

**Kiwanis in
Tuscumbia**

SHEFFIELD—The Tuscumbia Kiwanis hosted its Annual Awards Banquet recently at the Clarion Inn, Sheffield. This year's award recipients were announced as were the newly-elected officers for 2021-2022. Those receiving awards include:

- **Darren Green**, Law Enforcement Officer of the Year;
 - **TJ Ryder**, Outstanding Young Farm Family;
 - **Rebecca Sue Pilkilton**, Above and Beyond Award;
 - **Larry Lewis**, Citizen of the Year;
 - **Kathy Hays**, Kiwanian of the Year;
 - **Joel B. Parris**, Kiwanian Top Pancake Ticket Sales Award;
 - **Judge Hal Hughston**, Member with Most Years of Service Award.
- Officers for 2021-2022 include **Taylor Cooper**, Second Vice-President; **Matt Kirkland**, First Vice President; **Casey Eggleston**, President; **Joel Parris**, Secretary; **David Fleming**, Treasurer; **Joel Kendrick**, Past President.

**Club Reopens
November 1**

FLORENCE—Florence Senior Center, fondly referred to as "The Club," will reopen its doors to limited indoor activities November 1.

Monday-Friday, 9am-3:30pm for games; and weekday lunches- \$1 donation. Lunch can be reserved by calling 256-760-6420 each morning for curbside pick-up and

See SHORTS.... on Page 2

**Celebrating 137 Years in the
Shoals, 39 Through Direct Mail**

Volume 138 Number 1

October 27, 2021

POSTAL PATRON

Courier Journal

Verification of weekly circulation upon request Serving Northwest Alabama and



Credit Union Day



Photo: Gwen Schajatovic - Florence Federal Credit Union

is Celebrated in the Shoals

Represented October 21 l-r: Listerhill Credit Union CEO, Brad Green; Lauderdale County Teachers Credit Union CEO, Sherry Fulks; Alabama Central Credit Union CEO, Brad Haddock; Betterton- Shoals Chapter of Credit Unions President, Philip Gambrell; Valley Credit Union CEO, Dawn Truitt; Florence Federal Credit Union CEO, Lisa Eckl. Included in proclamation but not represented in photo- Champion Community Credit Union, TVA Credit Union.

FLORENCE— October 21 was International Credit Union Day, and Florence Mayor Andy Betterton took the occasion to recognize Florence's seven credit unions with a city-wide proclamation recognizing the work each

See CU's.... on Page 14

Spirit of the Shoals

SHOALS— The Shoals Chamber of Commerce hosted the Spirit of the Shoals Awards at Cypress Lakes Golf Course Clubhouse in mid-October. The bi-annual gathering of Shoals businesses and community celebrated Shoals area successes over the past two years and honored individuals working toward the betterment of the community.

Eight different categories of awards were

See SPIRIT.... on Page 4

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This Month's Hero

MUSCLE SHOALS—Jennifer Denton was recently named the Long-Lewis Hero of the Month for September.

Denton has campaigned for over 12 years to raise funds and awareness for childhood cancer research and treatment in memory of her 3 year-old son, Alex, who passed on Sept. 11, 2009 after a 14-month



Pictured l-r: Tricia Cutshall, Jason Hulsey, Amy Lovelace, Jennifer Denton, Adrienne Goins, Neil Bergman, Sara Wiginton, Danny Jones Courtesy

See HERO.... on Page 8



National Advance Auto Sales
Jeff Elledge Auto Sales

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- Dave Ramsey
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- Civil War Talk
- Halloween Coloring Winners
- Hocus • Soaps
- SIGNS of the PAST

Online Only:

- Web Poll
- Outdoors
- Pet Talk



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Muscle Shoals Mayor, Mike Lockhart; Florence Mayor, Andy Betterton; Shoals Chamber President, Caitlin Holland; Sheffield Mayor, Steve Stanley; and Tusculumbia Mayor, Kerry Underwood at the Chamber proclamation event.



Shorts...

Club Reopens November 1

Continued from Page 1

between 11-11:15am. For dine-in lunch sign in by 10:30am on the days you plan to eat. Joints in Motion is 2 days/week, Tuesday and Thursday, no charge-9:30am. BINGO is

on Wednesday at 10:15am. BINGO prize donations are appreciated.

Beginner's Square Dance lessons begin again on November 1, 6:00-8:30pm. \$20 on the first Monday of each month. No experience necessary. Help us welcome our new Caller, Kevin Cozad, from Centreville, AL. If you want to have fun and you can hear, listen, and laugh, you can square dance.

Social Dance begins Tuesday nights, on November 9, 6:30-8:45pm. The door opens at 6pm. \$5/person. Music from across the decades is presented by The Browns!

The Club is a drug, alcohol, smoke, weapon free facility.

2022 trips include San

Antonio, Niagara Falls, Alaska, Pigeon Forge.

For more information on Club activities, call 256-760-6420 or email fdavis@florenceal.org. Facebook - Florence Senior Center, The Club.

A Declaration for Chamber

THE SHOALS - On behalf of the Shoals Chamber of Commerce and the mayors of Florence, Muscle Shoals, Sheffield, and Tusculumbia, October 20 was declared Shoals Chamber of Commerce Day. The celebration of the four municipal

See SHORTS... Page 8



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 <p>Ground Beef \$2.79 Lb.</p> <p>Sliced Hog Jowl \$2.79 Lb.</p>	 <p>Boneless Pork Chops \$2.99 Lb.</p> <p>Small Spare Ribs \$1.99 Lb.</p>	 <p>Family Pack Pork Steak \$1.89 Lb.</p> <p>Fresh Boston Butt Pork Roast \$1.69 Lb.</p>	 <p>Beef Stew Meat \$4.99 Lb.</p> <p>Paramei Shrimp (w/heads & tail on) \$4.49 Lb.</p>
 <p>Country Style Ribs \$1.29 Lb.</p> <p>Sirloin Pork Chops \$1.39 Lb.</p>	 <p>Chicken Drumsticks or Thighs 99¢ Lb.</p>	 <p>Split Chicken Breast \$1.29 Lb.</p> <p>Chicken Miscut Wings (Drumette or Flaps) \$2.59 Lb.</p>	 <p>Farm Raised Catfish Filet \$6.49 Lb.</p> <p>Chicken Leg Quarters (10 Lb. Bag) \$4.99</p>

3 DAY MUSCLE SHOALS ESTATE SALE

of Brian and Sharon O'Neal

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Friday, Oct. 29 • 9am-2pm

Entry Numbers will be given out at 8:30am

Saturday, Oct. 30 • 9am-2pm

Sunday, Oct. 31 • 1-3pm

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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)

LEIGHTON YARD SALE, 165 McCormack Lane, Fri. & Sat., 7am-until? Christmas items, Glassware, Quilts, Dishes & more!

FLORENCE YARD SALE 4471 Chisholm Rd. Fri & Sat 7am-until? Furniture, Baby items, Doors, Ladders, Glassware, Dishes, Cookware, Bar Stools, Lawn Furniture, Tools, Couch, Chair, 2 Marble tables, Iron bed, Cradle, Me & Women Clothes, Boots & Shoes, Lots of Misc.

FLORENCE GARAGE SALE 2141 Bower Dr. (Near Hickory Hills) **Sat. 7 am-until?** Furniture, Lamps, Household items, Clothes & more!

FLORENCE HUGE MULTI-YARD SALE, 1201 Co Rd 85, Fri. 4pm-6:30pm and Sat. 8am-until? Anvils, Tractor parts, 4-Wheeler, Antiques, Lawn Mower, Men's & Women's Harley Clothes, Lots of Household items, Tires, Tanning Bed, Grill, Men's & Women's Clothes and more!

RUSSELLVILLE: 604 JACKSON AVENUE North Fri. and Sat. 7AM-5PM, Antiques, furniture, glassware and much more! Please load your own purchases. **MAP ID # 374**

MUSCLE SHOALS YARD SALE, 310 Lonnie Dr., Sat. 8am-2pm, Furniture, Housewares, Books, Clothing and more!

SHEFFIELD ESTATE SALE 107 OAK HILL AVE. (RIVERMONT) Fri. & Sat. 9am-4pm, Furniture, China, Glassware, Concrete picnic table & benches, Refrigerator, Wash & Dryer, Jewelry, Tools & much more! Please bring someone to load your items.

MUSCLE SHOALS: 304 WEST Girard Avenue Sat. 7AM Firm, Plus size, kid's and baby clothes; electronics, Bose® entertainment home theater, flat screen TVs, sectional sofa, etc.

FLORENCE: 35581 CO. RD 8 Thurs., Fri., and Sat. 7:30AM-3:00PM, Misc. camping equipment, patio furniture, household and college merchandise.

TUSCUMBIA GARAGE SALE 603 Helen Court (Ivy Green Village behind Dollar General on Avalon Ave.) Thurs.-Sat. 7am-5pm, Lots of nice stuff that must go!

TUSCUMBIA : 735 BLAKE Drive Fri. and Sat. 8am-3pm, Garage Sale-Aycock Heights **HOUSEHOLD AND KITCHEN ITEMS, CDs, DVDs, office items + other misc. MAP ID # 377**

FLORENCE: 50 MCCORMICK DRIVE Fri. 7:30am - 2pm , Sat. 7:30am - 12pm, Furniture, Household, Tools, decor, books, Nice clothes & shoes

HUGE SALE

FLORENCE: CENTRAL HEIGHTS 4650 Co Rd 81 **FRI. AND SAT. 7AM** Kaye's Final Sale! A little bit of everything she loved; Furniture, Clothing, Glassware, Jewelry, Antiques, Tires, Tools, Boots, Holiday Decor and More! **MAP ID # 375**

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Spirit...

Continued from Page 1

presented during the ceremony; those recipients are:

Spotlight Awards: Presented to businesses or individuals who have made broad contributions to the Shoals community. The recipients must be members of The Shoals Chamber and in business in either Lauderdale or Colbert County.

Bank Independent Adventech, LLC
High Cotton Homes, LLC

Superstar Award: recognizes a young professional based on their leadership, commitment, mentorship, and/or achievement as a young professional in The Shoals.

Sarah Ann Evans

Best of Small Business Awards are selected based on a community wide vote during the summer months of 2021. More than 700 were nominated, and more than 6000 votes were cast by the residents of The Shoals.

Emerging Business:

- Cheesy Bob's Grilled Cheese**
1-10 Employees:
- Shoppes at Coldwater**
11-50 Employees:
- North Alabama Animal Hospital**
51+ Employees:
- Stanfield's Restaurant**
Retailer of the Year:
- Cypress Creek Range Restaurant**
Restaurant of the Year:
- Champy's Famous Fried Chicken**

Bank Independent Businessperson(s) of the Year Award recognizes achievement in business in the Shoals by an individual or business, and seeks to elevate the standard for excellence.

Kimberly and Larry Lewis

The University of North Alabama Excellence in Industry Award recognizes and honors an invaluable, innovative, or emerging leader in industry in The Shoals.

North American Lighting

Helen Keller Hospital Humanitarian Award is presented to an outstanding volunteer or employee who has selflessly served the Shoals community

Dr. Karen Landers

Rockin' Representative Award Ambassador of the Year: The Ambassadors serve as the Shoals Chamber's core group of volunteers and make everything possible.

Gwen Schajatovic

The Spirit of the Shoals Awards honor individuals or groups for his or her special contribution to the community. It is nominated by the Shoals Chamber of Commerce Board of Directors and is the highest honor presented to an individual for leadership, achievement, and dedication to the Shoals community.

- Florence**
- St. Francis Project
- Muscle Shoals**
- Tom Whatley
- Tuscumbia**
- Dr. Lorie Johnson
- Sheffield**
- The Swampers

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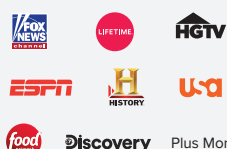
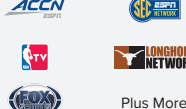
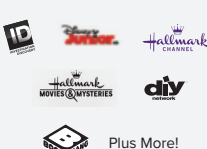
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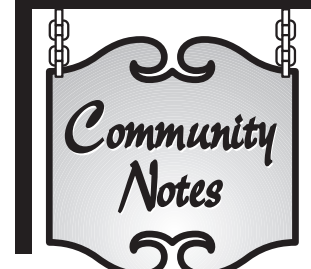
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PREM_614039



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.

Florence-Lauderdale Farmers Market Open at 451 Fairground Road. The market will be open Saturdays during October. Hours are 6am-1pm each day.

The Muscle Shoals Middle School chorus and show choir will be presenting our first annual Boo Bash concert on Tuesday, October 26 at 6pm in the Muscle Shoals High School Auditorium.

This concert consists of music from favorite movies such as "The Rocky Horror Picture Show", "Hocus Pocus", "Addams Family", "Nightmare Before Christmas", and many more. Step into our world of music as we use "Thriller" by Michael Jackson to get our audience into a dancing experience. School aged kids can come dressed up in costumes and will receive a treat at the end of the concert.

Tickets are available online at <https://gofan.co> under Muscle Shoals Middle School. Tickets are \$7 for general admission. This event supports the Chorus Department at Muscle Shoals Middle School.

Lights, decorations and great singing will all come together to showcase the wonderful talent of these students. We hope to see you there!

Authors Bill Bagents and Rosemary Snodgrass will be discussing and signing their book, "Counseling for Church Leaders: A Practical Guide" on Tuesday, October 26, from 6:30pm to 8pm in the auditorium of Heritage Christian University, 3625 Helton Drive, Florence. All are invited to attend.

The Whisnants will be singing at Murphy's Chapel on Thursday night, October 28 at 7pm. Everyone is invited.

The church is located at 9090 county Road 8, in Waterloo. Greg Eaton is the pastor.

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:

- October 28 - ABC's of caregiving
- In this special symposium, a panel will share some of their personal experiences and answer questions. There also will be discussion on how to deal with grief along the way.

See NOTES... page 23

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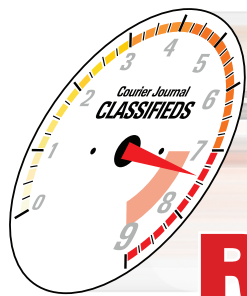
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Shorts...

A Declaration for Chamber

Continued from Page 2

proclamations took place at the Shoals Chamber of Commerce last week. The celebration was in collaboration with the Chamber of Commerce Association of Alabama's Chamber of Commerce Week, October 18-23.

The mission of the Shoals Chamber of Commerce and its nearly 1000 member businesses is to enhance the economic vitality of the Shoals through advocacy, connectivity, and education. This is accomplished through the implementation of programs, resources, and strategic communication with local, state and national leaders through initiatives such as Leadership Shoals and Women in Business.

"We are honored to serve The Shoals business community. Whether advocating, encouraging, or collaborating, every day is an opportunity for commerce in the Shoals to thrive," said Caitlin Holland, President of the Shoals Chamber.

The Chamber staff celebrated the occasion with chamber members, friends, board of directors, and elected officials who were all invited to a free lunch and open house.

Idea Audition Awards Three

TUSCUMBIA- Seven highly-qualified competitors presented their ideas for this year's Idea Audition competition to a preliminary round of judges on October 18. These presentations were pared down to three finalists in a competition that took place October 19 at UNA on 6th in Tuscumbia. The three finalists presented their ideas to a judge's panel consisting of Rob Jones (The Shoals EDA), Macke Mauldin (Bank Independent), Jill Andrews (Shoals Chamber of Commerce board chairwoman), and Brian Morgan (University of North Alabama).

BEN STARKEY "Cell Saver" by Ben Starkey took home third place with an idea to implement an on-campus cellphone, laptop, and tablet repair shop that is easily accessible to students and in partnership with the college for added ease of use. Starkey hopes to incorporate the benefit of utilizing UNA's MANE card system as a form of payment as well.

JOHN GLENN The second-place winner was "Handy Helpers911" - an idea by John Glenn to create a remote video service that matches a homeowner experiencing difficulty with a home program

See SHORTS... Page 17



Personnel

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8:00am - 5:00pm

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Hero...

Continued from Page 1

14-month battle at St. Jude.

Denton and her husband, Brian, founded Alex's Warriors and have raised hundreds of thousands of dollars so that another family will never have to hear the words, "Your child has cancer." In addition, Jennifer is a frontline medical professional who has cared for our most vulnerable citizens throughout the entire COVID crisis. September is Childhood Cancer Awareness Month, so it was an appropriate time to recognize Denton for her contributions.

Nominations for October are still being accepted on the Long Lewis of the Shoals Facebook page. Any local person who is heavily involved in community service may be considered.

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Employment Continued on Next Page

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EMPLOYMENT Opportunities

Employment Continued from Previous Page

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

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

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

Resumes can be emailed to hollie.colella@timesdaily.com,

or applications can be picked up at

TimesDaily, 219 West Tennessee Street, Florence, AL 35630
EEOC

TIMES DAILY

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The Times Daily is seeking a general assignment reporter that has experience in writing both news and feature stories. We need an energetic, inquisitive, and productive professional with excellent planning, reporting, and writing skills who can provide content for our expanding Lifestyle section, as well as web updates and tweets for our news and features sections. Ability to consistently meet established writing deadlines is a must. This individual will also be required to produce an in-depth enterprise story each quarter.

The successful candidate will need a college degree or equivalent experience, be proficient in the use of social media, have a passion for journalism, a reputation for quality and integrity, and the planning skills necessary to provide storyline budgets for multiple weeks in advance.

Candidates need to send cover letter, resume, and writing clips to
Gary E. Maitland
Executive Editor
at Gary.Maitland@TimesDaily.com.

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CU's...

Continued from Page 1

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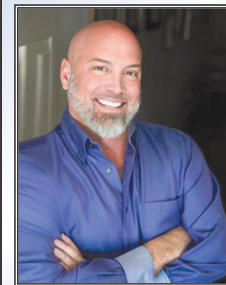
IT'S YARD SALE SEASON! Get a free yard sale kit with your prepaid red lined yard sale ad. Deadline Friday: 8 days prior to a Saturday sale. See Page 8 or visit www.courierjournal.net.

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Email: faithbasedpsych@gmail.com

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The Colbert County Commission will be accepting employment applications for **SHERIFF'S DEPUTY**

Starting pay is \$16.88/hr for Certified and \$14.80/hr for Non-Certified 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 November 9, 2021.

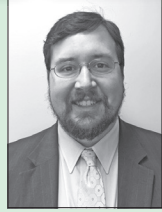
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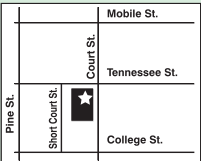
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Commentary

Quick Thinking on 'Let's Go Brandon'

NASCAR driver Brandon Brown had just secured his first career win in 113 Infinity series starts, taking the checkered flag minutes earlier in the Sparks 300 on October 2 at Talladega.

Brown had just climbed out of his vehicle by the grandstands, grabbed the checkered flag to celebrate, and taken his helmet off in jubilation, with the occasional OMG's and "let's go!" exclamations, when NBC's NASCAR pit reporter, Kelli Stavast, started to conduct her post-race interview.

Before Brown could fully answer her second question, a low hum from the grandstands began to gain steam. During the brief pause in questioning, the repeating stadium chant of "F---Joe-Bi-den" was clearly discernable.

I was impressed with Kelli's quick thinking to salvage the situation as she drove right into the next question, "Brandon, you also told me... as you can hear the chants from the crowd... 'Let's go Brandon'..." Nice save!

There's no question, the chant was vulgar and demeaning, and reflects a deteriorating degree of common respect in our society.

See LET'S GO... on Page 26

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

THIS WEEK

in the *Shoals*

October 27, 2021

Happening THIS WEEK



Brick Hatton VFD Fall Fest in Ford City!



FORD CITY– The first Annual Ford City Fall Festival takes place Saturday, October 30 from 3-6:30pm at Foodland Plaza.

The family-friendly event with an emphasis on both fun and safety for kids. A hamburger/hotdog dinner with chips and a drink and only \$5.

There will be plenty of fun with a pumpkin carving contest, a bounce house, slide, a costume contest with four age groups for ages infant-12, door prizes, and Trunk or Treat.



The parade begins at the corner of County Line Rd. and 2nd St. at 3pm.

All proceeds benefit Brick Hatton Volunteer Fire and Rescue." according to LeeAnn Akers, a First Responder and spokeswoman for the Brick Hatton VFD.

See FESTIVAL... on Page 32

Civil War and the Shoals

FLORENCE–The Florence Arts and Museums Speaker Series is a monthly program to inspire conversations about the history and culture of north Alabama, with a focus on how the past shapes the present. This month Jordan Collier will deliver his presentation, *The Civil War in the Shoals and Northwest Alabama*, at 2pm on Sunday, October 31 at the Florence Indian Mound Museum.

The presentation will explore the events of the war from the secession crisis of 1860 to the beginnings of reconstruction in 1865, as they relate to the Shoals and the people living here



See CIVIL WAR... Page 36

THE MAGICAL MASQUERADE at UNA's Rogers Hall, in Florence takes place at 7pm Saturday, October 30. This special event fundraiser benefits the Shoals Symphony Orchestra. Join the SSO for magical night of music and mystery! Spooky, delicious appetizers and tasty libations are included for those 21 and older. Ticket information is available at www.shoalssymphony.org Suggested Attire: Evening Wear (Dark Suit, Long Dress) & of course a Masquerade mask is encouraged. Visit shoalssymphony.org/events/

THE REMAINING DENTAL CLINIC this month is at the Shoals Community Clinic is October 29. Dr. Abercrombie will be the dentist. The only procedure performed is tooth extractions. Each extraction is \$20 with a voucher presented at the time of the procedure at the clinic. This fee covers the extraction, x-ray, consultation, and medications. Patients must be in line when the doors open at 7am to be seen. Patients are seen on a first-come basis. Call 256-760-4713

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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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Freedom on the Line

Editor:

What a world we live in, where men find new and ingenious ways to destroy one another. It makes the promise of God to the faithful in Rev. 21: 3-5 that much more anticipated. ...He will wipe away every tear, there will be no death, no mourning, no crying, no pain...

It seems to me inconsistent with logic that a single man or the bureaucracy that runs him could conceivably make decisions appropriate to the local community. It is a prideful man who declares himself the holder of true knowledge to the exclusion of all other voices. We have many sources

... Long term, truckers in California are not investing in new trucks because California has a law that makes them illegal in 2035...



of information from which to seek knowledge, although it is exceedingly difficult these days to find the truth of the day. A great many experts exist on both sides of our current quandary, but we only hear one side in the mandate.

How is it right to deprive a family of their sustenance when their only crime is listening to all expertise and deciding what risks they accept and what risks they do not accept.

Under normal circumstances, all of the intended therapeutics would be viable.

From what we know, the vaccines do not prevent disease nor the transmission of it. Rather it reduces the severity. The same can be said of other therapeutics that are opposed by those in "authority" - those who have taken it upon themselves to rule

See LETTERS... on Page 18

Shorts...

Idea Audition Awards Three

Continued from Page 8

with an on-call or available specialist trained in that specific project. "Handy Helpers911 is a system that we can utilize retired, out-of-work,

and even out-of-area specialists who may want to work remotely," said Glenn.

JEREMY STAFFORD
The top winner of the 2021 Idea Audition was Jeremy Stafford, the creator of "MAIDD." The product is a hand-held mechanical device

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The Shoals Idea Audition is an annual event presented by Shoals Shift and Innovation Sponsors Bank Independent, UNA College of Business, and the Shoals Economic Development Authority.

For more information regarding the entrepreneurship-led competitions available, please visit www.shoalsshift.com.

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See SHORTS... Page 36



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Dan Bradford - (Units B-21, B-22, D-27)	Calvin Flannagan - (Unit E-16)
Jennifer Bradley - (Unit B-2)	Thomas Johnson - (Unit D-20)
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Letters...

Freedom on the Line

Continued from Page 16

over us. In a time when we should be exploring all possibilities to support God's creation and the support of His design for the body to handle invasion, our "rulers" are trying to lock us into one potential solution.

Our freedom is on the precipice of history, and our states have apparently lost their will to wield their authority. We find ourselves in a position where a single politician, or a puppet on strings, can take a man's livelihood from him and deprive his family of the fruit of his labor, even if he works from his own home. Such a mandate is evil and should be refused by one and all.

Jason Howton
Florence

For Everyone's Well-Being

Editor:

The opinion piece in the October 14 *Times Daily* raised important taxpayer issues. For example, it recommended eliminating the sales tax on groceries in Alabama. That would make a big difference for the hundreds of families in our area alone who are struggling to put enough food on the table.

Thirteen states impose sales taxes on groceries, but only Alabama, Mississippi, and South Dakota still tax them at the full state tax rate. Sales taxes worsen income and racial inequalities. Low-income people must spend a very large share of their income to meet basic needs - and therefore spend a much greater percentage of their income on sales taxes than higher-income people do.

The COVID pandemic has put more seniors, children, and homeless at risk of food insecurity. Charitable organizations in the Shoals saw a steep increase in the number of people who depend on grocery supplements. The need for such help remains high.

Prices for food are rising due to inflation and supply chain disruptions. Removing the sales tax on groceries would help

offset the increased costs for those most adversely affected.

The Alabama legislature has sufficient options and revenue from taxes and Federal grants to improve the well-being of lower income citizens. In addition to eliminating the grocery tax, which cities and counties should also do, the legislature needs to expand Medicaid coverage, and provide more help for rural hospitals and schools.

We need to elect legislators who will do the right thing - for all of us.

Dan Waterman
Killen

Monitoring All Americans

Editor:

The Biden Administration wants the IRS to monitor all bank accounts for transactions of \$600 or more. Does this Administration have no respect for the rights of Americans granted by the Bill of Rights? For those of you not familiar with the first ten Amendments, they were considered so important to Americans rights that they were immediately added and ratified, effective 12/15/1791.

By executive order and the massive proposed spending bill to add additional IRS agents to monitor individual American's financial transactions, the fourth Amendment is not respected. Consider as written the fourth Amendment: "The right of the people to be secure in their persons, houses, and effects, against unreasonable searches and seizures, shall not be violated, and no Warrants shall issue, but upon probable cause, supported by Oath or affirmation, and particularly describing the place to be searched, and

See LETTERS... Page 24

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Howell Bigham
Chaplain

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Athletic SUPPORT

by Eli Cranor



Auditions getting in the way of volleyball

the game because she thinks she has to "give her all" to volleyball. Which, if I'm being super honest — I'm kind of proud that that is her attitude. So, yeah, long story short. What should we do?

— V-Ball 4 Life

Dear Athletic Support: So, my daughter wants to audition for school play but has a volleyball game the same day as auditions. She's in high school. She's been playing volleyball since she was nine, but she is really interested in the play this year for some reason. It seems really strange to me. She's never acted or danced or anything like that. I just don't get why she's all the sudden interested in the school play. Anyway, she's scared to ask the coach if they can work something out between the audition and

Dear V-Ball: A volleyball game and auditions for the school play on the same day sounds like bad scheduling on somebody's part.

With that being said, though, I do realize there are a ba-zillion school activities going on this time of year. It's much harder than you think to try to organized and schedule all of these events so they don't overlap.

Since your daughter didn't have anything to do with the scheduling conflict, it shouldn't

negatively impact her. It's not like this is a family trip or something that she's doing outside of school. These are two school-sponsored activities that she wants to take part in.

And she should get to. Here's what I'd do. Since it's an actual volleyball game and not just practice, I would try and work it from the play side. Have her go talk to the theater teacher and see if she can audition at another time. Surely, she can read her lines before/after the game, or even on another day.

If everything works out, she'll get the part she wants in the play and still be on the team too.

The one thing I would caution you on here, though, is prioritizing your daughter's interests. Sounds to me like you were pretty high on her volleyball game and not all that excited about the play.

And listen, I get it. I'm guilty of trying to finagle my kids toward things that

I want to do, but in the end that's not what's best for them. The best approach is to always let their interests lead the way.

Call for questions!

It's that time of year again. The time when I have to beg you for questions! Please remember this column can't exist without

thoughtful questions.

Even if you don't have a kid in athletics, you can still write a question. Everything remains anonymous, and I like to think we're doing some good putting these columns out in the world.

So if you can find the time, please shoot me questions at the email below.

Eli Cranor is a former professional quarterback and coach turned award-winning author of the BOOKS MAKE BRAINZ TASTE BAD series. Send questions for "Athletic Support" to eli.cranor@gmail.com or use the contact page on elicranor.com.

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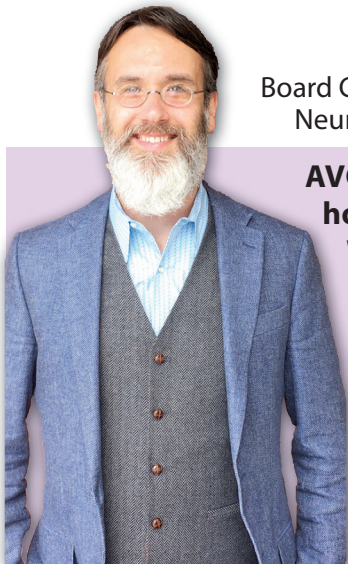
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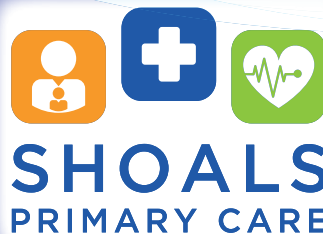
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Community Notes...

Continued from page 6

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.

Remaining Dental Clinic this month is at the Shoals Community Clinic is October 29. Dr. Abercrombie will be the dentist. The only procedure performed is tooth extractions. Each extraction is \$20 with a voucher presented at the time of the procedure at the clinic. This fee covers the extraction, x-ray,

consultation, and medications. Patients must be in line when the doors open at 7am to be seen. Patients are seen on a first-come basis. Call 256-760-4713

Florence Kiwanis Club Meets Fridays at noon at Marriott Shoals Conference Center in Florence
 Programs October 2021
 October 29 - Tim Zuelke, V.P. at Bank Independent.

The Colbert County Republican Party will host the second annual Halloween cookout and trunk or treat celebration from 12-6:30pm on Saturday, October 30 at 200 Main St. in Cherokee. There will be plenty of meat on the grill with hamburgers and hotdogs served to everyone. At nightfall there will be treats for kids who dress in their Halloween costumes. Local musicians will play some favorites and the brand new sign for the West Colbert Republican field office in downtown Cherokee will be unveiled.

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.

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

State Health Insurance & Assistance Program (SHIP) - Medicare and Medicaid counseling is provided to those becoming eligible for medicare through age or disability in Alabama. We can help with understanding the medicare benefits and programs as well applying for those you may qualify for. During the open enrollment period (October 15

- December 7), we can assist in a possible savings for the coming year through these programs. We also help to prevent and report health care fraud. We cover lauderdale, colbert, franklin, marion, and winston counties. There is no cost for these services. Call 256-389-0538. In partnership with the state of Alabama and Alabama Department of Senior Services.

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 Magical Masquerade at UNA's Rogers Hall, in Florence takes place at 7pm Saturday, October 30. This special event

See NOTES... page 37

GAME DAY SCORE CARD 2021

COLLEGE SEASON-WEEK 9 - Sat. Oct. 30

BEST ENTRY WINS A \$50 GIFT CARD!



Courier Journal



A "Perfect" Winning Card ALSO wins \$50 IN CASH plus a 2nd \$50 Gift Card from 306 Barbecue!



<input type="checkbox"/> Penn State at Ohio State	<input type="checkbox"/> Missouri at Vanderbilt
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<input type="checkbox"/> Texas at Baylor	<input type="checkbox"/> Georgia vs Florida
<input type="checkbox"/> Purdue at Nebraska	<input type="checkbox"/> North Carolina at Notre Dame

CHECK BOX BESIDE EACH WINNING TEAM

DEADLINE: FRIDAY, OCTOBER 29 5pm

ALTERNATE GAME (If Needed) Write Score HERE

<input type="checkbox"/>	UCLA
<input type="checkbox"/>	at Utah

TIE BREAKER GAME Write Score HERE

<input type="checkbox"/>	Michigan
<input type="checkbox"/>	at Michigan State

(vs: games played at a neutral location)

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

WEEK 7, OCTOBER 16 WINNER: BONNIE MCHARGUE OF TUSCUMBIA

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

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

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

JUST A FEW YEARS AGO, MICROSOFT ANNOUNCED that Windows 10 will be the "last version of Windows." Instead of big releases, there would be regular improvements and updates. Well, that didn't work out. Windows 11 was released on October 5th.

Years ago I literally lost sleep over the release of a new operating system (OS). I was very excited to get my hands on it. All of us geeks would rush to update our computers and gather around the watering hole to talk about the cool new capabilities. I could not wait to write an article espousing the



Jim Fisher

WINDOWS 11 IS HERE!

by "The Computer Skeptic"

cool new features. This release, however, has flown a little under the radar. I bet both my readers didn't even know there was a new version, but here we are.

I know some of my readers are hesitant to change. Some of you still complain to me about the changes brought on with the upgrade from Windows 7 to Windows 8 in 2012. We all hated that one. The good news is that the Windows 11 update isn't drastically different from Windows 10. There are some changes you will easily get used

to. The start menu and taskbar at the bottom of the page have been compressed a little and moved to the bottom center of your screen but otherwise operates much the same.

The big changes are under the hood and are aimed at tighter security and protection from ransomware and other stuff that would bore you to death. Some of these changes are going to make it difficult for us IT people to service your computer but that's the subject of another rant at some later point.

Honestly, there is nothing exciting about Windows 11 at all. Many of the "cool new features" that Microsoft is touting already exist in Windows 10. These features include "virtual desktop," the ability to run Android apps on your computer, and integration with Xbox gaming consoles. Who cares?

If, however, you are still excited about it and want to install it on your old computer, you're probably out of luck. Microsoft is requiring some hardware capabilities that computers older than a year or two don't have. But if you have a new-ish computer, you may be eligible.

Microsoft is doing a controlled release of the new operating system. You will receive a pop-up notification

when the time comes for you to upgrade. If it says you're ready, then go for it. But you can perform a manual update if you wish. To do so, you'll download it the same way you would any new version of Windows. Simply go to Settings > Update & Security > Windows Update and click Check for Updates. If the update is available for your computer, you'll see "Feature update to Windows 11." Click Download and install.

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

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Letters...

Monitoring All Americans

Continued from Page 18

the persons or things to be seized."

The Biden Administration through mandates, regulation, and plain stupidity continue to trample on Americans' constitutional rights, create inflation, ignore immigration laws, etc.

John Lee
 Florence

Choking on Regulations

Editor:

Here is more info on the insanity going on at the California port at Long Beach. This is why 73 or more ships have been anchored off shore waiting to unload. No trucks and no drivers. TOO MANY REGULATIONS.

The NEWS says the California port situation is caused by a driver shortage.

Not so fast: It is in part caused by a California Truck Ban which says all trucks must be 2011 or newer and a law called AB 5 which prohibits Owner Operators. Traditionally the ports have been served by Owner Operators (nonunion); which California banned.

Long term, truckers in California are not investing in new trucks because California has a law that makes them illegal in 2035. The requirement is to purchase electric trucks which do not exist.

California Air Resources Board (CARB) begin blocking certain trucks' DMV registrations in 2020. Carriers domiciled in California with trucks older than 2011 model, or using engines manufactured before 2010, need to meet the Board's new Truck and Bus Regulation beginning in 2020 or their vehicles will be blocked from registration with the state's DMV, the state has said.

The new "health-based requirements" will need to be met before a driver is allowed to register his or her truck through the Department of Motor Vehicles, CARB says. An enforcement tool being used by the DMV since 2020 will automatically block 2010 and older trucks from registration.

In the words of Paul Harvey, "Now you know the rest of the story."

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2G4WB52K521148163	2002 BUICK REGAL	MAROON	1HGCD7252TA019278	1996 HONDA ACCORD	BLACK
1GYEC63T82R123995	2002 CADILLAC ESCALADE	WHITE	KM8SC73D92U252361	2002 HYUNDAI SANTE FE	SILVER
2G1WU583989241608	2008 CHEVROLET IMPALA	WHITE	KMHWF35V7YA316947	2000 HYUNDAI SONATA	WHITE
1G1ZT68NX7F177172	2007 CHEVROLET MALIBU MAX	BLACK	KNDJJP3A54F7756975	2015 KIA SOUL	GREEN
1GCDC14K3KE109522	1989 CHEVROLET 1500	GOLD	4JGAB54E1XA115031	1999 MERCEDES BENZ M320	GRAY
2GCCEC13TX51170452	2005 CHEVROLET SILVERADO	WHITE	2MEHM75W35X671859	2005 MERCURY GRAND MARQUIS	MAROON
1GNNT13W6X2147699	1999 CHEVROLET BLAZER	BLACK	4M2ZV14T21DJ00396	2001 MERCURY VILLAGER	GREEN
2G1WF52EX49131861	2004 CHEVROLET IMPALA	WHITE	1MEFM55S14G609440	2004 MERCURY SABLE	SILVER
1G1ZS58F7F194932	2007 CHEVROLET MALIBU	GRAY	JA4LZ31F46U035773	2006 MITSUBISHI OUTLANDER	BURGUNDY
2C3KA43R58H101473	2008 CHRYSLER 300	BLACK	1N4CL21E79C164941	2009 NISSAN ALTIMA HYBRID	WHITE
1D8GT28K37W722062	2007 DODGE NITRO	MAROON	JN1DA31D72T427665	2002 NISSAN MAXIMA	BURGUNDY
2C3CDXCT3EH135044	2014 DODGE CHARGER	PURPLE	1N4AA5APXBC857914	2011 NISSAN MAXIMA	BLACK
1B3EL46X66N242295	2006 DODGE STRATUS	GRAY	1GKDT13S442231266	2004 GMC ENVOY	BLUE
1C3CDFAA8DD141820	2013 DODGE DART	BLACK	1GKES16P536245277	2003 GMC ENVOY	RED
1FAHP3K27CL146581	2012 FORD FOCUS	GRAY	1GKDS13S932153021	2003 GMC ENVOY	GOLD
2FMDK3JC6ABA00487	2010 FORD EDGE	WHITE	1G2Z57N284189872	2008 PONTIAC G6	BLACK
3FRNF65F76V241724	2006 FORD F650	WHITE	3G7DA03E51S05076	2001 PONTIAC AZTEC	WHITE
1FAFP40462F122836	2002 FORD MUSTANG	WHITE	1G2AS18H997123366	2009 PONTIAC G5	SILVER
1FMRU1568YLB36073	2000 FORD EXPEDITION	WHITE	KL5JD56Z57K511476	2007 SUZUKI FORENZA	SILVER
1FTYR10C0YYPB48208	2000 FORD RANGER	RED	JTKDE167290302036	2009 TOYOTA SCION TC	BLACK
2FMDK4KC1EBB02516	2014 FORD EDGE	RED	4T1BG22K2YU001634	2000 TOYOTA CAMRY	GOLD
1FALP52U0VA271671	1997 FORD TAURUS	GREEN	3MYDLBYV4HY165363	2017 TOYOTA YARIS	WHITE
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INDEPENDENT INVESTING

An Age-Old Dilemma: Spend or Invest



Does this sound familiar? As fast as money comes in, it goes out the door again in pursuit of the next "must have" purchase. Such spending habits can take a toll on plans to build up savings for the future. The key is finding a balance between immediate gratification and long-term financial security.

People are juggling daily expenses, household bills, and rising costs of consumer goods. But the bigger challenge often comes when it is time to make a major purchase – a home, a car, appliances, or home improvements. When it comes to major purchases, when is the expenditure worth it, and when is the cost too prohibitive relative to your financial future?

Judging the "real" cost

There are a variety of ways to assess the financial value of a major purchase. The approach you choose can vary depending on the type of expenditure you make. Here are 3 ways to think about it:

1. Opportunity cost

When making a significant purchase on a product or service, it is important to assess the opportunity cost of making a cash purchase today. For example, consider if instead of spending \$5,000 on an extravagant vacation, investing that money for 20 years earning 7% per year. That \$5,000 could grow to more than \$19,000 (not accounting for taxes or investment fees). Assessing potential opportunity cost is one way to better evaluate the real cost of making a significant purchase.

2. A "return on investment"

Another consideration is whether there is a payback on the purchase. For example, paying for a class or a college degree may provide the potential for increased income in the future. Anybody who has spent (or taken loans for) \$100,000 or more for a medical or law degree likely does so with a reasonable expectation that future income will more than make up the difference. A home improvement may be looked at in the same way – an investment that may be recouped in the future.

3. Borrowing the money to cover purchase costs

While it may be tempting to pay for purchases with credit cards, home equity loans or other types of financing, you have to think about how much borrowing the money will cost in the long run. The key here is to limit interest charges as much as possible. It's not that you necessarily need to avoid all debt. In some instances, you can incur "good debt," which is used to purchase an asset that has a long lifespan, increasing value and other potential benefits such as tax deductibility of interest. Mortgages and student loans are typically considered good debt.

Major expenditures aren't just about the immediate benefit. You should consider whether the current cost would become more significant over time because the money was not invested for your future.

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



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Commentary

Let's Go...

Continued from Page 18

However, US politicians are noted for thick skin these days. Many people will argue Biden is getting off lightly if that chant is all he faces. And it's still far less than what Trump endured.

Since that time, the "Let's Go, Brandon" meme has taken off, gaining a life of its own as a cultural more kid-friendly euphemism of sorts. It is a clean version of how millions want to express their displeasure with Biden and his mixture of incompetence, apathy, and malice that have led to so many crushing failures for the nation over the last year.

A "Let's Go, Brandon" banner was flown over Jordan-Hare Stadium at Auburn. T-shirts, mugs, and hats have been produced for sale. In addition, Independent rap artist, Loza Alexander, also had the #1 rap hit on iTunes with it and was trending heavily on YouTube, having been watched by many millions. Viewer Discretion is Advised, but Loza has adapted the level of disgust currently festering even in those disinterested in politics and rarely critical of a Democrat.

We know the original F-J-B started in the stands at Talladega, which is not exactly a bastion of liberal ideology.

However, it had been spreading across the country in full college and NFL stadiums, busy urban intersections, and other places where throngs gathered. The chant was also taking place outside Boston's Fenway Park during an ALCS post-game show. Massachusetts IS a bastion of liberal ideology.

That tends to prove it has a wide-ranging release of far-reaching disdain.

Kelli is catching a lot of grief from some conservatives, who claim she is one of those media types who came up with a quick spin lie before thinking. I don't know her leanings, but alleging a political maneuver is a tough call.

Some also say Kelli's deflection at the track may have been an opportunity to spare the President's feelings.

Please, spare ME. Her job is not to run cover for the President. She was on live TV with a



untenable and unplanned situation. She used her experience to ad-lib. Too bad she couldn't trademark the phrase instantly. She could retire.

Besides, our new 'Brandon' is a big boy, now. He will be fine. He's heard worse and said worse I'm sure. He willingly entered

into this fray, and he has created a deep cesspool for himself in 10 months. Let him climb out on his own.

Does he want his teddy and his blankie while he waits for mommy to come and tuck him in? We can accommodate that.

Let's go, Brandon.

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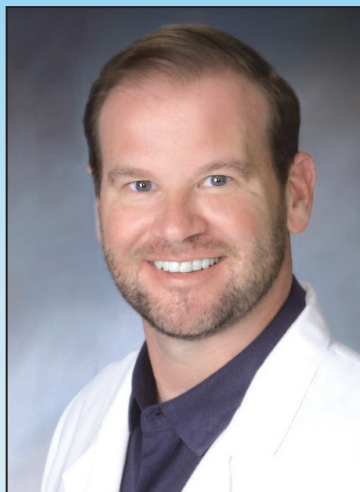
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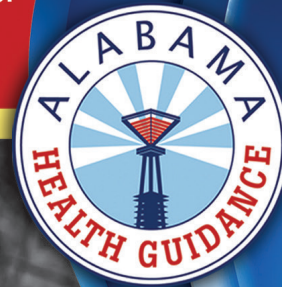
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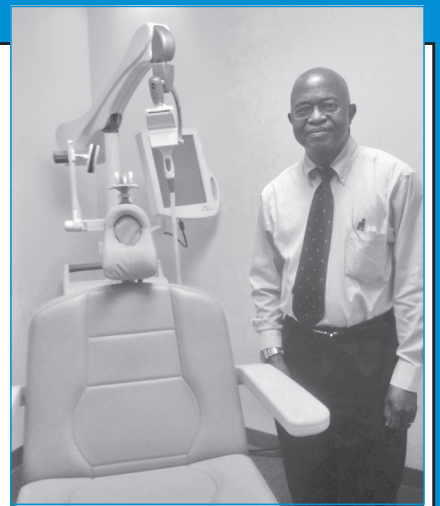
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Scammers will usually say that there is a problem or that you have won a prize.

They might say that you are in trouble with the government or that you owe money. They might say you have a family member that has had an emergency.

Then there are those who will lie and say you have won a prize but in order to get the prize you have to pay a fee.

Scammers will pressure you to act immediately. They want you to act before you have time to think and research if what they are telling you is legitimate or not. They may even threaten to arrest you or sue you if you do not take care of the matter at that moment. They will often direct you to pay by sending money through money transfer companies or purchase a gift card and give them the number on the back. We recently had a client that received a check in the mail, deposited the check and wrote checks only to find out that it was a scam and now she is out \$2,800.00.

Don't give personal or financial information in response to a request that you didn't expect. Legitimate organization will not call, email or text to ask for your personal information such as your social security number or bank account information.

Resist the pressure to act immediately. Legitimate businesses will give you time to make decisions. Anyone who pressures you to pay or give them your personal information is a scammer.

Never pay someone who insists you pay with a gift card or by using a money transfer service and never deposit a check and send money back to someone.

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1st

Adelyn Comer
4 - Florence



Ages 5-7

1st

Negasi Bankston-Kru
5 - Sheffield



Ages 8-10

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Annie Bernard
9 - Tuscumbia



2nd

Barrett Michael
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2nd

Savannah Summers
6 - Tuscumbia



2nd

Miranda Miller
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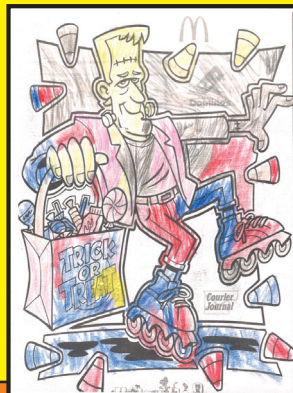
3rd

Carrera Davis
3 1/2
Rogersville



3rd

Elijah Duff
7 - Florence



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Bryson Jones
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5-7 Age Group: Lilli Borden, Brayden Brewer, Mason Emmons, Jayce Crum, Harlee Jo James, Karleigh Barnett, Houston Brown, Simon Bernard

8-10 Age Group: David Bryson, Zadie Woods, Emma Allen, Hannah Martens, James Apple, Zyliah Beasley, Conner Frederick, Ariel Childers

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5 Tips to Safely Celebrate Halloween with Your Pets

Whether heading to a party, celebrating on social media or greeting little ghouls and goblins at home, getting the entire family - including the four-legged family members - involved in the Halloween festivities can be the biggest treat of all. However, it's important to take some precautions to avoid spooking your pets, particularly if you'll be dressing them for the occasion.



In addition to keeping your pets out of the candy bowl and tempering their excitement during all the hustle and bustle, keep these tips in mind to ensure your pets are comfortable in their costumes so they're able to celebrate stress-free.

- Take baby steps. Start by trying a simple accessory, like a bandana, on your pets. See if they allow this and will walk around with it on for a few minutes. Not all pets like wearing clothes and some may become stressed or agitated while wearing a costume. However, many just need a little coaxing and positive reinforcement, such as praise and a treat.

- Reward with something tasty. After you put the apparel or costume on your pets, reward them with their favorite treat to create a positive association between wearing the costume and getting a treat.

- Ensure the costume is safe. Once you know your pets are comfortable in a costume, it's important to ensure the outfit allows them to walk, bark, meow and see without difficulty. Additionally, if your pets can easily trip over their legs, try another type

of clothing. Make sure there aren't any accessories attached that may be easy for them to chew on or swallow.

- Consider the weather. Pets can overheat easily, so ensure their clothing is not too bulky or heavy if it is warm on Halloween. Watch for elastic features around the paw area that may be restrictive and be certain there is enough room around the widest area of the chest to allow for proper air flow and ventilation.

- Keep an eye on body language. Pets often communicate through body language and their behavior may let you know if they're stressed or uncomfortable. Pay extra attention to your costumed pets' body language while attending parties or events and watch for signs of discomfort such as pacing, hiding or refusing to move.

Source: PetSmart resident veterinarian and pet care expert, Dr. Jennifer Freeman, DVM

(Family Features) photo courtesy of Getty Images

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Festival...

Continued from Page 18

The all-volunteer dept provides service and support to a wide coverage area in eastern Colbert county 24/7. All monies received will be used for acquisition of adequate safety gear for our members, additional radios for communication, and other equipment on our wish list," Akers said. "This is the first fundraiser we've sponsored on this scale, but we hope to make it an annual event," she added. "We exist to provide service to our community. We can't do that without their support."

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DAVE Says

by DAVE RAMSEY

THERE ARE BETTER OPTIONS

Dear Dave, I'm coming up on a transition phase in my life. I'll



be leaving the military soon, and I've been evaluating my living situation once I am out. My parents said I could live with them for a while, but I am not sure that would work out well. I have done some research on renting versus buying a home, but I understand that you hate VA loans. Can you clarify as to why you feel this way and give some advice for a person in my situation?

Tyler

Dear Tyler, Hate might be a strong word for how I feel about VA loans, but there are some things you should know about them. Number one, VA loans are usually more expensive, with the interest rate and all the fees, than FHA or conventional loans. Number two, the reason most people gravitate toward a VA loan is they can get a house with no money down. But if you're trying to buy a house with no money down, it means you're too broke to buy a house!

When you buy a house, and you've got no money in the bank, that house is going to be a curse instead of a blessing. What happens if you buy a home this way, and the air conditioner goes out next week? What happens

if your car needs a new transmission next month? Most people who find themselves in situations like this start piling on debt to fix things, and that's not a wise answer.

VA loans and other "no down payment" mortgage loans allow you to buy a home from a position of financial weakness rather than a position of financial strength. Don't get me wrong, I want you to own a home someday. I just don't want the home—and a bunch of other debt stacked on top—to own you.

My advice is to rent a decent, affordable place for a while and concentrate on getting your new life and career off the ground while saving some money. You might even consider a roommate situation for a while to help cut costs. But you don't need to be buying a home right now.

Good luck and God bless, Tyler. And thank you for your service to our country! —Dave

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

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SIGNS OF THE PAST



OLD RAILROAD BED

Ashe Boulevard was built on the early railroad bed which connected Florence and Southport to the main railroad line in Tusculum. Trains first traveled along the railroad bed and across the Tennessee River in 1858 after the Memphis and Charleston Railroad replaced the old Florence Bridge with a double-decked bridge. The upper deck was used for trains to transport passengers and freight. The lower deck was open to the public as a toll road. Large warehouses once lined both sides of the railroad bed to accommodate a busy cotton trade. In 1864, over 29,000 Confederate troops camped and assembled around this site before crossing the Tennessee River, prior to the Battle of Franklin in Middle Tennessee.

(Continued on other side)

SPONSORED BY THE OLD RAILROAD BRIDGE COMPANY AND COLBERT COUNTY HISTORICAL LANDMARKS FOUNDATION ALABAMA HISTORICAL ASSOCIATION 2010

OLD RAILROAD BED

(Continued from other side)

In 1904, the Sheffield Development Company replaced local passenger train service with streetcars which utilized the railroad tracks until 1933. The railroad was abandoned in 1988 by the Norfolk-Southern Railroad Company and was donated in 1993 to the Old Railroad Bridge Company with the adjoining right-of-way. In 1995, this property, minus the bridge, was given to the City of Sheffield. The railroad bed was paved by the city in 1999 and named Ashe Boulevard in memory of Laughlin Ashe, Mayor of Sheffield from 1992 until his death in 1995.

SPONSORED BY THE OLD RAILROAD BRIDGE COMPANY AND COLBERT COUNTY HISTORICAL LANDMARKS FOUNDATION ALABAMA HISTORICAL ASSOCIATION 2010

Location: North end Ashe Blvd, Sheffield
34.7794°N, 87.6673°W

~ Courtesy David Currott ~ author of

"Signs of the Past" and "More Signs of the Past"

Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Sheila divulged her endgame to a skeptical Deacon. Matchmaking, Brooke urged Eric to dump Quinn for Donna. Meanwhile, Donna made a selfless sacrifice for Eric's happiness. Alarms went off for Steffy and Liam when they heard the 411 on Sheila and Deacon. Donna accidentally revealed a secret to her sisters about Quinn and Eric. *Wait to See: Thomas watches as Paris and Zende's bond gets stronger. Quinn goes ballistic when she learns of Brooke and Donna's interference. Katie finds an unexpected friendship that begins to blossom.*

DAYS OF OUR LIVES Julie and Paulina supported each other through a difficult time. At St. Luke's, John confronted a possessed Marlena. EJ was stunned when Kristen showed up on his doorstep. Ava and Philip had to deal with a loose end. Rafe questioned Jake about Abe's shooting. Jack pressed Victor to help Gwen and Bonnie. Kristen decided to sneak off with Rachel. Philip tested Chloe's loyalty. Belle was stunned by Marlena's Halloween costume. Johnny, Allie and Chanel consulted a Ouija board. Theo returned home to visit Abe. EJ interrupted an intimate moment between Chad and Abigail. On Halloween night, Allie and Johnny learned that

the Devil was in Salem. *Wait to See: Ciara takes a pregnancy test. A possessed Marlena torments John in the DiMera crypt. Anna tells Tony her idea for Johnny's movie.*

GENERAL HOSPITAL Jax made an admission to Michael. Ava reminded Nina of the ace up her sleeve. Anna apologized to Valentin. Maxie shared Brook Lynn's concerns. Sonny and Carly were concerned about Michael. Willow vented to Sasha. Brook Lynn confronted Gladys. Spencer pondered his prospects with Esme. Ned turned to Austin for advice. Carly caught Sonny in a warm moment with Avery. Nikolas had news for Alexis in prison. Molly and Shawn talked about his future. Sonny received a surprising phone call. Carly thought Nina always played the victim. Willow and Michael had an honest conversation. Alexis made an important decision. Sasha and Maxie rebuked Gladys for going too far. Austin questioned Maxie's relationships. *Wait to See: Elizabeth cares for Valentin in the ICU. Finn expresses his regrets to Anna. Spencer is shocked by what he hears.*

THE YOUNG AND THE RESTLESS Abby leaned on Devon for support. Michael shared his plan of attack with Amanda. Phyllis cleared the air with Nick. Victor set a trap

for Billy. Ashland received an update about his condition. Sharon showed her loyalty toward Adam. Billy and Lily enlisted Victoria's help. Rey commiserated with Kevin. Christine and Ashley kept a secret from Abby. Sharon quizzed Noah about his time

in London. Ashland sought a second opinion from Nate. Jack shared words of wisdom with Phyllis. *Wait to See: Victor supports Abby through a crisis. Phyllis gives Nick a reality check. Amanda makes a painful decision.*

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Having a Spirit Filled Teacher

John 14:26 "But the Comforter, which is the Holy Ghost, whom the Father will send in my name, he shall teach you all things, and bring all things to your remembrance, whatsoever I have said unto you."
Romans 8:9 "But ye are not in the flesh, but in the Spirit, if so be that the Spirit of God dwell in you. Now if any man have not the Spirit of Christ, he is none of his."
1 Corinthians 2:9&10 "But as it is written, Eye hath not seen, nor ear heard, neither have entered into the heart of man, the things which God hath prepared for them that love him. But God hath revealed them unto us by his Spirit: for the Spirit searcheth all things, yea, the deep things of God."
Ephesians 4:30 "And grieve not the holy Spirit of God, whereby ye are sealed unto the day of redemption." Thank God I don't trust my power, but His, and I don't hold onto Him, Christ holds on to me.

2 Timothy 2:15 "Study to shew thyself approved unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth." Wrong book, wrong divisions. Not saved, no divisions. Blind leading the blind. The Apostle Paul was taught by Jesus Christ. **Galatians 1:11-12** "But I certify you, brethren, that the gospel which was preached of me is not after man. For I neither received it of man, neither was I taught it, but by the revelation of Jesus Christ."
Ephesians 3:4-5 "Whereby, when ye read, ye may understand my knowledge in the mystery of Christ) Which in other ages was not made known unto the sons of men, as it is now revealed unto his holy apostles and prophets by the Spirit;"
Ephesians 3:8 "Unto me, who am less than the least of all saints, is this grace given, that I should preach among the Gentiles the unsearchable riches of Christ;" Wrong divisions produce gross errors, which when taught become tolerated, practiced, and eventually become doctrine. Having a saved, bible believing, spirit-filled teacher and speaker, and getting your Bible right is not an option, but a must.

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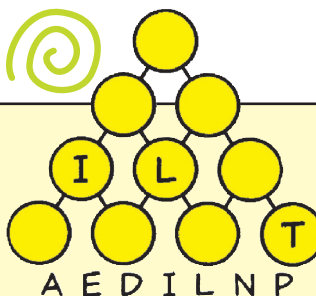


PARDON MY PASTEBOARDS! The Great Carducci needs more practice. Can you spot three cards above that are exactly alike?



IT MUST BE INFLATION! Can you make this equation correct by adding two punctuation marks? It's tricky!

CHAIN REACTION! Take the seven letters printed below our diagram and place them in the circles so that eight four-letter words can be read top to bottom along the connecting lines. All the words will begin with the letter in the top circle.



Junior Whirl

by Charles Barry Townsend

Answers On Page 38

S	R	E	W	O	L	F	I
N	B	I	R	D	S	N	X
I	M	Y	S	T	I	F	Y
A	C	A	R	D	S	F	R
H	S	P	U	C	N	I	O
C	L	O	C	K	S	Z	P
Q	H	E	P	A	C	S	E
H	S	I	N	A	V	K	S

Magic Questions!



Hidden in the diagram at left are 11 words associated with magicians. They can be read up or down, side to side, or diagonally. The following questions will help you find the words:

1. What appears from silk scarves?
2. What do magicians wear?
3. What do they shuffle?
4. What is used to bind them?
5. What do they do when tied up?
6. What do they grow from nothing?
7. What do they do to their audience?
8. What can't hold them?
9. What do they cut and restore?
10. What do their assistants often do?
11. What magician was the greatest?

Medicare Minute

"Medicare Advantage Plans Part 2"

A Medicare Advantage Plan (MA) is a type of Medicare health plan offered by a private insurance company that contracts with Medicare to provide you with all your Part A and Part B benefits. If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage. There are six things you will want to consider if looking at a Medicare Advantage Plan. They include the premium, copays, coinsurance, deductibles, providers that take the plan and the drug formulary of the plan. This week we will look at the premium, copays and coinsurance.

The premium of MA plans can vary depending on the type of plan you have and the company offering the plan. Although the premium of the plan should be a part of your decision it shouldn't be the only consideration. For some, the MA plan with the lowest premium may fit your needs perfectly but for others it could actually cost you more in the long run if the other five considerations don't match up for you. Also, if you are currently in a MA plan and it is working for you, switching plans solely because of the premium may not be in your best interest.

Copays and coinsurance are also two factors to consider when looking at MA plans. A copay is a set amount you will pay when you receive a service. An example of a copay would be the set amount you pay to your primary care doctor when you see him or her. Coinsurance is a percentage you pay if you receive a specific service. An example of coinsurance would be the percentage you pay for durable medical equipment.

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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CHEVROLET: EQUINOX, 2005 \$2,200, high miles, runs & changes well. Good work car, 256-366-4738 or 256-577-2124 Florence

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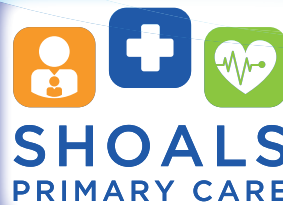
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RED LINE YOUR AD SO EVERYONE CAN SEE IT! See page 8.

MICROWAVE, 700 WATTS \$20. 256-652-8432 Huntsville

RASCAL 500T SCOOTER, NEW batteries, 300 lb. capacity, like new, \$800, 256-773-9068 Hartselle

Civil War...

Continued from Page 18

at the time, using 19th century sources and eyewitnesses. Collier is a native of the Shoals and a 2015 graduate of the University of Alabama. He is currently assistant local history and genealogy librarian at the Florence Lauderdale Public Library. This program is sponsored by the city of Florence Department of Arts and Museums and the Kennedy-Douglass Art Center Volunteers. The Florence Indian Mound Museum is located at 1028 S. Court St. in Florence. For more information about membership and events, visit www.florencealmuseums.com/ Please call 256-760-6427 for more information.

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Shorts...

Artifact Show at Wheeler

Continued from Page 8

Indian Artifacts collected in the states of Alabama, Tennessee, Mississippi, Georgia, Florida, and Kentucky will be on display. These impressive collections will represent artifacts from the Paleo, Archaic, Woodland and Mississippian time periods.

There is no admission charge to the public and there will be multiple collectors and dealers on hand to answer any questions you may have about their collections or any artifact that you bring in.

For information on Joe Wheeler State Park Lodge online, go to www.ala/park.com/joewheeler or call 1-800-544-5639 or 256-247-5461.

For more information on the show, Contact Todd Newman at 256-710-7261.

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Community Notes...

Continued from page 23

fundraiser benefits the Shoals Symphony Orchestra. Join the SSO for magical night of music and mystery! Spooky, delicious appetizers and tasty libations are included for those 21 and older. Ticket information is available at www.shoalssymphony.org

Suggested Attire: Evening Wear (Dark Suit, Long Dress) & of course a Masquerade mask is encouraged.

The University of North Alabama Christian Student Center presents their 33rd Annual Benefit Dinner at 7pm Thursday, November 4 at the Florence-Lauderdale Coliseum.

Entertainment will be provided by Patrick Reed and The

Goat Hill String Band

Tickets are \$75 and are available by contacting the CSC at unacsf@comcast.net or 256-764-9439.

To learn more about sponsorship opportunities, please contact the UNA Christian Student Center office at 256-764-9439.

The United Methodist Women will sponsor their annual Rummage/Bake Sale from 7am until 5pm Friday, November 5, and 7am until 11am Saturday, November 6, in the Ministry Center directly behind the First United Methodist Church in downtown Russellville.

This event is held to raise money for local and foreign missions. Items for sale include household goods, furniture, books and white elephants. Cakes, pies, and other homemade baked goods are available for purchase.

"We ask that you mask!"

As cooler weather approaches, Belle Mont Mansion will host a new exhibit titled "Cold Weather Comforts," featuring a display of antique and vintage quilts and oil lamps 10am-4pm every Wednesday-Saturday, October 6-30.

The annual October quilt show has been expanded this year to include historic oil lamps. Local collector Mary Carton has been acquiring oil lamps for more than 20 years. Her collection now numbers about 50 lamps dating from the late 1800s through the early 20th century when TVA brought rural electrification to the Shoals. Some of her favorite lamps will be displayed along with the history of each.

Glenn Rikard's quilt collection has formed the basis of Belle Mont's annual display for many years. This year's display will again feature his personal collection, with many pieces being shown for the first time. He will present a program each Friday at 1pm. Attendees are invited to bring quilts to share during the program's "show and tell," when Rikard will be available to help

identify unknown patterns and estimate dates of crafting.

The Friday programs will be held on the courtyard, weather permitting. Programs will be canceled in the event of inclement weather. Those who visit the museum's exhibit will be asked to wear a mask and to maintain social distancing while indoors.

Belle Mont is located at 1569 Cook Lane, Tusculmbia, Alabama. Regular museum admission rates will apply: Adults \$6; Seniors, College Students and Military \$5; youths 6-18 years \$3; Children younger than 6 are admitted free. For more information, call 256-381-5052, www.bellemontmansion.org.

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.

See NOTES... page 38

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Shopping

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Notes...

Continued from page 37

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.

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

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.

Shoals Symphony presents "One Thousand and One Nights," November 7 in Norton Auditorium on the UNA Campus. Rimsky-Korsakov tells the Arabian Nights tale of the cruel Sultan Shahryar. After "One Thousand and One Nights" the Sultan has fallen for the one in which the masterpiece is named, Scheherazade. The show begins at 3pm. Tickets are available at www.shoalssymphony.org

The Veteran's Day Parade and Ceremony is on November 11 through historic downtown Tusculumbia and honor all veterans, past and present, serving our great nation around the world. The ceremony will be at 201 N. Main Street in Tusculumbia. Contact the Colbert County Commission for more information, 256-386-8500.

"From These Threads: Cotton Culture," will be on display through November 12 at Tennessee Valley Museum of Art, 511 N Water St in Tusculumbia. Dozens of beautiful quilts will be on display at the TVMA for this exhibition. Cotton in the South has a long, rich, and complicated past. "From These Threads: Cotton Culture" will offer visitors the opportunity to travel through some of the history of cotton, its production, and its use in the creation of quilts over the past 190 years. The exhibit will feature historical quilts dating from the 1830s through contemporary pieces created by today's quilt artists. The quilts are drawn from private collections in the area. For more information, call 256-383-0533 or visit www.tennesseevalleyarts.org

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@fjpl.org.

Thursday, November 18, 5:30pm - "Klara and the Sun" by Kazuo Ishiguro
 Thursday, December 16, 5:30pm - "Christmas in Peachtree Bluff" by Kristy Woodson Harvey

Christmas In The Country - Saturday, November 20, 10am-4pm at Lagrange College Site Park, 1491 Lagrange College Road, Leighton.

Sponsored by the LaGrange Living Historical Association.

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Proceeds benefit operations of The Historic Lagrange College Site

Exchange Club of Florence presents "One Nation Under God Prayer Breakfast" on November 9 at Marriot Conference Center. Guest speaker Brodie Croyle, Executive Director Big Oak Ranch and former Alabama & Kansas City Chiefs Quarterback.

Ticket info: bert@agentbert.com or 256-648-3470.

Medicare's Annual Enrollment Period is October 15th - December 7th!

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Junior Whirl/Answers

by Charles Barry Townsend

Illustrated by David Coulson

Three of diamonds.

560=600

Two colons do the trick. 5:60 = 6:00 (when telling time).

Top to bottom, left to right, the words are paid, pail, pall, pale, pill, pile, pine, pint.

Magic Questions!

S	R	E	W	O	L	F	I
N	B	I	R	D	S	N	X
I	M	Y	S	T	I	F	Y
A	C	A	R	D	S	F	R
H	S	P	U	C	N	I	O
C	L	O	C	K	S	Z	P
Q	H	E	P	A	C	S	E
H	S	I	N	A	V	K	S

1. Birds. 2. Cape. 3. Cards. 4. Chains.
 5. Escape. 6. Flowers. 7. Mystify. 8. Locks.
 9. Ropes. 10. Vanish. 11. Houdini.

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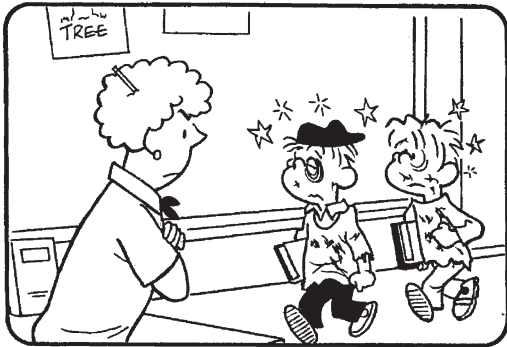


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93.9 THE SCORE!**

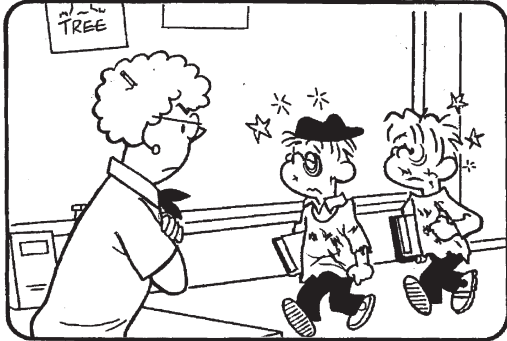
432311-1

HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Star is missing. 2. Pencil is shorter. 3. Eraser is added. 4. Glasses are added. 5. Bow is larger. 6. Pants are different.

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Hames Foot Clinic is now
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in the Hames Professional Building.

Our phone number will remain the same
256-760-8485



No representation is made about the quality of the podiatric services to be performed or the expertise of the podiatrist performing such services.

442241-1



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

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 **Helen Keller Hospital**

441889-1