and Ruthie Mitchener organized the walk in honor of their

cousin, Walter who has Down Syndrome. We look forward to seeing everyone at the Walk with Walter-Shoals Area Buddy Walk. It is not primarily about raising money; it is about Awareness - Educating - Advocating, and Celebrating the little triumphs and big steps forward in the treatment of Down Syndrome.

All families and friends who have been touched by Down Syndrome are welcome and encouraged to help celebrate everyone with this fun, casual walk around the track. All proceeds benefit for the UCP Center and the National Down Syndrome Society.

For more information, email Rachel.Mitchener@gmail.com or call 256-710-3290. Facebook @Shoals Area Buddy Walk or Twitter @walkingwithwalter

Shaw a State SAA Finalist

MONTGOMERY-The Alabama 2022 Superintendent of the Year finalists were

See SHORTS.... on Page 2

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It's Fair Week



MUSCLE SHOALS — The 2021 North Alabama State Fair gets underway September 21-26, and the excitement was building well before this week.

The Covid-19 pandemic silenced the rides in 2020, so anticipation has been high for this year.

Attractions will be limited as compared with previous years, so adult admission is cut from \$10 to \$5 all week. Children's admission will remain at \$5.

Exhibitor, commercial, and children's buildings will not be open this year because of the challenges created by social distancing indoors. In addition, the demolition derby, the wagon contest, the beauty pageant, cheerleading competition, and other stage activities were also canceled.

See STATE FAIR ... on Page 8

Local Prayer Event

FLORENCE - WFIX 91.3 FM and four stations associated with Singing River Media group will host a "Park and Pray" at 6pm on Thursday, September 23 at North



Alabama Medical Center.

The public is invited to attend the live broadcast which will be a time

See PRAY ... on Page 8



Craig Smith and William White, employees of ALDOT are shown erecting one of four new directional signs on Hwy. 157 in Colbert County for the LaGrange College Site Park.

photo Louise Lenz

New LaGrange Signs Arrive

LEIGHTON-New signage on US Highway 157 was recently installed to direct visitors to the LaGrange College Site in Leighton. LaGrange is listed on the Alabama Register of Historic Places and is the forerunner of the University of North Alabama.

The site has been operated by the non-profit LaGrange Living Historical Association since 1988.

The highway signage had become indecipherable over the years and

See SIGNS ... on Page 8



Automotive Inside



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

Inside this Issue



Online Only:

- Medicare Minute
- Hocus • Soaps
- On Your Debt
- Insurance Insights
- Junior Whirl!

- Elizabeth Smart for Renewed Spirit
- Guest Commentary on Historic '71 Pirates
- Adopt-a-Friend

- Ask The Attorney
- Dave Ramsey
- Cat & Kids
- Savvy Senior

- Web Poll
- Pet Talk
- Outdoors
- Mystery Photo



Visit Us Online: www.CourierJournal.net

Facebook.com/
FlorenceCourierJournal

An evening with
ELIZABETH SMART
Tuesday, September 28 at 7pm
Marriott Shoals
Conference Center



Hear how Elizabeth has recovered from one of the most publicized child abduction cases of our time and is now a leading advocate for new child abduction legislation and recovery programs.

Tickets - \$50 For sponsorships or more information, please call Renewed Spirits Director, Karen Grisham, at 256-335-4062 or visit <https://serenitycounselingshoals.org/renewed-spirits>



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Welcome to
the Shoals
& Keller OB/GYN
Rozalyn Love, MD
MPH, FACOG



Accepting
new patients
in September

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appointment!
(256) 383-3372

Dr. Rozalyn Love graduated from UAB School of Medicine in 2011 and completed her residency in OB/GYN at the Naval Medical Center in Virginia. She was assigned to Naval Hospital Guam and practiced full scope OB/GYN in a remote location for 3 years. In 2018 she was assigned to Naval Hospital Jacksonville in Florida where she continued a full scope practice, taught family medicine residents, and learned robotics. We are excited to have Dr. Love join the Helen Keller Hospital family!

Helen Keller Hospital
www.helenkeller.com

Shorts...

Shaw a State SAA Finalist

Continued from Page 1

announced last week, selected by their peers across the states nine districts. Among those is Dr. Jimmy Shaw, the District 8 Superintendent of the Year from Florence



Shaw

City Schools. Shaw is now a finalist for the State Superintendent of the Year presented by School Superintendents of Alabama and Schneider Electric. The SSA's District 8 includes public school systems in Colbert, Lauderdale, Franklin, Lawrence, Limestone, Winston, Morgan, and Cullman counties.

The statewide judging of Alabama's finalists and the announcement will take place during the SSA Fall Conference October 11-13 at the Marriott Shoals Conference Center in Florence. The winner will be honored at a luncheon sponsored by Schneider Electric in January 2022 during SSA's Legislative Conference in



Montgomery. Schneider Electric will provide Alabama's winner with a Superintendent of the Year ring and travel expenses to the AASA National Conference on Education in February in Nashville.

The state winner will be determined based on his or her career achievements and success in advancing public education.

Listerhill Credit Union also donated hundreds of good-looking pairs of shoes at the Harlan Kicks for Kids event in Florence few months ago.

Photo Sarah Evans

See SHORTS... Page 4

Tharptown Kids Get Their Kicks

THARPTOWN – Listerhill's Kicks for Kids jumped in with both feet this week with their largest "Shoe Drop", to date, at Tharptown Elementary School in Franklin county. In partnership with California based, Shoes That Fit, all 500 students received a new pair of brand-name athletic shoes and five pair of socks during the Tuesday morning event to celebrate the children and all their efforts.

Listerhill Credit Union's President and CEO, Brad Green, was on hand to help distribute the shoes.

WORTHY VESSELS POTTERY

Autumn Open House
Saturday, Sept. 25
10am-4pm

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Bone-In Ribeye Steaks \$7.99 Lb.

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Sliced Bacon \$2.49 Lb.

Fresh Neck Bones \$1.39 Lb.
St. Louis Style Pork Spare Ribs \$2.49 Lb.

Family Pack Pork Steak \$1.79 Lb.
Fresh Boston Butts \$1.59 Lb.

Filet Mignon
\$10.99 Lb.

Country Style Ribs or Sirloin Pork Chops
\$1.39 Lb.

Chicken Drumsticks or Thighs
99¢ Lb.

Split Chicken Breast \$1.39 Lb.
Chicken Wing Drumette & Flap \$2.99 Lb.

Chicken Leg Quarters (10 Lb. Bag) \$4.99
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Jeff Jackson



Tommy Crowden

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Yard Sales

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

To list your sale, use the classified form on page 8.

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

FLORENCE YARD SALE
1542 Co. Rd. 28 Sat. 6am-until?, Womens & little girls clothing, Furniture, Kitchen appliances, Kitchenware & Pictures.

FLORENCE YARD SALE
144 Kensington Dr., (Heathrow Sub) Sat. 7am-2pm, Kitchen items, baby items, VHS tapes, and an assortment of misc.

KILLEN: 930 CO RD 394 Fri. and Sat. 6:30AM, Rain or Shine! 4 Families! Weed eater, saw, antiques, furniture, clothes, toys and lots more.

FLORENCE: 1617 BROADWAY BLVD Fri. and Sat. 7AM, Apple Watch Bands, Toys and LOTS of good stuff!

FLORENCE YARD SALE, 663 Sannoner Ave., Sat., 7am-until? Hand & Power Tools, Sports Gear, Compressor, Nail Guns, Wood-working misc.



MUSCLE SHOALS: 107 HILL-SIDE Drive Fri. 2-7, Sat. 6-12, Indoor Sale. Partial Estate. Wide variety of items!

WATERLOO YARD SALE, 4967 Co Rd 126, (Lester Hollow Rd) From Florence go West on Hwy 20, one mile from TN State Line. **Saturday, 8am-5pm,** Jewelry, Jewelry boxes, Dolls, Knick-Knacks, too much to mention.

FLORENCE ANNUAL CHURCH YARD SALE
Our Redeemer Lutheran Church
630 N. Poplar St.
Sat., 6 am-noon

HUGE SALE

FLORENCE ANNUAL INSIDE CHURCH YARD SALE!
Cypress Creek Methodist Church
W. Cox Creek Pkwy.,
Corner of Lewis Bruce Ln.
Fri., Sept. 24th, 7 am - 6 pm &
Sat., Sept. 25th, 7 am - noon
Home Decor, Kitchen & Household items, Clothing, Tools and much more!
Don't Miss This One!

KILLEN YARD SALE, 394 Lingerlost Road, Fri. & Sat., 7am-until? Craft items, clothes, Vintage items, tons of cookbooks, glassware, toys and much more!

ROGERSVILLE YARD SALE
15 Longshore Dr.,
Fri. 7am-5pm, Sat. 7am-1pm,
Collectibles, Antiques, Knives, Cast Iron, Golf stuff, Glassware, Barbie dolls, Vintage dolls, Barbie Christmas ornaments & much much more! **Topperware Rep. will be set up** with new stock available & will take orders.

MUSCLE SHOALS YARD SALE
1905 Orman St.
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<p style="font-size: 0.8em; color: red;">2013 Dodge Caravan</p>  <p style="color: red; font-weight: bold; font-size: 1.2em;">\$103/week</p>	<p style="font-size: 0.8em; color: red;">2010 Dodge Charger</p>  <p style="color: red; font-weight: bold; font-size: 1.2em;">\$81/week</p>	<p style="font-size: 0.8em; color: red;">2011 Chevy Cruz</p>  <p style="color: red; font-weight: bold; font-size: 1.2em;">\$88/week</p>
<p style="font-size: 0.8em; color: red;">2012 GMC Acadia</p>  <p style="color: red; font-weight: bold; font-size: 1.2em;">\$106/week</p>	<p style="font-size: 0.8em; color: red;">2013 Dodge Journey</p>  <p style="color: red; font-weight: bold; font-size: 1.2em;">\$83/week</p>	<p style="font-size: 0.8em; color: red;">2013 Nissan Altima</p>  <p style="color: red; font-weight: bold; font-size: 1.2em;">\$97/week</p>

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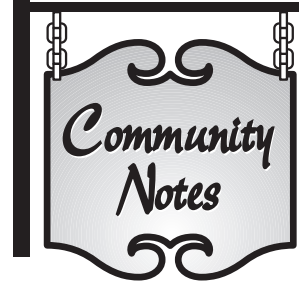
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REDLINE Your Ad! - See Page 8



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

- Email to editor@courierjournal.net;
 - Look for "Submit News" on our website at www.courierjournal.net.
 - Fax to 256-760-9618;
 - Mail to 219 W. Tennessee St, Florence, AL 35630; or
 - Bring in person.
- All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. We do our best, however, there is no guarantee that this free information will be published each week in the paper. Visit our website for a complete list of community notes. If your item MUST appear in the paper a certain week, we suggest you also place a paid ad by calling 256-764-4268. That way it will be in at least one area of the paper. When your community note is published, your event will have coverage in two different locations.

You are invited to a Gospel Meeting at River Bend church of Christ, September 19-24. Sunday - 9:30am, 10:30am; 4:30 pm, Monday - Friday 7pm. Speaker: Frank Richey. Info: riverbendcoc.org

The popular Haunted Hayrides through the LaGrange College site normally scheduled for October have been cancelled this year due to the rise in cases and public vulnerability to the COVID-19 virus. The rides regularly took place at the historic site every Friday and Saturday in October leading up to Halloween, according to Louise Lenz of the LaGrange Living Historical Association, were used as a fundraiser for the LaGrange College Site Park.

Highland Baptist Church in Florence will host the five-week Shoals Family Summit on Wednesday nights at 6pm, 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.

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

Alzheimer's and Brain Awareness, the Florence-Lauderdale Public Library, in collaboration with the Coalition for Alzheimer's and Related Disorders (CARD), is presenting a series of free symposiums on Alzheimer's disease in the coming months.

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

- September 23 - Dodging and disarming landmines!
- Long distance people with lots of opinions
- Car keys
- Diet
- Bathing
- Wandering
- Home safety

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

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

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.

Community Survey Residents of Florence City District 1. (East Florence, North Florence, West Florence) through September 25.

The survey is brief - it takes 3-5 minutes and 100% confidential, I will be the only one reviewing the survey. Please take this opportunity to tell me as your representative some things you would like to see for District 1 and your concerns if you have any. Find the link on her Facebook page: Kaytrina P. Simmons City Council District 1 or contact her for the link. 256.349.3879 or email ksimmons@florenceal.org

This is your opportunity to help shape the future for positive changes for years to come.

The survey is being done in lieu of in-person meetings due to the uprise of COVID-19. Please consider getting vaccinated if you have not.

See NOTES... page 9



Shorts...

Tharptown Kids Get Their Kicks

Continued from Page 2

"We want every child to know how important they are. Providing these children with new shoes will increase their self-esteem, encourage school participation, and help them to reach their potential. It is wonderful to be able to serve our community in such a meaningful way."

Dr. Karen Thorn, Tharptown Principal, enjoyed every moment of the event and was so thankful for the efforts of Listerhill and the local community. "This has been a wonderful opportunity to celebrate and value our students. We are so appreciative of the efforts and donations that have been made on our students' behalf."

"We cannot do this alone," added Foundation Chair, Sarah Evans, highlighting the importance of community partnerships for the program. "Our corporate sponsors and individual donors enable this program and for them we are so thankful. The Russellville community has been a key partner in making this happen for these children. Donations can be made at www.Listerhill.com/foundation. To find out more about corporate support, please contact Sarah Evans at sevans@Listerhill.com.

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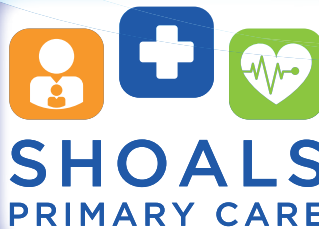
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FAIR

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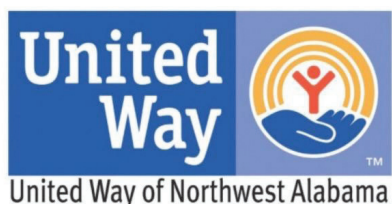
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435956-1

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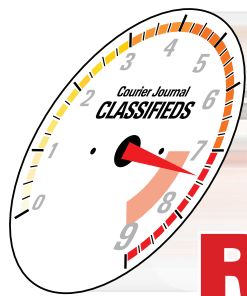
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\$15⁰⁰

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Form with five horizontal lines for text entry.

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Please Print Ad Clearly. NOT RESPONSIBLE for illegible handwriting

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

Signs...

Continued from Page 1

the historic brown background color had faded to a point where the wording was no longer legible from a distance.

"As members of the LaGrange Living Historical Association, we sought for a number of years to have the old signs replaced," stated board member Louise Lenz in a release. "The Alabama Department of Transportation told us that the request would have to be made in Montgomery. Not until we approached Alabama House Representative, Andrew Sorrell, did we receive the assistance we needed to obtain new directional signs for the historic park."

"Andrew said, 'The state will construct and erect the signs for us, but we have to pay them beforehand,'" Lenz continued.

Sorrell applied for the four signs through the TVA in-lieu-of-taxes grant with the Colbert County Community Development Commission.

"We knew the new signs would be one of the best marketing elements for tourists to locate the site and learn about Alabama's first Chartered College and its people," Lenz said. "We appreciate so very much everyone who participated in this project for tourism and preservation of the historic college site."

Pray...

Continued from Pg 1

of worship and prayer on behalf of medical personnel and patients battling COVID. The public is asked to park in the front parking lot of NAMC.

A similar event took place at Helen Keller Hospital on short notice last week.

WFIX radio station owner, Mark Allen Pyle, hosted three similar events last year. He calls the event an appeal to the community, on behalf of the community.

"Our medical personnel and those battling COVID need our prayers and encouragement now as much as ever. It's a good time for us as a community to come together, in one voice, and let them know they're not alone and they've not been forgotten," Pyle said.

Various local ministers, hospital personnel, and community leaders will speak and lead prayer during the 40-minute broadcast.

The public is encouraged to stay in their cars and to turn hazard lights on in a show of support. The broadcast may be heard on WFIX, or Singing River Media Group stations WLAY 100.1, 94.9 The Bull, 105.5 The Big Dog, or 101.5.

Those in attendance may also bring signs with encouraging messages to honor the workers and patients.



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

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DEADLINES: Issues Published Every Wednesday
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Florence, AL 35630
256-764-4268
Fax: 256-760-9618

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

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

219 W. Tennessee St.
Florence, AL 35630
or email to:
editor@courierjournal.net

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

State Fair...

Continued from Page 1

The demolition derby and other stage events were canceled because there could be large numbers of people packed into the stands, according to NASF board member, Roger Creekmore.

The usual livestock shows and contests will take place since they are held in an open barn.

There is a group coming from Florida that has a "Transformers" car, and motorcycle rider will be there who rides in a steel globe and on a high wire.

Wade Shows, which operates the midway, will offer advance tickets and armbands for unlimited rides. The great food vendors will still be there.

The North Alabama State Fairgrounds are located on U.S. Highway 43 in Muscle Shoals.

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425696-1

Notes...

Continued from page 4

Monthly Book Club Discussions at the Florence Lauderdale Public Library 350 N. Wood Ave. Florence. For more info contact: 256-764-6564 ext.136 or katie@flpl.org.

Thursday, September 23, 5:30pm - "The Midnight Library" by Matt Haig

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.

YOU ARE NOT ALONE! If you are troubled about someone else's drinking or substance abuse, Al-Anon may be for you.

Shoals area Al-Anon Meetings
Hope Group: Mondays - 6pm at Highland Park Church of Christ, 600 Geneva Ave, Muscle Shoals
Shoals Alateen (ages 12-18 years): Mondays - 6pm at Highland Park Church of Christ, Muscle Shoals

Florence Daytime Al-Anon: Tuesdays - 11am at Magnolia Church of Christ 2640 Vulcan Ave, Florence

Florence Freedom AFG: Tuesdays - 11am at Mission of Mercy 414 E. Tuscaloosa St, Florence

Russellville Al-Anon: Thursdays - 6pm at Russellville First Baptist Church 213 Jackson Ave, Russellville

Paths to Recovery: Thursdays - 6pm and Saturdays - 10am at Crosspoint Church of Christ Adult Center at 1350 Cox Creek Pkwy, Florence

For more info visit www.al-anon.org

See **NOTES...** page 15

GOLDEN RETRIEVER PUPPIES, VET checked, 1st shots & wormed, parents on site, \$550, 256-580-5028. Hartselle area.

MICHAEL KORS PURSE, BLACK & tan, like new, \$35, 256-810-1100 Florence area

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CKC MIN PIN PUPS DOB 7/21 Dewormed & 1st shots. \$500 256-627-4319 for pics & info

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EMPLOYMENT Opportunities

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Job Description and Application are available at the **Alabama Career Center** 500 South Montgomery Ave., Sheffield **Deadline for applying is October 1, 2021.**

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Continued From Previous Page

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Benefits include BC/BS insurance, State Retirement, vacation, and paid holidays.

Resumes may be mailed to: **Town Of Littleville** 1810 George Wallace Hwy. Russellville, AL 35654

The City of Sheffield

will begin taking applications for the position of

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Certified/Non-Certified

Applications will be accepted beginning **Tuesday, September 14 at 8am** through the close of business **Friday, September 24 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.**

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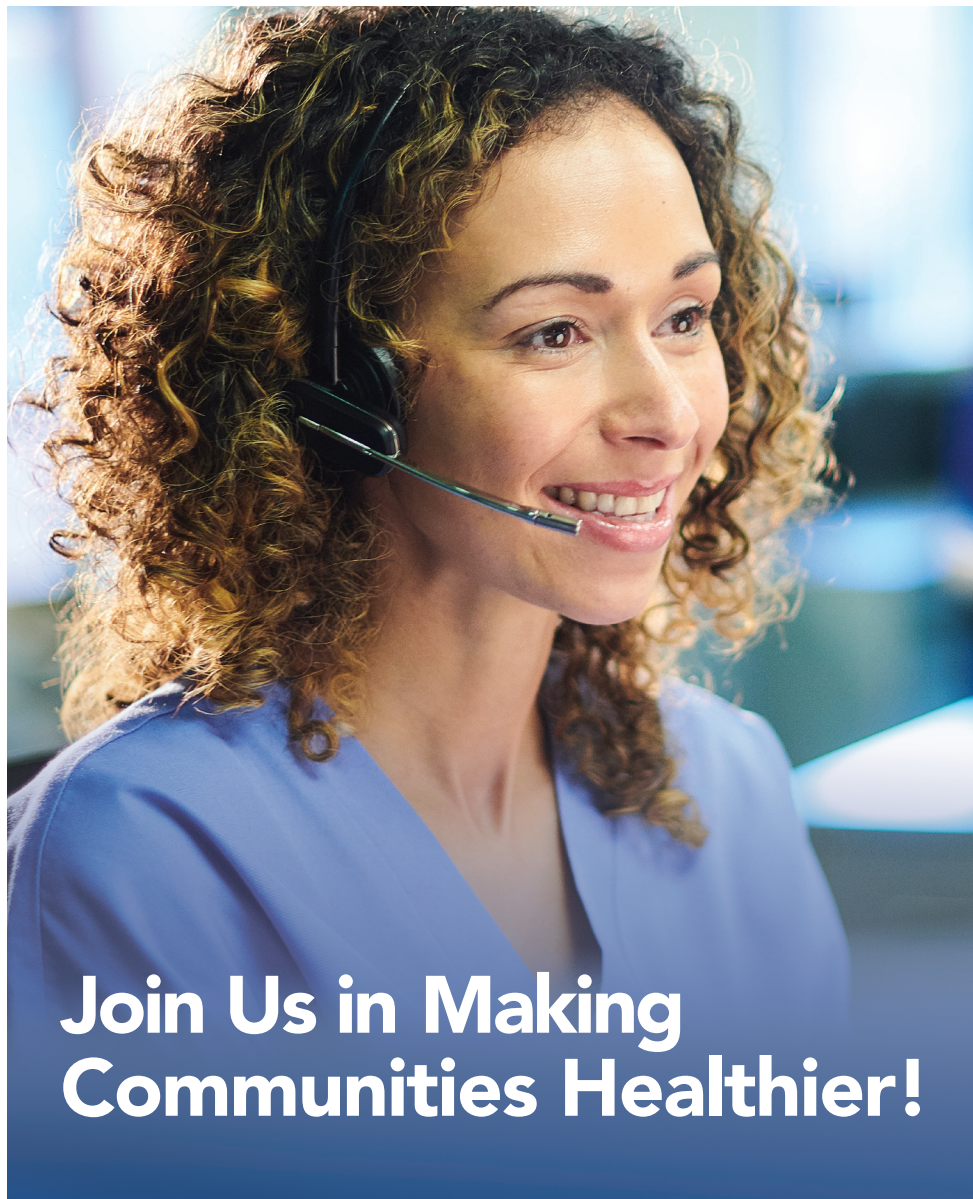
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Starting pay is \$12.02/hr
Plus Health Insurance and Other Benefits
Job Description and Application are available at the **Alabama Career Center**
500 South Montgomery Ave., Sheffield
Deadline for applications is September 24, 2021.
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The City of Sheffield is currently taking applications to fill the Full Time Position of **LABORER** for the Sheffield Parks and Recreation Department
Applications and job description can be obtained from the Sheffield Parks and Recreation Department at **2901 19th Ave, Sheffield**
All applications must be turned in by **4:00pm, Friday, October 1, 2021**
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Stable work environment with competitive salary and benefits. Residency requirements will apply. Send resume to P O Box 3883 Muscle Shoals, AL 35662 or submit resume online@outlook.com

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All duties associated with running proper bus employee business to include but not limited to: Quarterly Drug Screens, Electronic Logging (Fleetmatics), Outgoing Checks, Driver Communications, Driver Training.
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Resumes can be emailed to **hollie.coella@timesdaily.com** or applications can be picked up at
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219 West Tennessee Street, Florence, AL 35630
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Commentary

Patience is Indeed Wearing Thin, Joe

Who can forget Joe Biden's address to America two weeks ago where he laid out his six points of battle against COVID-19.

"My message to unvaccinated Americans is this:

What more is there to wait for? What more do you need to see? We've made vaccinations free, safe, and convenient. The vaccine is FDA approved. Over 200 million Americans have gotten at least one shot... "Many of us are frustrated with the nearly 80 million Americans who are still not vaccinated... We've been patient, but our patience is wearing thin, and your refusal has cost all of us."

Two executive orders from that day referenced, "...the authority vested in me as President by the Constitution and the laws of the United States of America..."

Mr. President, we appreciate the passion with which you bring the vaccine message to the nation. It can't be easy convincing the remaining 30-40% at this point.

However, you are granted NO SUCH POWERS by the Constitution. I'll let someone much more knowledgeable address that next

See PATIENCE.. on Page 30

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

in the *Shoals*

THIS WEEK

September 22, 2021

Happening THIS WEEK

ELIZABETH SMART STILL

Advocating for Solutions

FLORENCE—The abduction of Elizabeth Smart was one of the most followed child abduction cases of our time. Elizabeth was abducted on June 5, 2002, and her captors controlled her by threatening to kill her and her family if she tried to escape. Fortunately, the police safely returned Elizabeth back to her family on March 12, 2003, after being held a prisoner for 9 grueling months.

Through this traumatic experience, Elizabeth has become an advocate for change related to child



See SMART... Page 35

Guest Commentary

Pittsburgh Pirates' 1971 All-Minority Lineup Was Historic—and Likely Purposeful

Fifty years ago, on the first night of September 1971, the Pittsburgh Pirates entered a game with the visiting Philadelphia Phillies, clinging to a four-and-a-half-game lead in the National League East.

The Pirates had led the division since early June—by as much as 11 and a half games—but with only 25 games left in the regular season, the Pirates' reduced advantage meant that each ballgame held increased importance.

Pittsburgh manager Danny Murtaugh—who was, in the interest of full disclosure, my paternal grandfather—filled in his lineup card and sent nine players out onto the Three Rivers Stadium turf, who made Major

See HISTORIC ALL-MINORITY... on Page 24



Tim Murtaugh
The Daily Signal

THE LAST NEXT MEETING OF THE FLORENCE KIWANIS CLUB is on September 24 and will feature Florence Police Chief Ron Tyler who will discuss changes within our local law enforcement. Florence Kiwanis meets Fridays at noon at the Marriott Conference Center, 10 Hightower place in Florence.

THE MONTHLY BOOK CLUB DISCUSSION at the Florence Lauderdale Public Library takes place Thursday, September 23, 5:30pm - "The Midnight Library" by Matt Haig. For more info contact: 256-764-6564 ext.136 or katie@fjpl.org. 350 N. Wood Ave in Florence.

RED BAY FOUNDER'S FEST - family friendly event 8:30am-4pm September 25 at Bay Tree Park in Red Bay. Admission is free. Activities include arts and crafts, antique car-truck-motorcycle-tractor show, live music and more. Bring a lawn chair.

ALZHEIMER'S AND BRAIN AWARENESS, the Florence-Lauderdale Public Library, in collaboration with the Coalition for Alzheimer's and Related Disorders (CARD), is presenting a series of free symposiums on Alzheimer's disease from 5-6:30pm fourth Thursday through October. September 23 topic - Dodging and disarming landmines! The scheduled facilitator is CARD board member., Donna Tidwell.

FOOTBALL!

SATURDAY

SEPT. 25 • 3PM

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YOUR Letters

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.

By Mail, in person or mail slot
Editor-Courier Journal
 219 W. Tennessee St., Florence, AL 35630
 • e-mail: editor@courierjournal.net
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Sideswiping Critique

Including omission from last week...

Editor:

From the pursed lips of the Orange Man of Mar-a-Lago:

"Biden is not an old man, by the way, but there's something wrong. But he is not an old man — he's going to be 79; that is not old. ... But something is wrong. Something is going wrong there. I don't like to predict that far forward. It's such a long time, and I don't know — things are happening left and right."

Trump, who is 75 years old, says **Biden, at 78, is "not an old man."** What we have here is a

They are jubilantthey have defeated the great Satan....death to America! ”

septuagenarian ex-President with a disordered sense of when a person is "old." If Biden, at 78, is not "old," then how should he be classified as to age? "Young" is obviously inapplicable. "Middle-aged?" Makes no sense at all. "Elderly" is a synonym for "old" according to my several dictionaries. Scarcely anyone would dispute "elderly" as an appropriate descriptor

for persons in their mid-to late 70s, an age range that takes in both Trump and Biden.

Me thinks Trump is struggling, in his trademark scattershot, sideswiping way, to critique his successor without acknowledging his own advanced years. Thus, he lingers briefly on a reference to Biden's age and then moves on to vague generalization: "But something is wrong. Something is going wrong there."

Something indeed is very wrong, and the source of that wrong can be traced not to the Oval Office, but to a golf club in Bedminster, New Jersey.

John P. Crowder
Florence

See LETTERS... on Page 28

Notes...

Continued from page 9

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

All meetings at Florence-Lauderdale Public Library, 350 N. Wood Avenue, Florence unless otherwise indicated.

Friday October 1: 11am-2pm, Community Room, Reservation Required-- Speaker: Author Chervis Isom, "Memoir Writing" Honorary Member and Member Appreciation Luncheon

Saturday October 2 11am-2pm, Reservation Required (BBQ Lunch at noon) McFarland Park Pavilion 1. Event: Writers Round-up and Membership Drive

For more information, please email, shoalswritersguild@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

The Foster Grandparent Program is now taking applications for senior citizens in Colbert and Lauderdale County to work 15-40 hours a week with special needs children in the school systems, head starts, and daycares. You will be tutoring and mentoring children with their school work and helping to learn.

If you are 55 years or older and live on a fixed income, then this is the program for you. You will receive a small non-taxed stipend 2 times a month, mileage reimbursement, and lunch for each day of service. This stipend does not count as income according to Public Law 93-113 under Older Americans Act. It will not affect any other federal or state assistance that you are already receiving. You will also be covered with accidental and personal liability insurance while working with the program.

This need in our area is great! If you

are interested please contact our office at 256-332-6800.

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

The Long Term Care Ombudsman's job is to protect the rights of residents of long term care facilities, including Nursing Homes, Assisted Living Facilities, and Specialty Care Assisted Living Facilities.

The Ombudsman works to ensure that the Residents receive fair treatment and quality care. Anyone can contact the Ombudsman to report long term care problems or to request information about long term care facilities. For more information contact Tina Pitt, local Ombudsman at 256-389-0533.

LifeSouth is in emergency need for blood donors, as the national blood shortage continues, and asks donors to help by donating blood during their Back to School Blood Drive. Blood donors who give blood at any LifeSouth donor center or bloodmobile through Sunday, August 8 will help summer blood shortages, save lives, and receive a \$20 e-gift card as a thank you for donating.

This year continues to be difficult for LifeSouth and blood centers across the country with the impact of the pandemic causing a decrease in blood donations, while the need to help patients in local hospitals continues to increase.

Regular blood donors who have not given recently and first-time donors can make a major impact by donating. One donation can save up to three lives.

To find a donor center or mobile blood drive near you, visit lifesouth.org or call 888-795-2707. Blood donors must be at least 17 or 16 with parental permission, weigh a minimum of 110 pounds and be in good health. A photo ID is required. LifeSouth donors receive a complementary cholesterol screening with each donation.

See NOTES... page 21

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ALTERNATE GAME (If Needed) Write Score HERE
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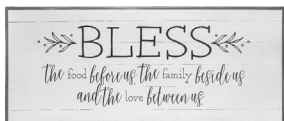
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Winners will be listed online Tuesday afternoon and in the FOLLOWING week's Courier Journal.
RULES: You can only enter for yourself, not other people. Only one entry per person per week. Only one winner per week. Winners must present a photo I.D. when 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.**



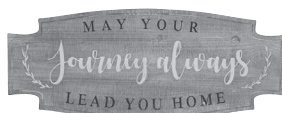
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Cat & Kids

by Cathy Turner

Older and Wise

Of late, I have been considering new and different things in my old age. How should I set up my retirement account? Should I wait on claiming Social Security? Will I ever consider working again? Should I really be playing pickleball? Is four days a week reasonable for going to the gym? How many times a week can I meet friends for lunch? How close together can I make speaking engagements? Nothing hard - just retirement questions about how I will spend my days and our money.

As I have been considering such things, I have been reminded of others who are older than I am, who have come to me with much deeper considerations. A little while back, a 70-something year old lady who lives in my neighborhood came to ask me if, when she died, I would take in her teenage granddaughter. She said that she just wanted for her to be with a good person, and that she could tell that I was good. I asked her if she had a condition that made these thoughts imminent. But she was just trying to think things through ahead of time. We talked more. Over time, she began to find more options, and eventually her daughter sobered and strengthened, and things weren't quite as dire. I was honored that she came to me.

Once a lady came, sat down in my office and said, "I have not been a nice person. Actually, most of my life I have been a mean person. I am 81 years old and I want to learn to be a nice person. I thought maybe you could help me with that." Wow! I told her that I sure would try! So we talked and I listened. She'd had a foster kid life. Gotten Highly Educated. Married, had kids, divorced. Angry since

age 2. Didn't want to do that Jesus thing, even now. She is open, funny and charming - without knowing it. I enjoy her company. So smart and experienced. I think she's tired of lashing out - she certainly hasn't toward me. She just wants forgiveness. Maybe those around her can do that Jesus thing.

Yes, old age brings new thoughts and paradigm shifts. My newest friend is Miss Evie, a 74 year old from the Philippines. Her given name is Eusebia. We landed on the same pickleball court. Now, Miss Evie is relatively new to pickleball, but old to tennis. Miss Evie is solidly beating us on the pickleball court. When she makes a good shot, she stands still and her face seems to say, "There's that." If she can't get to a shot, she just shrugs her shoulders and the game goes on. I am her friend because basically she let it be known that she had recently lost her husband, and is starting a new life of her own, and wants to make friends. She is sweet and funny, and puts herself out there. She has lived everywhere and landed here. Bold and courageous. I am glad I've met her.

Have you met or listened to any older people lately? They know things and want things, and are interesting. Once, an older friend nonchalantly told me that her husband was the lead engineer for the bomb that dropped on Hiroshima. Wow! After Covid, I might start a campaign to just sit down and eat with the older singletons that I see in restaurants. I would ask so many questions. Now that would be an interesting campaign. And that would be a great way to spend my time.

Email comments or suggestions to CatnKids1@gmail.com

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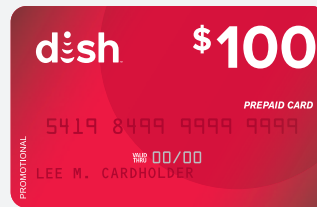
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PREM_25546

Notes...

Continued from page 15

The Shoals Area Buddy Walk takes place Sunday, October 3 at 2710 Darby Drive in Florence at 3pm. (on the track behind Riverhill School.) The event is registered with the National Down Syndrome Society and is part of the National Buddy Walk Program Rachel, Martha, and Ruthie Mitchener organized the walk in honor of their cousin, Walter who has Down Syndrome. We look forward to seeing everyone at the Walk with Walter-Shoals Area Buddy Walk. It is not primarily about raising money; it is about Awareness - Educating - Advocating, and Celebrating the little triumphs and big steps forward in the treatment of Down Syndrome.

All families and friends who have been touched by Down Syndrome are welcomed and encouraged to attend. There will be a fun, casual walk around the track with the chance to celebrate everyone. . All proceeds benefit for the UCP Center and the National Down Syndrome Society.

For more information, contact Rachel Michener at 256-710-3290 or Rachel.Mitchener@gmail.com Follow on Facebook @Shoals Area Buddy Walk or Twitter @walkingwithwally

"Cold Weather Comforts", an exhibit of antique and vintage quilts and oil lamps, will be presented at Belle Mont Mansion at 1569 Cook Lane in Tuscumbia from October 6-30, Wednesdays-Saturdays, 10am-4pm.

In addition, a special "show and tell" discussion of quilts will be led by Glenn Rikard, on the courtyard of Belle Mont, at 1pm each Friday - October 8, 15, 22, and 29. Individuals are invited to bring quilts from their personal collections to share. In case of inclement weather, the courtyard program will be cancelled.

The program, a quilt and oil lamp exhibit, and museum tours are all included in the regular admission rates: Admission: Adults \$6; Seniors, Military, and College Students \$5; Youth, ages 6-18 years \$3; under 6 years at no charge.

Social distancing, with masks indoors is encouraged. For more information, call 256-381-5052 or visit www.bellemontmansion.org.

Pay it Forward: Donate to Educate. Shoals Scholar Dollars is an Education Foundation raising money to pay tuition at Northwest Shoals Community College and transfer scholarships to the University of North Alabama for Lauderdale and Colbert County students who meet certain criteria. Donate to Scholar Dollars at any participating financial institution the second Friday of each month.

WoodmenLife Charity Tournament benefiting Local Elementary Schools Back Pack Program on October 11, 1pm Shotgun Start at Turtle Point Yacht & Country Club.

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

The MSSC training center at NW-SCC is an industry-led training, assessment, and certification system focused on the core skills and knowledge needed by the nation's front-line production and material handling workers. MSSC training offers both entry-level and incumbent workers the opportunity to demonstrate that they have acquired the skills increasingly required in the technology-intensive jobs of the 21st century.

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

See NOTES... page 38

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Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Quinn and Carter gave in to their passion. Steffy and Finn reconnected in the bedroom. Shauna was shocked by Quinn's big secret. Brooke and Katie questioned Quinn's intentions with Eric. Later, Eric covered for Quinn with a concerned Katie. Ridge engaged Justin with an undercover assignment. Hope, Thomas and Douglas spent time together as a family. *Wait to See: Paris has an epiphany about her living arrangement with Steffy and Finn. Ridge and Eric each keep a secret from the other. Steffy fumes when Sheila makes an unexpected visit.*

DAYS OF OUR LIVES Eli comforted Julie, who was deeply concerned about Doug. Johnny revealed the secrets of Will's script to Allie. A troubled John confided in Abe. Roman and Kate reminisced about their past. Paulina asked for Lani's blessing. Allie questioned John about their family's history. Chanel and Johnny got back on track. Doug took a turn for the worse. Gwen received a surprise visit from Abigail. Gabi and Ava clashed once again, prompting Gabi to

make a big change. Philip took Chloe on a romantic picnic. Victor stunned Brady with an unexpected request. EJ turned the tables on Gabi and Jake. Ava shared a secret with Philip. Chloe accused Brady of conspiring with Victor. Xander and Gwen discussed where things stood between them. *Wait to See: Abe shares some exciting news with Steve and Kayla. Julie inadvertently makes Doug's situation worse. Ben confides his fears to Ciara.*

GENERAL HOSPITAL Nina tried to make sense of her actions. Chase dropped off a gift for Monica. Brando wanted only what was best for his mom. Maxie and Spinelli shared a moment at the reception. Valentin raced to help Anna. Liz and Finn tried to make sense of everything that had happened between them. Chase and Brook Lynn grew closer. Britt appreciated Austin's concern for Maxie. Willow and Michael discussed their future. Nina and Phyllis hashed out their issues. Chase reconciled with Willow and Michael. Cameron played peacemaker. Trina's suspicions about Esme were confirmed. Trina asked Cameron for help in exposing Esme. Nina confided in Maxie. Nikolas tried to make things right with Spencer. Anna received a chilling phone call. Nikolas felt hopeful. Spencer had a change of heart. *Wait to See: Esme tries to get closer to Josslyn. Maxie prepares for the worst. Britt receives alarming news.*

THE YOUNG AND THE RESTLESS Sharon was forced to defend herself. Chloe warned Chelsea about Sally. Devon and Amanda reached an important decision. Ashland confronted his past. Nick kept Billy guessing. Mariah had a change of heart. Jack reflected on his past decisions, with help from family and friends. Billy and Lily uncovered some shocking information. Nick and Phyllis discussed her bond to Jack. Nikki gave Victoria some sage advice. *Wait to See: Victor takes matters into his own hands. Victoria is suspicious of Phyllis. Billy makes a generous offer.*

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Savvy SENIOR

Could I Have COPD and Not Know It?

Dear Savvy Senior, I have struggled with shortness of breath for several years now. I just thought I was getting old and fat, but a friend recently told me about COPD. So, my question is could I have COPD and not know it?

Huffing and Puffing

Dear Huffing,

Yes. COPD, or chronic obstructive pulmonary disease, is a progressive lung disease that affects an estimated 30 million Americans, but about half of them don't know they have it.

Many people mistake shortness of breath as a normal part of aging, or a result of being out of shape, but that's not necessarily the case. COPD – a term used to describe a variety of lung diseases including emphysema and chronic bronchitis – develops slowly, so symptoms may not be obvious until damage has occurred.

Symptoms can include an ongoing cough or a cough that produces a lot of mucus, lack of energy and/or shortness of breath especially during physical activity, wheezing and chest tightness, blue lips or fingernails, or swelling in your feet, ankles or legs.

Those most at risk are smokers or former smokers over age 40, and people who have had long-term exposure to other lung irritants like secondhand smoke, air pollution, chemical fumes and dust. There is also a rare genetic condition known as alpha-1-antitrypsin, or AAT deficiency that can increase the risks.

If you're experiencing any of the aforementioned symptoms, you need to get tested by your doctor. A simple breathing test called spirometry can tell if you have COPD, and if so, how severe it is. Early screening can also identify COPD before major loss of lung function occurs.

If you do indeed have COPD, you need to know that while there's no cure, there are things you can do to help manage symptoms and protect your lungs from further damage, including:

Quit smoking: If you smoke, the best thing you can do to prevent more damage to your lungs is to quit. To get help, the National Cancer Institute offers a number of smoking cessation resources at SmokeFree.gov or call 1-800-QUIT-NOW. Or ask your doctor about prescription antismoking drugs that can help reduce your nicotine craving. If you smoke marijuana for a medical condition, talk to your doctor about edible versions.

Avoid air pollutants: Stay away from things that could irritate your lungs like dust, allergens and strong fumes. Also, to help improve your air quality at home, remove dust-collecting clutter and keep carpets clean; run the exhaust fan when using smelly cleaning products, bug sprays or paint; ban smoking indoors; and keep windows closed when outdoor air pollution is high (see AirNow.gov for daily air-quality reports).

Get vaccinated: The coronavirus and flu can cause serious problems for people who have COPD, so if you haven't already done so, get vaccinated for COVID-19 and get a flu shot every fall to help avoid getting sick. Also ask your doctor about getting the pneumococcal immunizations for protection against pneumonia.

Take prescribed medications: Bronchodilators (taken with an inhaler) are commonly used for COPD. They help relax the airway muscles to make breathing easier. Depending on how severe your condition, you may need a short-acting version only for when symptoms occur, or a long-acting prescription for daily use. Inhaled steroids may also help reduce inflammation and mucus and prevent flare-ups.

For more information, visit the COPD Foundation at COPDfoundation.org or call the COPD information line at 866-316-2673.

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



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Guest Commentary - Tim Murtaugh

Historic All-Minority Line-Up...

Continued from Page 14

The nine men who took the field that night for the Pirates included some of the great names of the era – and also in baseball history:

Rennie Stennett—second base
Gene Clines—center field
Roberto Clemente—right field
Willie Stargell—left field
Manny Sanguillen—catcher
Dave Cash—third base
Al Oliver—first base
Jackie Hernandez—shortstop
Dock Ellis—pitcher

League Baseball history.

Twenty-four years after Jackie Robinson had broken the color barrier as the first black player in the major leagues, the Pirates had become the first team ever to start nine minority players.

There were at least a few slightly unusual changes to the lineup that made it possible.

Interestingly, Murtaugh went with the left-handed-hitting Oliver at first base over the right-handed Bob Robertson, even though the Phillies had a lefty on the mound in Woodie Fryman.

Cash got the start at third base over Richie Hebner, who might have had a viral infection. And regular shortstop Gene Alley was hobbled with a knee injury, putting Hernandez in the game.

Incredibly, especially as compared with today's standards, the first six hitters in that lineup were all batting over .300 at the time, so deep into the season. Considering that, it was arguably a merit-based selection anyway.

And as the game commenced, almost no one realized what was happening.

Sanguillen has said that he didn't realize that there were only players of color on the field until they were already underway.

Oliver has recounted that at one point, while sitting on the bench during a Pittsburgh turn at the plate, he turned to Cash and said, "Dave, you know, we have all brothers out there."

The two Pittsburgh newspapers were on strike at the time, so there was no local coverage of the game or its historic implications, nor did it receive much attention elsewhere. Philadelphia writer Bill Conlin made a bare mention of it by referencing the "all-soul lineup."

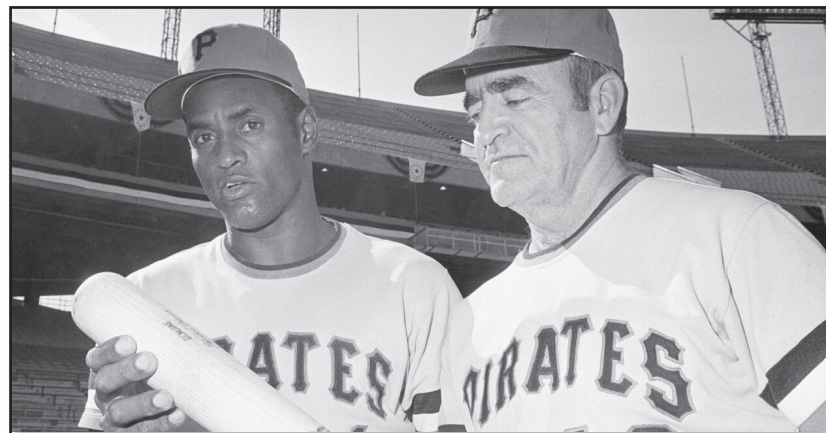
After the game, Murtaugh was tightlipped about his decision, reportedly saying, "I thought we had nine Pirates out there."

And UPI quoted him as saying, "When it comes to making out the lineup, I'm colorblind, and my athletes know it. They don't know it because I told them, but they know it because they're familiar with the way I operate."

These days, the woke police would object to someone claiming to be "colorblind," but in Murtaugh's case, it was figuratively and literally true. Not only had he sent an unprecedented all-minority team out onto the field as a baseball manager, but as a younger man he had been rejected by the Army Air Corps when he volunteered to become a World War II pilot because he was, in fact, physically colorblind. He ended up in the infantry instead.

But regarding that notable game in Pittsburgh, some have wondered whether Murtaugh knew what he was doing after all.

"He didn't miss much," said pitcher Steve Blass, a star of the 1971



Pittsburgh Pirates Hall of Fame right fielder Roberto Clemente poses with the team's manager, Danny Murtaugh, on Oct. 15, 1971, in Baltimore during the 1971 World Series. The Pirates beat the Orioles in seven games. Clemente was one of the nine all-minority players who took the field about six weeks earlier on Sept. 1, 1971, making baseball history in the process. (Photo: Associated Press)

World Series that was yet to come.

My grandfather never spoke much about that game, either immediately afterward or in the years following, and was mostly concerned with winning. No one in my family remembers hearing about it from him, either.

History records that the 1971 Pirates club would go on to win the National League East division title, the National League pennant, and the World Series. Led by the immortal Clemente and fellow future Hall of Famer Stargell, they would beat the heavily favored Baltimore Orioles in a seven-game series that October. And while the World Series title was a great achievement, the now-famous lineup on one particular night is what has lasting significance.

Years later, my father (also named Tim Murtaugh), who spent years as a catcher and manager in the Pirates' minor league system, chatted with former major league slugger Dick Allen at an event honoring that September Pirates starting nine. Allen told a story that he thought demonstrated that Murtaugh knew exactly what he was doing that night.

With a little research, I found that Allen had related it before.

It used to be that when major league teams broke spring training to start the season, they would pair up with another ballclub and play exhibition games in smaller towns as they made their way north.

In 1963, Allen's rookie season, his Phillies were traveling with the Pirates, and Murtaugh was the manager.

One stop was in Asheville, North Carolina, where the game was being sponsored by the local Chamber of Commerce. Prior to the first pitch, Allen noticed a commotion on the field involving Murtaugh.

"I can still see tobacco juice flying out of Danny's mouth and going all over this guy's shirt," Allen said. "What Danny had done was, he'd penciled-in an all-minority lineup. And the guy from the Chamber of Commerce was out there to tell him

he couldn't do that. At first, Danny said that he didn't know it was an all-black lineup until they told him. But he didn't want to change it, and that's when the tobacco juice started flying."

Under the threat of the game being canceled, Murtaugh put white second baseman Bill Mazeroski into the starting lineup, but removed him after his first at-bat, thereby rendering the team all-minority anyway.

Given that incident occurred in 1963—a year before the federal Civil Rights Act—it's easy to conclude that Murtaugh knew exactly what he was doing eight years later when he wrote out his starting lineup against the Phillies.

Murtaugh played nine seasons in the major leagues, interrupted by service in World War II, and managed the Pirates in four different stints totaling 15 seasons. He compiled a lifetime managerial record of 1,115 wins against 950 losses, for a winning percentage of .540, with two World Series victories, in 1960 and 1971.

Those figures match up favorably against those of many members of the Baseball Hall of Fame, and perhaps one day, he will be honored by induction. Nevertheless, in our family, the lineup card he posted on the evening of Sept. 1, 1971, will always be a part of his legacy, of which our family is very proud.

Have an opinion about this article? To sound off, please email letters@DailySignal.com and we'll consider publishing your edited remarks in our regular "We Hear You" feature. Remember to include the url or headline of the article plus your name and town and/or state.

Originally published 9/15/21 in *The Daily Signal*

Tim Murtaugh is a visiting fellow at The Heritage Foundation and contributor to The Daily Signal. He is the former communications director of President Donald Trump's 2020 reelection campaign.

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DELAYS CAUSED BY THE GOVERNMENT

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by the injured person without considering Medicare and obtaining their consent. Because every personal injury lawyer and every insurance company is aware of these rules, claims are set up as early as possible so that the amount owed can be determined or disputed as the case requires.

Medicare has a computer portal for access to the amount claimed for those lawyers who regularly handle these claims. This method is absolutely the fastest way to obtain the numbers necessary to begin to settle a case and get a check for your client. Insurance companies will not pay a claim without paying Medicare if Medicare paid bills resulting from the accident. Insurance companies don't mind a delay. The longer they have the money, the more money they make.

Medicaid is the state equivalent to Medicare. Medicaid pays less and there are other vital differences but it is still governmentally provided coverage. Medicaid also requires repayment if they pay bills caused by an accident. Medicaid will send records upon the request of an attorney or the person injured but will not send the amounts paid. It takes about 90 days to go through their "third party" administration to obtain the amount of money paid. This simply delays their repayment and creates a delay in the resolution of cases.

It is important to notify Medicare or Medicaid at the beginning of a case to be able to get the amount owed so as to be able to resolve the case quickly. If you have an injury and you have coverage, whether it's Blue Cross Blue Shield, Medicare, Medicaid or any other coverage repayment is required, let your attorney know. The sooner the claim is set up, the sooner a case can be resolved.

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



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B. Grant McNutt
Managing Attorney

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- How can I get through this the easiest?
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While there are some rules which prevent this from happening, there are also a lot of technicalities that banks can use to siphon your money without obtaining your approval first. It's well known that banks will seize property from delinquent account holders, and this can include your checking account.


Bankruptcies can be very complicated and time consuming, and it may be overwhelming having everything placed in front of you at once, but this is a tip that must be remembered: As soon as you make the decision to file for bankruptcy, you need to set up a new account with a bank you have never dealt with before.

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

While some people will view this as being dishonest, like you are hiding assets from the banks, it is not. In actuality the truth is everyone has necessary expenses, such as food and water, electricity, gasoline, etc. Allowing your checking account to be cleaned out by the bank can turn a bad financial situation into a catastrophic one.

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Letters...

Continued from Page 14

Heartbreaking to Cancel

Editor:

We were heartbroken last week when announcing the cancellation of the last two performances of Ken Ludwig's Moon Over Buffalo scheduled for Friday, September 17 and Saturday, September 18. Unfortunately, there was COVID exposure among the members of our production. It is our responsibility to ensure everyone is safe including our community. We thank you all for your understanding and support. If you've already purchased tickets, we will be contacting you about refunds in the next couple of days.

Having to cancel performances when we have already incurred production costs is devastating to our recovery efforts. For the last two years, the Tennessee Valley Art Association—which runs The Ritz and the Tennessee Valley Museum of Art—has been steadfast in our efforts to offer arts experiences in the safest, lowest-risk environment possible.

If you believe in the importance of the arts and support our commitment to keeping our artists and patrons safe, please consider donating or becoming a member of the TVAA. Your support is vital to the recovery of our organization which has provided arts experiences and education in the Tennessee Valley for over 50 years. You can donate or become a member here: <https://tennessee-valley-art-association.square.site/>

Jennifer Butler Keeton,
Director Public Affairs
and Marketing
Tennessee Valley Art
Association
Tuscumbia

Same People and Ideology

Editor:

Joe Biden, 46th president of the United States will go down in infamy as the person who surrendered America to our enemy and presided over the greatest military disaster in US history. Yes, we needed to exit, but with honor and watching conditions on the ground. Americans and our allies are disgusted with the state department, national security council, the woke generals, and president. They had no plan or contingency plan...only tunnel vision to exit quickly so by the anniversary of 9/11 they could have a victory for ending this long war. Instead, they have started another war in the near future. Who in their right mind would pull all of our troops out in the middle of the night and callously leave Americans and the Afghans that risked their

lives to help us, as well as billions of sophisticated military equipment, from night vision goggles to helicopters, planes, guns and uniforms that will be used against us later. So sickening to see the Taliban parading in American uniforms and guns. They are jubilant...they have defeated the great Satan....death to America!

Our so-called leaders allowed 13 of our brave young troops and 15 injured to be blown up by a suicide bomber they knew was coming. They have put trust in the Taliban while other terrorists groups are gathering in Afghanistan. On TV we

See LETTERS... on Pg 33



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Driving in Fog

It's never ideal to drive in dense or heavy fog. Here are tips for when you have to keep driving.

Dense fog can create dangerous conditions on the road, especially if it's extremely dense fog or combined with other severe weather conditions. The safest thing to do is pull over into a parking area until the fog clears.

How to drive in fog

- **Minimize distractions.** Silence your cell phone and the stereo. Put distractions like your cell phone in a place where you won't be tempted to reach for them while driving, like the glove compartment.
- **Reduce your speed.** Because you can't see the road or other vehicles, a low speed can help you react safely.
- **Roll down your window.** This allows you to listen for cars and emergency vehicles.
- **Use roadside reflectors as a guide.** The markings can help you navigate twists and turns.
- **Turn off cruise control.** This will maximize your control of your vehicle.
- **Use windshield wipers and defrosters.** These will help limit excess moisture on the window and reduce glare.
- **Drive with low beams and fog lights.** High beams/brights can worsen visibility because they reflect off the fog.
- **Use the right edge of the road as a guide.** Helps you stay in your lane and not "drift" into the middle lane.
- **Increase your following distance from other cars** to ensure you have the proper time to respond to any obstacles. A good rule of thumb is to increase your count distance by at least 5 seconds instead of the normal 2 seconds behind another vehicle.
- **Beware of animals on the road.** Animals, especially white tail deer, feel bolder under cover of fog and are much harder to see. The lowered visibility in dense fog means less time for you to see them, and for them to see you.



What to do if you need to pull over to a safe area due to dense fog

- **Use your turn signal.** Other drivers may be using your taillights as a guide, so alert them that you're pulling off the road. When you are traveling in low visibility areas, signal earlier than you normally would in ideal weather conditions.
- **Pull off away from the road.** If drivers can't see the shoulder, they likely won't see your vehicle either.
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Commentary

Patience... Continued from Page 14

week. Today, let's talk about patience that is wearing thin.

We are losing patience as well, over a lot of things, a lot of things that you and those like you apparently support.

We know this is not about a vaccine. It's about lies, misinformation, and exerting power over the little people.

In December as president-elect, Mr. Biden, you stated, "No, I don't think it should be mandatory; I wouldn't demand it be mandatory."

On July 23, 2021, your press secretary, Jen Psaki, speaking about vaccine mandates said, "That's not the role of the federal government."

Yes, our patience is wearing thin with politicians like yourself lying about their moderate history and ideals and campaigning as centrists, only to revert to their socialist roots when elected. We're mystified as to why so many in the political middle fall for it every election cycle.

I'm losing patience with a despot who is trying to directly interfere with and adversely impact a business I am trying to run.

It is difficult to remain patient when a supposed leader threatens the lifeblood of this economy with five-figure fines while businesses are already struggling to find employees, then are ordered to mandate a personal medical choice, one that we all know will push even more people away from current jobs.

Patience wears thin with Facebook, Twitter,

and other social media platforms claiming they have community standards, only to those "standards" regularly violated by those who present very reasonable statements and concerns.

We are tired of not receiving the full story or partial truths from this administration. We're losing patience as real facts, figures, and actual science is suppressed by your bedfellows at Big Tech, Big Pharma, and the mainstream media.

We are frustrated in finding out that Dr. Anthony Fauci DID KNOW about the US financing gain-of-function research at the Wuhan Virology Lab. We have no patience in being misled about this pandemic and its source for political and personal gain.

We've lost patience with media and peer portrayals of Sen. Rand Paul and a few others as being kooks while they expose the flaws and corruption that are finally leaking out into the open.

Our patience wears thin and blood pressure rises just thinking back to the media cover-up over the emails on Hunter's laptop.

Hunter's leveraging access to you as Vice-President in his murky foreign business deals and implications that you approved of and shared some benefits personally really do have us questioning your character and status as a free man right now.

We're impatient with the image that our President portrays across the free world - weak, ineffective, unreliable, and untrustworthy - with

US interests seemingly last on his priorities list.

We're sick of a senile stand-in telling us he's not supposed to answer questions, and he has another meeting to get to.

We're embarrassed for him that his own closest associates have so little faith in his ability to represent us, that his mic is frequently cut off when he begins talking off script.

Our patience is as thin as possible just recounting how badly the whole Afghanistan withdrawal was botched and what is happening to thousands of Americans (Sec of State Blinken Sept. 13) and other allies and innocents as we read this.

And this administration standing in the way of the private sector and nonprofits trying to remedy the situation by getting our people out? Having the passengers removed from planes, and handing passports and paperwork to the Taliban is treasonous and worthy of the gallows at sunrise.

"Our patience wearing thin" doesn't quite cover it. Yet, we're forced to listen to our President chastise American citizens for what he deems inappropriate behavior.

I understand that President Biden is not at full capacity, but he has not stepped down and has not been relieved of his position.

His dereliction of duty over the past nine months is a permanent stain on our nation. It depreciates the honor and respect our parents and grandparents created as patriotic, selfless Americans.

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What To Expect

Each person has an eternal soul living inside their body. That's the real you. You cannot see it, kill it or burn it up. It was made by God to live forever somewhere, and it will. We're made in the image of Adam and inherited his sin nature. So, at birth, our body, soul and spirit are stuck together, separated only at death, or when saved, by the Holy Spirit. See Colossians 2:11& 1Corinthians 12:13. The Apostle stated in: **Romans 7:20** "Now if I do that I would not, it is no more I that do it, but sin that dwelleth in me." And again: **James 1:15** "Then when lust hath conceived, it bringeth forth sin: and sin, when it is finished, bringeth forth death." That's why: **2 Corinthians 4:16** "For which cause we faint not; but though our outward man perish, yet the inward man is renewed day by day." That's why our flesh dies, it's full of sin. Now, if you die in an unsaved condition, here's what to expect. You'll see yourself leave your body and quickly head for your eternal fiery home. I'm talking to some older folks that are toying with religion thinking because they are sincere they will be okay. Not.

Acts 4:12 "Neither is there salvation in any other: for there is none other name (JESUS CHRIST) under heaven given among men, whereby we must be saved." I'm talking about knowing your saved, not trying, hoping, working, holding on or my religion will help me make it. I'm talking about a place reserved in heaven for you. Now if you're saved here's what to expect at death. You'll leave your cursed body behind and immediately be transported into the presence of Almighty God. **2 Corinthians 5:8** "We are confident, I say, and willing rather to be absent from the body, and to be present with the Lord." See also Philipians 1:21&23. **1 Peter 1:4** "To an inheritance incorruptible, and undefiled, and that fadeth not away, reserved in heaven for you." **Ephesians 2:6** "And hath raised us up together, and made us sit together in heavenly places in Christ Jesus." This is ahead for the saved and if you get saved, for you.

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Junior Whirl
by Charles Barry Townsend

1	2	3	4	5	6	7	8	9
B	B	B	B	B	B	B	B	B
E	E	E	E	E	E	E	E	E

WHERE DO THEY GO? Try placing the digits 1 through 8 in the grid so that no two consecutive numbers are next to each other either horizontally, vertically or diagonally. There is more than one solution.

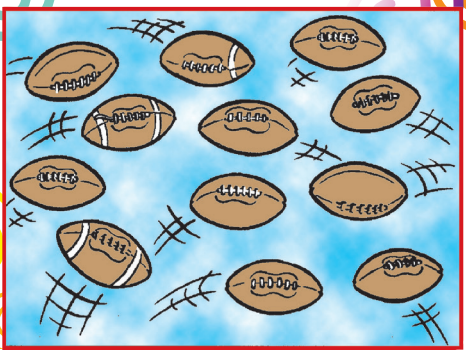
A	B	C	D	E
	F	G	H	

Buzz Words!
Can you figure out what the nine words in our puzzle grid are? We give you the first and last letter of each word plus a hint to its meaning. Also, if you get them all correct, the middle letters, read across, spell out a hidden word.

- Type of scale.
- Prickly shrub.
- To leave desolate.
- Heavy artillery fire.
- A type of printing for the blind.
- Heavy fabric.
- A clam is one.
- Dagwood's wife.
- Short prickly hair.


Answers On Page 38

FLYING PIGS! There's a lot of kicking and passing going on here! Can you pick out two balls that look exactly alike? It's up to you to decide.



A WORD SQUARE! When filling in the grid at right, the same four-letter words are used both across and down. These hints should help you solve this one in under 60 seconds:

- Lacking a covering.
- From a distance.
- Melted rock.
- Dull or dreary.



1.	2.	3.	4.
2.			
3.			
4.			

Letters...

Same People and Ideology

Continued from Page 28

saw the grim optic while waiting for the White House to comment on the soldiers killed ...darkness, heavy rain, thunder and lightning over the White House.

I wonder if Biden still has control of the nuclear football? This guy could blow up the world! Do you find his administration eerily similar to the Obama team? Same people who have been promoted, same ideology, trying to bring America down. Sadly this isn't a blunder ...it's their plan. And who is the puppet master commanding Biden? The state department will continue to use weakness and appeasement to deal with the enemy, even if we get attacked again.

From now on, only the strongest that love America need to be our leaders. No more hiding in the basement, behind a mask, or hiding who you really are. America will rise again, but it's going to be a struggle.

Kay Woodford
Florence

Discussion on All >\$50,000

Editor:

The Florence City Council approved \$70,000 for a consultant to assist in developing a master plan for McFarland Park at their September 7, 2021 meeting. Based on a *TimesDaily* article on September 15, it appears the Mayor and Council already have a real good idea as to what they want for the Park. Our Mayor has at the top of his list to improve the campground. Other improvements noted in the *TimesDaily* article are expansion of the RV area; work on the camping area and riverfront areas; road expansions; an archery center; redevelopment of the driving range; renovating the disc course; a river walk and river front lawn areas. The consultant's work has been done!

By approving this expenditure, the Council has taken a different approach than the prior

Council. When the 32 court tennis complex was voted down, a consultant was not hired to determine how to use the \$2 million. Mayor Holt did have a meeting for citizens to make recommendations. The prior Council ignored these recommendations. The prior Council voted to allow the funds to be used for remodeling the Convention Center. Why not follow Holt's call for citizen input? Another concern: Is McFarland Park no longer in a flood zone?

Council rules need to be changed to state that all items over \$50,000 will be placed on the Regular Agenda which allows for discussion among the Council. With the many projects that have come before the Council and will come, we must use the talents within our city to save money.

Bill Smoak
Florence

Is Your Vest Dangerous?

Editor:

If you know someone who is not vaccinated against Covid-19, share this pic with them. I don't know about you, but I vividly remember the polio pandemic and being required as a student to take the shot.

Last night on the 6 o'clock news out of Birmingham, I heard a woman being interviewed who had the best response to the unvaccinated I have heard yet:

"God gave each of us a brain and the scientists the wisdom to develop a vaccine. He expects you to take advantage of what he has provided!"

If the unvaccinated were passengers on a sinking ship and someone handed each of you a life vest, would you refuse it because you heard that someone said the vest could be dangerous?

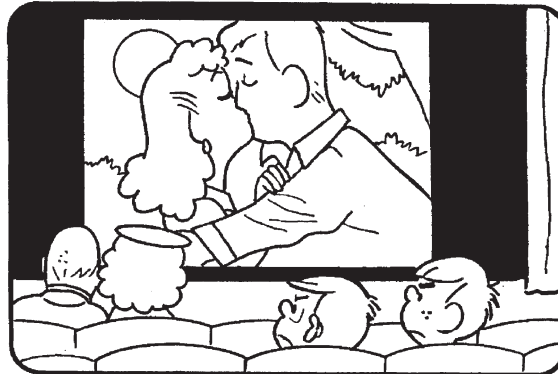
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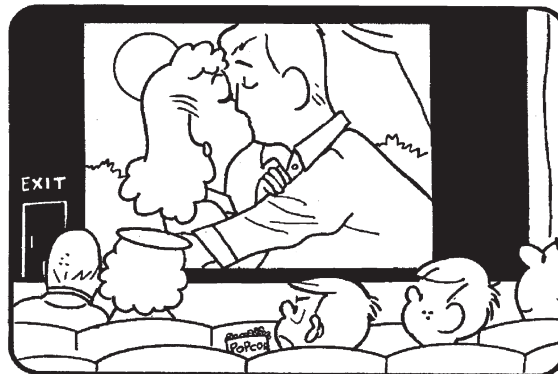


HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Popcorn is added. 2. Leaves are missing. 3. Exit is added. 4. Button is added. 5. Expression is changed. 6. Man is added.

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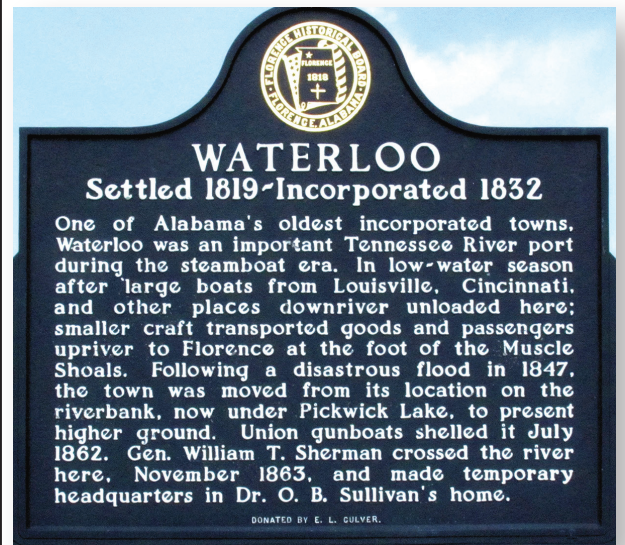
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by DAVE RAMSEY

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funds for long-term investing, but I would never put my emergency fund there. I suggest a money market account with no penalties and full check writing privileges for your emergency fund.

Your emergency fund account is not for building wealth. It's an insurance policy against rainy days!

Something on sale you "need" is not an emergency. Fixing the boat, unless you live on it, is not an emergency. Want to buy a car, a leather couch or go to Cancun? Not emergencies. Prom dresses and college tuition are *not* emergencies, either.

Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of "The Ramsey Show," heard by more than 20 million listeners each week. He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business, and 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.

Never rationalize the use of your emergency fund for something you should save for. On the other hand, don't make payments on medical bills after an accident while your emergency fund sits there fully loaded. If you've gone to the trouble of creating an emergency fund, make sure you are crystal clear on what is and isn't an emergency.

Also, keep your emergency fund in something that is liquid. Liquid is a money term that basically means easy to access with no penalties. I use growth-stock mutual

Dear Dave,
I have decided it's time to get control of my money. Your plan sounds workable, but I talked to some friends about it, and they think I would be better off using a credit card for emergencies. Can you explain why you advise saving a separate emergency fund?

Leslee

Dear Leslee,
When bad, unexpected things happen, like a job layoff or a blown car engine, you shouldn't depend on credit cards. If you use debt to cover emergencies, you're digging a financial hole for yourself. My plan will walk you out of debt forever, and a strong foundation of any financial house includes an emergency fund.

Putting together a fully funded emergency fund is Baby Step 3 of my plan for getting out of debt and gaining control of your money. Before you reach this point, however, steps one and two should be completed first. Baby Step 1 is saving \$1,000 for a starter emergency fund. Baby Step 2 is where you pay off all debt, except for your home, using the debt snowball method.

A fully-funded emergency fund should cover three to six months of expenses. You start the emergency fund with \$1,000, but a full emergency fund can range from \$5,000 to \$25,000 or more. A family that can make it on \$3,000 per month might have a \$10,000 emergency fund as a minimum.

What is an emergency? An emergency is something you had *no*

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Truman 🐾

Courier Journal

Call Tom at **256-740-4701** for more information.

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Smart...

Continued from Page 14

abduction recovery programs, and National legislation. Elizabeth triumphantly testified before her captor and the world about the very private nightmare she suffered during her abduction, which led to conviction.

The Founder of the "Elizabeth Smart Foundation", Elizabeth has also helped promote The National AMBER Alert, The Adam Walsh Child Protection & Safety Act and other safety legislation to help prevent abductions.

Hear Elizabeth Smart tell her story on Tuesday, September 28 at 7pm at the Marriott Shoals Conference Center.

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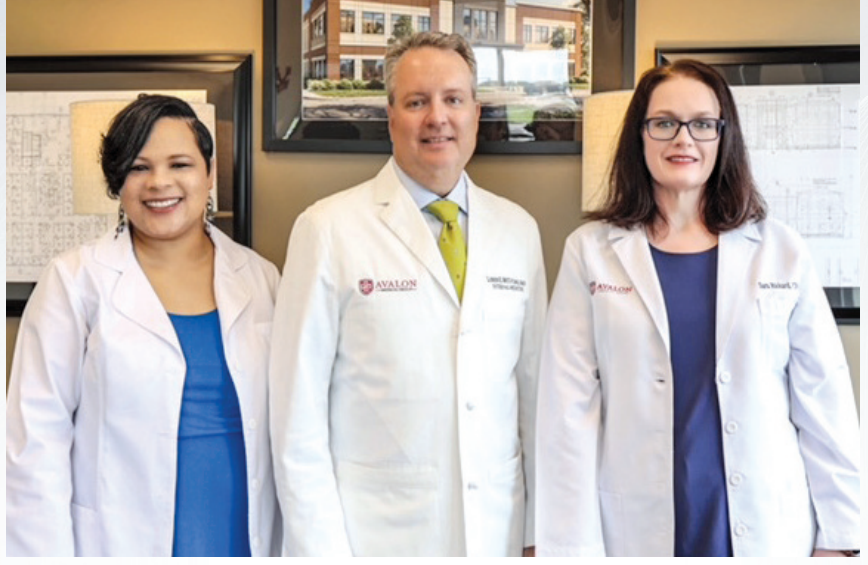
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9:AM Thursday, September 23rd
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121 Barnett Road, Lawrenceburg, TN
Sellers: Eli & Amanda Mast & Frannie Miller

Auction Terms: Cash or Good Check day of auction. All items sold as-is where-is. Bring a truck or trailer and help to load. No Sunday Pickup & no livestock left overnight, All items should be removed by September 25th. No photos of the Amish.
Directions: From the Walmart in Lawrenceburg, TN: Head North on US-43 N for 1.6 miles, Turn Left onto Flatwoods Road for 2.5 miles, Turn Right onto TN-242 N for 7.3 miles, Turn Left onto TN-240 S for 2.0 miles, Turn Left onto Barnett Road for 0.8 miles to auction site on left. **WATCH FOR THE SHANE ALBRIGHT AUCTION SIGNS!**

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| <p>Livestock</p> <ul style="list-style-type: none"> • Several Beef Cows & Calves <p>Poultry</p> <ul style="list-style-type: none"> • Around 150 Pullets (Must bring your own cages) • Rhode Island Red & Americana • 10x16 Chicken House • Pair of Blue Slate Turkeys (2 yr. old) • Pair of Chocolate Colored Turkeys (2 yr. old) • Blue Pullets (6 months old & starting to lay) <p>Harnesses</p> <ul style="list-style-type: none"> • Collars • Bridles • Like New Buggy Harness • Harness <p>Farm/Shop Machinery</p> <ul style="list-style-type: none"> • Load of Farm Machinery from Wisconsin • Oliver Cultivator • MC Cultivator • Cultipacker • Hostetler Wagon • MC Hay Loader Hay Rake • Spike Harrow • Grain Drill • Double Disk • Single Disk • 2 Garden Scratchers • No. 7 MC Mower 7ft bar • Corn Crusher | <ul style="list-style-type: none"> • Chicken Fence • Wooden Fence Post • Salt Feeders • Scaffolding • Silo Staves & Parts • Buzz Saw • Chains • 20FT Ladder • Step Ladders • Cross Cut Saw • Table Saw • Superior Super Wood Worker • U4 Gas Engine • 5 Speed Drill Press - Floor Model • 2- Good 3-Way Pump • 3 Pump Jacks • 1 Good Top Buggy • Wagon Load Small Items • Walking Plow • Cattle Trailer • Moveable Chicken Pen <p>Household Items</p> <ul style="list-style-type: none"> • Old Dinner Bell • Antique Washing Machine • Windows • Cabinet Counter Top • Chests • Small Antique Cook Stove • Flame View Cook Stove • Night Stand • Small Table with Drop Leaf | <ul style="list-style-type: none"> • Wooden Beds • Baby Bed • Grandpa Rocker • Hickory Rocker • Chairs • Antique Clock (100+ yr. old) • Pots & Pans • Crystal Dishes • Wooden Benches • Chest of Drawers <p>Misc. Items</p> <ul style="list-style-type: none"> • Honda Motor • Wind Mill - Good Condition • Peanut Dryers • Live Traps • Wheel Barrow • Meat Slicer • SS Tables • Tool Cabinet • Big Water Tank • Tin • Several Deer Feeders • 1 Deer Stand • Hand Tools • Potato Crates • Cider Press • Gallon Jugs • SS Goat Milk Cans • Antique Items • Arrow Heads • Old Milk Can • Sewing Machine Head & SO MUCH MORE!!! |
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Notes...

Continued from page 21

Lauderdale County Solid Waste - New Service Announcement - The Lauderdale County Solid Waste Department now picks up yard debris from county residents. This service is throughout the county only. Residents who need our service and meet the requirements should call the Solid Waste office at 256-760-5878. For more information see the advertisement in this issue.

Join us for our 2nd Annual SIOD Superhero 5K & Fun Run at Muscle Shoals Middle School on October 16 at 8am! The race will follow the Swamper's 5K course. Get out and run, walk, or jog while dressing up as your favorite superhero. This fundraising event is presented by Quad Cities Pediatrics to promote awareness and raise money for SIOD research.

The Friends Bookstore, located in the Florence-Lauderdale Public Library, is now accepting donations of books and recent magazines. Bring your donations by the back entrance of the library on Tuesdays or Thursdays from 10am-2pm, and you will find a volunteer or library staff member to assist you. The Friends ask that you limit your donation to 20 items during this time and that donated items be in good condition. Items that the bookstore cannot accept include: encyclopedias, condensed books, cassette tapes, LP records, catalogues, and magazines older than 2 years old. Donations are vital to the library and the bookstore, as the profit from the sales made in the Friends Bookstore provide the community with free services, materials, and programs. For more information, call 256-764-6564 ext. 126, or visit www.flpl.org.

The NACOLG SENIORx Medication Assistance Program supplies free and low cost medications for anyone in Alabama with a disability or a chronic illness regardless of age that requires daily medication. Medicare recipients may also be eligible. For more information, contact NACOLG SENIORx today. There is no charge for this service.

2021 Shoals Walk to End Alzheimer's - October 24 at 2pm at McFarland Park - 200 James M Spain Dr in Florence. Registration at 1pm | Ceremony at 2pm | Walk Immediately Following. Walk to End Alzheimer's is full of flowers, each carried by someone committed to raising funds and awareness for a breakthrough in the fight against Alzheimer's and all other dementia. Whether you join us in person or Walk From Home, your participation makes a difference in the lives of those facing the disease.

The Route Length is a flat 2 miles. Contact: Jen Manning at 256-655-5460 or email jkmanning@alz.org for details. As of July 13 there were 55 participants and 25 teams registered. \$20,817 of this year's 70,000 goal has been raised/pledged.

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.

Hurricane Cemetery is located between Rogersville and Anderson on Lauderdale County Road 551. The cemetery was established in 1852 and is totally supported by volunteers and donations. Through a private donor, the cemetery committee started a project three years ago to create a historical documentary DVD to preserve stories from the past, as told by older members of the community. The first release, "Hurricane Cemetery: Memories of the Past", is a 30 minute video now available for purchase. A copy of the DVD can be purchased for \$10 plus \$3 shipping by calling or texting Doug Newton at 256-247-1420. All proceeds will be used for upkeep of the cemetery and facilities. Please visit our Facebook page "Hurricane Cemetery" for photos and information.

The Friends Bookstore, located in the Florence-Lauderdale Public Library, is now accepting donations of books and recent magazines. Bring your donations by the back entrance of the library on Tuesdays or Thursdays from 10am-2pm, and you will find a volunteer or library staff member to assist you. The Friends ask that you limit your donation to 20 items during this time and that donated items be in good condition. Items that the bookstore cannot accept include: encyclopedias, condensed books, cassette tapes, LP records, catalogues, and magazines older than 2 years old. Donations are vital to the library and the bookstore, as the profit from the sales made in the Friends Bookstore provide the community with free services, materials, and programs. For more information, call 256-764-6564 ext. 126, or visit www.flpl.org.

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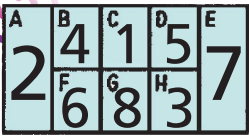
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Junior Whirl Answers

by Charles Barry Townsend

Illustrated by David Coulson





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Medicare Minute

"Medicare and the Marketplace"

Some of the most frequently asked questions we get from people under the age of 65 concerns the relationship between the Marketplace (Obamacare) and Medicare. There seems to be a great deal of confusion about how these two insurance programs work. Here are this week's questions:

Will my Marketplace insurance end automatically when I become eligible at age 65 for Medicare? The short answer to this question is "no". You must go to healthcare.gov or contact your Marketplace insurance carrier to cancel your plan.

Can I keep my Marketplace plan after I become eligible for Medicare? Yes, you can keep your Marketplace plan after becoming eligible for Medicare. This will not, however, exempt you from enrolling into Medicare Part A and Part B during your initial enrollment period. If you delay your enrollment into Part B, or Part A if you must pay a premium for it, you may be assessed a late enrollment penalty if you decide to sign up after the initial enrollment period.

I am receiving a tax credit to help pay for my Marketplace plan. Will I continue to receive this tax credit once I become Medicare eligible? This is a tricky one. Once your Medicare Part A coverage starts, you won't be eligible for a premium tax credit for a Marketplace plan. If you kept your Marketplace plan, you'd have to pay full price.

Can you give me an example of losing my tax credit? Let's say you are on a Marketplace plan that has a premium of \$1,100 per month. You have a tax credit of \$1,000 per month which means you would pay a monthly premium of \$100 per month for your plan. Once your Medicare Part A begins the \$1,000 tax credit goes away and you would have to pay the full premium of \$1,100 per month.

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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