

**Lauderdale's  
HoF Class '22**

FLORENCE—The Lauderdale County Sports Hall of Fame has announced the 2022 class. Inductees this year include **Elmo Alexander, Cary Williams, Daniel Creel, Daniel Jackson, James Barksdale, Marcus Bodie, Emily Mason Stewart, Jay Stejskal, Troy Pettus, and Amanda Thompson Hunt.**

The banquet takes place Saturday, March 12 at the Florence Conference Center at 6:30pm and tickets are \$35 each. Tickets are available at area schools or by calling Dennis Hargett at 256-762-9056 or Steve Harrison at 256-810-3460.

**Tax-Exempt  
Weekend**

MONTGOMERY – Alabama will observe its 11th annual Severe Weather Preparedness Sales Tax Holiday from 12:01 am Friday, February 25, to midnight Sunday, February 27. The Alabama Retail Association encourages Alabamians to restock emergency supplies in homes, workplaces and vehicles during this three-day tax holiday. Certain emergency preparedness items will be exempt from the state's 4-percent state sales tax, and in some cities and counties, local taxes are waived on those items as well. The tax holiday means shoppers can save as much as 10 percent on these items in some areas of the state.

As of press time, all the communities in our area appear to be honoring the tax free weekend by eliminating local taxes as well except for St. Florian and Leighton.

See SHORTS... on Page 6

Volume 138 Number 18

February 23, 2022

POSTAL PATRON

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Florence, AL. 35630  
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CIRCULATION VERIFICATION COUNCIL



It's thumbs up for Delmar Williams as he talks with Governor Kay Ivey in her office last week.

Governor's staff photo

**Ivey Hosts Delmar**

Local Favorite's Popularity Reaches Montgomery

MONTGOMERY—Governor Ivey last Wednesday hosted Florence resident and local celebrity, Delmar Williams, in her office. She had heard about Delmar and wanted to meet him personally.

The 42 year-old Williams has been a fixture around various areas in Florence for a couple of decades. However, over the last few years he

has been seen much more frequently. Delmar's friend, Bill Norvell, drives him to a lot of area events, especially sporting events. He has been doing so for about seven years. A lot of people know Bill, and he has a strong local following on Facebook where everyone looks forward to seeing

See DELMAR... on Page 2

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Dr. Vic Liengswangwong

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North Alabama Cancer Center

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Advance Auto Sales  
Jeff Elledge Auto Sales

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- On Your Debt



- Dave Ramsey
- The Truth in Love
- Commentary
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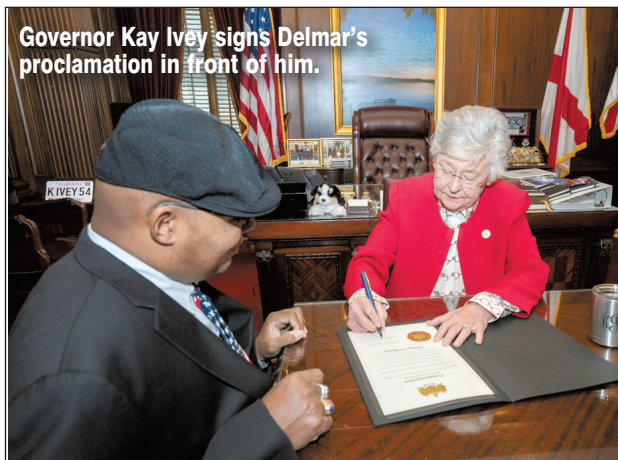
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Governor Kay Ivey signs Delmar's proclamation in front of him.



Pictured above: from left, State Senator Tim Melson, Bill Norvell, Delmar Williams, Governor Kay Ivey, Delmar's aunt - Patricia King, Lauderdale County Sheriff, Rick Singleton.

## Ivey Hosts Delmar...

Continued from Page 1

posts and photos of people he sees and those with whom he interacts. The two have been actively attending a variety of sporting events together for about seven years, where Delmar often steals the show. Lately, it has been basketball games.

To start with, Delmar likely has the most extensive set of licensed athletic wear in the area.

High school, college, or pro. Delmar also has a knack of hitting half-court shots during halftime at these games. He treats fans to the national anthem, and his upbeat attitude helps him make a host of new friends at each game. He does a great job of lifting everyone's spirit wherever he goes.

He's also an outstanding



bowler, having two perfect games of 300 to his credit.

During Delmar's visit with Governor Ivey, the two chatted briefly, several photos were taken, and Ivey signed a commendation for Delmar to celebrate his accomplishments, and his unique ability to bring together people from so many aspects of the community - people from all walks of life, both young and old. Congratulations, Delmar! The Shoals area appreciates you and Bill more than you will ever know.

WAAY-TV aired a nice story on Delmar recently. Visit [waaytv.com](http://waaytv.com) and search "Delmar"

At left: Delmar Williams

Governor's staff photos

Bill Norvell, left, with Delmar Williams at a local basketball game.

Bill Norvell



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Remembering **Joel Lemar Ricks** who would have celebrated his 40th Birthday on February 27.

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# Community Notes

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

- Email to editor@courierjournal.net;
- Look for "Submit News" on our website at www.courierjournal.net.
- Fax to 256-760-9618;
- 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.

**Tuscumbia Parks and Recreation** is conducting baseball and softball registration thru February 28. For more information call 256-386-5655.

**Landscaping Pruning Class** is Tuesday, February 22, 9-11:30am at the Colbert County Courthouse, 201 N. Main St., Tuscumbia. Pre-registration through Colbert County Extension Office by February 18 at 256-386-8571. Free workshop, bring pruners.

**A book signing and fundraiser to support Liberté Ministries** is set for 6:30pm Tuesday, February 22 at Pickett Place in Florence. Liberté Ministries a local charity supporting Haitian missions, a school and an orphanage.

Author Thomas Ott is a historian of Haitian culture who wrote the true story of Haiti in its war for independence and a courageous slave named Saturday.

Ott will be signing and discussing his book, "Saturday and the Witch Woman," and 100% of proceeds that night will go toward the missions.

In the bloody war where thousands died, Ott details the account of how Saturday dared to save two white children. Out of fear, the story was kept secret for over 50 years. Pickett Place is located at 438 North Seminary St. in Florence.

**Authors Bill and Laura Bagents will be discussing and signing their book, "Corrupt Communication: Myths That Target Church Leaders"** on Tuesday, February 22, from 6:30-8pm in the Overton Memorial Library on the campus of Heritage Christian University, 3625 Helton Drive, Florence. All are invited to attend.

**Florence Camerata will resume rehearsals** on Thursday, February 24 at 6pm in the choral room at UNA. Preparations will begin for our Spring Concert, themed "An Evening at the Theatre," which is scheduled for Thursday evening, April 21. New singers are encouraged to join us!

For more information please contact Gail at ggjohn@yahoo.com.

**Firekid at The Ritz** - Firekid returns to the stage with a concert at the historic Ritz Theatre, 111 West 3rd Street Sheffield, on Saturday, February 26, at 7:30pm.

The performance will promote their new album, Muscle Shoals Metaphysical. Tickets are \$15-\$25 and are available now at tennesseevalleyarts.org

Firekid, which began as a solo project of Shoals musician Dillon Hodges, is now a duo that includes accomplished musician Heidi Feek. The combination has resulted in an expansion of the band's genre-blending take on Americana.

**Year of the Woman** - The Shoals Symphony Orchestra will feature selections of classical works by female composers 3-5pm on February 27 at Norton Auditorium, 550 N. Pine St., Florence. Tickets: \$10 for ages 17 and younger; \$20-\$32 for adults. operations@shoalssymphony.org.

**Little Golden Books Storytelling** - Join Jessica Hill to learn more about the history of Little Golden Books at 5:30pm on Monday, February 28 at the Florence-Lauderdale Public Library, 350 N. Wood Ave.

**Ham and Bean Day** at the Elgin Senior Center on Monday, February 28, 11am-1pm. Eat in or carry outs available. The center is one block south of the red light in Elgin on Hwy 101.

**The Childhood Classics exhibit** is on display at Kennedy-Douglass Center for the Arts and the Florence-Lauderdale Public Library through March 25. Childhood Classics is 100 years of original illustration from the Art Kandy Collection. Exhibit made possible by the Alabama State Council on the Arts, the Florence-Lauderdale Public Library Foundation and the Kennedy-Douglass Trust.

# Speaking The Truth In Love

Ephesians 4:15

What does the Bible teach about how man can reach heaven, or a similar question that is often posed in religion discussions:

## Are There Many Ways For Man To Reach Heaven?

If three men were talking about their desire to reach heaven one day, one might say, "I am a member of 'A' church, and I know I will be saved." Another may say, "Well I am a 'B' and I know we disagree, but we will both get to heaven." Yet a third adds, "I believe in the Pope, and I go to mass regularly and one day I will be in heaven."

## Can all three religious people be right and on the way to heaven?

The Bible boldly declares there is "a" way and Jesus is that way. Only those who do the will of the Father will be saved (Matthew 7:21).

**Are there various religions that please God even though they disagree?** Jesus prayed for unity (John 17:20-21). We are all to speak the same thing (1 Corinthians 1:10). There is to be no division among believers in Christ (Romans 16:17).

**What does the Bible say about teaching a doctrine other than Christ's doctrine?** Jesus said that we worship in vain if we teach a doctrine contrary to His doctrine (Matthew 15:7-9). The gospel of Christ is THE power of God unto salvation (Romans 1:16).

**Can we accept what Jesus said on this matter?** It is NOT a matter of one opinion over another opinion. The truth is simply, will we follow what Jesus declared and be saved? Jesus is THE One who loved us so much to be willing to die on the cross for us! Jesus is THE One who built His church, the place where salvation from sins is found (Acts 2:47). Jesus is THE One who invites us to come to Him (Matthew 11:28). Will we accept what Jesus said, obey what Jesus said and be a saved follower of Jesus and receive heaven eternal one day?

Friend, we are NOT suggesting that you leave YOUR church and come to OUR church. We are NOT saying "one church is as good as another" and come join us. What we are saying is what the Bible says - there is ONE way (John 14:6), ONE Lord, ONE faith (Ephesians 4:4-5). Let us follow JESUS.

**Friends, we are thrilled to examine the Scriptures with you. We would be honored to study with you further on these serious eternity-determining matters.**



**Elders of the Cedar Grove church**  
(Newell Graham, Richard McLemore, Randy Baker, Paul Sain)

Questions, comments, or criticisms are welcomed. Responses may be sent to:  
**Church Of Christ at Cedar Grove**  
6421 County Road 26, Rogersville, AL 35652  
or email to: cedargrovechurchofchrist@gmail.com  
[www.cedargrovechurchofchrist.org](http://www.cedargrovechurchofchrist.org)

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# Courier Journal Classifieds

**Sell it fast with a RED LINE AD** only \$3 additional

**Private Party Rate** 3 LINES for 1 item Prepay - No REAL ESTATE, FIREWOOD, or TICKETS. Each additional line - \$1.50 - CASH DISCOUNT - 4 Weeks/3 LINES for 1 item \$13.50 - Each additional line - \$5.00 no credits..... **\$4<sup>50</sup>** Week

**Commercial Rate** 4 LINES Prepay - applies to all REAL ESTATE and anyone engaged in sale of goods/services on a recurring basis or for profit, licensed or not. 1 vehicle per ad. Each additional line - \$1.50 CASH DISCOUNT - 6 Weeks/4 lines \$35.00. Each additional line - \$7.50..... **\$7<sup>00</sup>** Week

**Yard Sales** 5 LINES Prepay Each additional line - \$1.50 YARD SALES - An exclusive listing of the area's better sales prominently placed..... **\$11<sup>00</sup>** Week

**Employment** 5 LINES Prepay Each additional line - \$2.25 EMPLOYMENT - Looking for employment or Businesses looking for employees..... **\$12<sup>50</sup>** Week

**Private Party Auto Rate** Up to 8 LINES for 4 weeks. Prepay Each additional line - \$2.00..... **\$15<sup>00</sup>** Week

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

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

**YES! RED LINE MY AD!**  PLEASE CHECK THE BOX **only \$3 additional**

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

**ONLINE** - at our Website... Go to [www.courierjournal.net](http://www.courierjournal.net) and click "Place a Classified"

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

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

**TNValleyStuff.com**  
As an added bonus for our advertisers, all classified ads placed in the Courier Journal are also online at [TNValleyStuff.com](http://TNValleyStuff.com)

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

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

**Please Print Ad Clearly.**  
NOT RESPONSIBLE for illegible handwriting

**DEADLINE: Friday 5pm**

## Medicare Minute

### "Medicare Part B Coverage"

Medicare Part B is most used when you visit your primary care physician or specialist. But Medicare Part B is also used for many other medically necessary services. Medicare defines medically necessary as "healthcare services or supplies needed to diagnose or treat an illness, injury, condition or disease, or its symptoms and that meet accepted standards of medicine".

One of these other services covered by Part B is transportation by ambulance. Medicare covers and helps pay for ambulance services only if other types of transportation will endanger your health and will only cover and help pay for you to be transported to the nearest medical facility that's able to give you the care you need. If you choose to be transported to a facility farther away you may have to pay more.

Another service Part B covers is Durable Medical Equipment (DME). DME must be long lasting equipment that is used in your home for medical reasons and has an expected lifetime of at least 3 years. Medicare has a long list of equipment that falls under DME.

One of the most important benefits of Medicare Part B are the preventive services that it covers. These services include health care that is used to prevent illness or detect illness at an early stage.

Medicare.gov list 23 screenings and shots that fall under preventive services. They include things such as mammogram screenings, colorectal cancer screenings and flu shots.

Part B has an annual deductible of \$233 and a coinsurance of 20%. This means that if you have Original Medicare only, with no other supplemental coverage, you will owe the first \$233 filed on Part B each year and, after the deductible is met, you will be responsible for 20% of the cost of Part B services you receive.

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](mailto:ikey@alabamahealthguidance.com). Alabama Health Guidance is an independent insurance agency and is not affiliated with Medicare or any other government agency.



**Ikey Fowler**  
885 Florence Blvd. • 256-648-5710  
(Four Lane Shopping Center)

**SHOALS PLUMBING SERVICE, LLC,**  
Licensed and Insured.  
Andrew 256-710-2159

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**I WILL BUY YOUR SILVER.**  
Coins, Bars and Rounds.  
Call 256-349-1480  
For the Best Price!

**KILLEN Sandwich & Scoops**

Homestyle Sandwiches  
**Banana Splits • Milk Shakes • Soda Floats**  
and Mayfield Hand Dipped Ice Cream

**1/2 Sandwich & Soup**

**\$7**

**1807 Hwy 72 Killen • 256-335-9189**  
(1/4 mile east of light beside SEC Motors)  
**Monday-Saturday 11am-6pm • Closed Sunday**

## Shorts...

### Tax Exempt Weekend

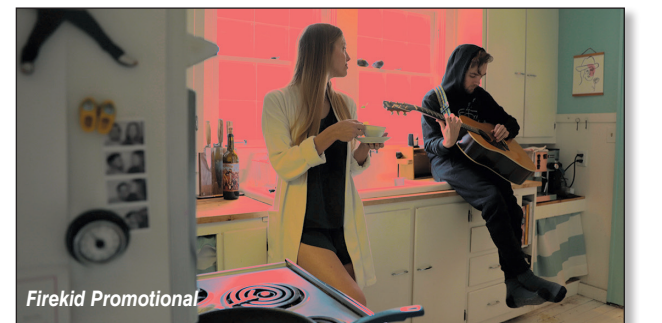
Continued from Page 1

Tax-exempt items include the following priced at \$60 or less:

- Flashlights, lanterns
- Battery-powered or hand-crank radio
- Batteries
- First-aid kits

- Cell phone charger
- Two-way radios
- Manual can openers
- Tarps and plastic sheeting
- Duct tape
- Fire extinguishers
- Tie-down kits, bungee cords or rope

Other tax-free items include: Coolers, ice packs, plywood, window film and smoke/fire/carbon monoxide detectors. Portable generators and power cords costing \$1,000 or less are also tax free.



### Firekid is Live at the Ritz

**SHEFFIELD** - Firekid returns to the stage with a concert at the historic Ritz Theatre on Saturday, February 26, at 7:30pm. The performance will promote their new album, *Muscle Shoals Metaphysical*. Tickets are \$15-\$25 and are available now at [tennesseevalleyarts.org](http://tennesseevalleyarts.org).

Firekid began as a solo project of Shoals musician **Dillon Hodges** and is now a duo that includes accomplished musician **Heidi Feek**. The

combination has resulted in an expansion of the band's genre-blending take on Americana.

This marks Firekid's first live stage show in two years, and it's a meaningful homecoming for the band. "I was beginning to think we might never get to play shows again, but when the opportunity came along to play a local show at The Ritz, we couldn't say no," said Hodges. "It's the perfect size venue for an intimate experience with this album."

For more information, visit [tennesseevalleyarts.org](http://tennesseevalleyarts.org) or call 256-383-0533.

**Courier Journal**

**Personnel**

**EDITOR & PUBLISHER**  
Thomas V. Magazzu

**ADVERTISING EXECUTIVES**  
Sadonna B. Magazzu  
Judy Cox  
Gregg Scott  
Heather Ridinger

**GRAPHIC COORDINATORS**  
Russell Roden  
Andrea L. Gray  
Gwyn Jones

**OFFICE STAFF/CLASSIFIED**  
Janie Brasfield

**CIRCULATION**  
Steve Pope

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

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**DEADLINES:** Issues Published Every Wednesday  
INSERTS - 5 pm Thursday  
DISPLAY ADS - 5 pm Thursday  
CLASSIFIED ADS - 5 pm Friday unless otherwise specified

**Affinity**  
HOSPICE AND PALLIATIVE CARE

**Blinders**

Traveling on Highway 43 in Lawrenceburg, Tennessee will usually provide the scene of Amish-driven buggies or wagons. Beautiful horses strain and flex their muscled bodies, keeping stride with the flow of traffic. The massive might of these animals is necessary for the transport of Amish cargo. But there is something else of equal importance: Blinders. Blinders keep horses focused. They prevent distraction. They help these graceful animals accomplish their work in transporting goods.

Affinity Hospice is focused on transporting excellent hospice care to the terminally ill. Our "blinders" allows us to focus on providing outstanding physical, emotional, psychological, and spiritual care for our patients. Don't allow anything to distract you from calling the hospice provider that wears "blinders." Call us today for the spectacular service your loved one deserves.

-Howell Bigham, 256-702-7500

Serving All of North Alabama  
540 Hughes Rd, Suite 12, Madison, AL 35758, 256-772-8108  
887 Cox Creek Parkway, Florence, AL 35630, 256-314-2544  
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Check us out on



**WE BUY JUNK CARS, TRUCKS, VANS, TRACTORS AND FARM EQUIPMENT**, with or without a title. 256-394-1984

**DRYWALL REPAIR:** If you need a hole or crack in your drywall repaired call 256-648-7561

**PROM DRESSES, INCLUDES PAGEANT DRESSES.** Large selection, consignment 256-757-2014. Greenhill area

**WE BUY JUNK CARS,** Trucks, or Vans with or without titles. Call Joel 256-303-7609.

**UPGRADE THE VALUE OF 2 CEMETERY LOTS FOR** sale at Tri Cities Memorial Gardens, lot 38D - 1 & 2. Ever Lasting Life. \$1,800 for both. Great location! Free Estimates, 256-366-0966. 256-710-2085.

**1969 - 28 FT.** Airstream Travel Trailer  
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**LOOK FOR THE SMS** Code on automotive listings. Text the SMS CODE to 27414 \*Msg & Data Rates May Apply: Ts & Cs and Privacy Policy: http://auto-conx.com/terms

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**CRAFTSMAN RIDING MOWER \$250** text for info 256-738-7060

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**BELGIN/BORDER COLLIE PUPS,** all Shots up to date, vet checked, very attentive and alert, \$150, 256-810-7120

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457982-1  
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**TWO MADAME ALEXANDER** bride & groom cake toppers, in boxes \$150. 256-350-2586

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**CKC SHIH-TZU PUPPIES.** 7 weeks old. 2 males, 2 females. 256-975-4272


**2PC. WOOD DESK \$200;** Kimball organ w/bench \$100, 256-974-0496.

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**FORD: 500, 2006, \$7,200.** Loaded, with very low miles, 46,500 miles, needs new tires 931-332-3081

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**BUY HERE PAY HERE CARS**

**HOURS: Mon.-Fri. 8am-5:30 pm & Sat. 8am-1pm • After Hours by Appointment**

**DOWN PAYMENTS \$900-\$3,000**

<b>2009 Nissan Rogue</b>  <b>\$86/week</b>	<b>2010 Mazda 6</b>  <b>\$91/week</b>	<b>2013 Toyota Camry</b>  <b>\$87/week</b>
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Limited quantities. Sorry no rain checks.  
While supplies last.

**Prices Good  
Feb. 23-Mar. 1, 2022**

**Whole Boneless Pork Loins**  
Sold As Whole - Slicing Not Available



**\$1.79**  
Lb.

Certified Angus Beef  
**Sirloin Tip Roast**



**\$4.49**  
Lb.

Frozen Party Pack  
**Chicken Wings**



**\$13.99**  
Each

Bar S Bun Length Or Classic  
**Jumbo Franks**



**2/\$3**  
16 Oz.

**Alot of Pick  
5 Items to  
Choose From!**

Bar S Regular Or Thick  
**Bologna**



**\$1.79**  
1 Lb.

Bar S Family Pack  
**Corn Dogs**



**\$4.99**  
2.34 Lbs.

Bar S Assorted  
**Smoked Sausage**



**\$5.79**  
2.5 Lbs.

Flanders TVP  
**Beef Patties**



**\$8.99**  
4 Lbs.

Heniz  
**Ketchup**  
38 Oz.



**\$2.99**

General Mills Cereal  
**Trix 10.7 Oz.,  
Cheerios 8.9 oz., Lucky  
Charms 10.5 oz. or Reece's  
Puffs 11.5 oz.**



**\$2.49**

Country Bob's  
**All Purpose  
Sauce 13 oz. Or  
Seasoning Salt 8 oz.**



**\$2.49**

Crisco Or Wesson Oils  
**Vegetable Or  
Canola 48 oz.**



**\$3.29**

Hunt's  
**Ketchup**  
20 Oz.

Nunn Better  
**Wild Bird  
Feed** 2 Lbs.

**99¢** | **89¢**

Select Knorr Chicken Or Broccoli &  
Cheese **Rice Or** Chicken Or  
Alfredo **Pasta Sides** 4-5.7 Oz.



**99¢**

Frito Lay  
**Lay's Potato Chips**  
7.75 Oz. **Cheetos** 7.5-8.5 Oz.  
Or **Fritos** 7-9.25 Oz.



**\$3.49**

Frito Lay  
**Doritos**  
10.5 Oz.



**\$2.99**

Coke  
**Products**  
6 Pk. 1/2 Liters



**3/\$10**

Coke  
**Products**  
12 Pk. 12 Oz. Cans



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**3/\$12**

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Fresh  
**Blackberries**



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6 Oz.

Fugi Or  
Granny Smith  
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**\$1.29**  
Lb.

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**Potatoes**



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Fresh Express  
**Veggie  
Lover's** 11 oz. Or  
**Leafy Green  
Romaine** 9 Oz.



**2/\$6**

Yellow  
**Onions**



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3 Lb. Bag

**GUITAR LESSONS**

Including Bass, Banjo, Mandolin & Dobro. Private FaceTime lessons with Layne Golden - who's former students include, from "THE VOICE" Luke Wade, and Levi Watkins. Layne has played lead guitar for the likes of Harry Connick Jr., Doug Stone and Restless Heart. Call 254-459-1306 Get Started Today!

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Room Additions, Sunrooms, All Flooring, Painting, Interior, Exterior, Windows & Doors, Drywall Finishing, Re-finishing, Hanging, Kitchens, Bathrooms, Vinyl Siding, Porches, Ceramic Tile, etc. Senior Citizen Discounts 256-314-6717, 256-349-3703 or 256-291-6603 Owner Corey Whitlock, Licensed & Bonded.

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**FORD: F-150, 2010, \$18,000.** 4X4, 106,000 miles, Super Crew Lariat, Great shape! 256-766-1040

**SEWING MACHINE REPAIR,** MOST makes & models. Free estimates. Ken's Sewing Center, 256-381-0161.

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All our packages come with local channels, a Smart HD DVR included, free standard professional installation and free premium channels for 3 months.

All offers require credit qualification, 2-year commitment with early termination fee and eAutoPay. Prices include Hopper Duo for qualifying customers. Hopper, Hopper w/Sling or Hopper 3 \$5/mo. more. Upfront fees may apply based on credit qualification. Fees apply for additional TVs: Hopper \$15/mo., Joey \$5/mo., Super Joey \$10/mo. After 3 mos., you will be billed \$30/mo. for premium channels unless you call or go online to cancel.

**Sign up for DISH today and get a Nest Wifi router on us!**

Replaces your existing router to provide a reliably strong signal<sup>1</sup> to help you get the most out of your connected devices.

**Mention code CONNECTED to get this exclusive offer.**

<sup>1</sup>Home size, materials and layout can affect how Wi-Fi signals travel. Larger homes or homes with thicker walls or long, narrow layouts may need extra Wifi points for full coverage. Strength and speed of signal will depend on your internet provider. Nest Wifi is a trademark of Google, LLC.



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Offer for new and qualifying former customers only. Important Terms and Conditions:

**Qualification:** Advertised price requires credit qualification and eAutoPay. Upfront activation and/or receiver upgrade fees may apply based on credit qualification. **Offer ends 4/13/22. 2-year commitment:** Early termination fee of \$20/mo. remaining applies if you cancel early. **Included in 2-year price guarantee at \$69.99 advertised price:** America's Top 120 programming package, local channels, HD service fees and Hopper Duo Smart DVR for 1 TV. **Available with 2-year price guarantee for additional cost:** Programming package upgrades (\$84.99 for AT120+, \$94.99 for AT200, \$104.99 for AT250), monthly fees for upgraded or additional receivers (\$5-\$7 per additional TV, receivers with additional functionality may be \$10-\$15). **NOT included in 2-year price guarantee or advertised price (and subject to change):** Taxes & surcharges, add-on programming (including premium channels), DISH Protect and transactional fees. **Premium Channels:** 3 Mos. Free: After 3 mos., you will be billed \$30/mo. for Showtime, Starz and DISH Movie Pack unless you call to cancel. **Remote:** The DISH Voice Remote with Google Assistant requires internet-connected Hopper, Joey or Wally device. Customer must press Voice Remote button to activate feature. Google Assistant Smart Home features require Google account and compatible devices. Google is a trademark of Google LLC. **Other:** All packages, programming, features and functionality and all prices and fees not included in price guarantee are subject to change without notice. After 6 mos., if selected, you will be billed \$9.99/mo. for DISH Protect Silver unless you call to cancel. After 2 years, then-current everyday prices for all services apply. For business customers, additional monthly fees may apply. Free standard professional installation only. For business customers, additional monthly fees may apply. Free standard professional installation only. All offers require credit qualification, 2-year commitment with early termination fee and eAutoPay. © 2022 DISH Network L.L.C. All rights reserved.

PREM\_656618

## Prone ...

Continued from Page 1

is the only radiation therapy center in north Alabama to offer prone breast radiation therapy. Prone breast radiation therapy is a unique approach to treating breast cancer. Radiation is administered on a specially designed breast board to help a woman lie comfortably in the prone position – typically on the stomach, with the breast hanging away from the body.

In this position, radiation beams can be delivered within a few millimeters of precision, allowing the physician to protect surrounding tissue and nearby organs like the heart and lungs. This lowers the risks for immediate side effects and for future complications like heart disease.

The amount of radiation delivered in the prone position is the same as standard supine treatments. The patient is simply in a different position, avoiding radiation exposure to major internal organs. Most studies show that when comparing radiation treatments in the prone position versus supine position, there is lower radiation exposure to both the lungs and heart.

"The heart is especially vulnerable to damage when the left breast is treated," said Radiation Oncologist, Dr. Vic Liengswangwong at North Alabama Cancer Center at NAMC. "Placing patients in the prone position allows us to limit radiation exposure to the heart and other vital organs. We are so excited to be the first to offer this treatment to the North Alabama community."

North Alabama Cancer Center at NAMC is equipped with a skilled team trained in this innovative technique, continuing the tradition of offering patients in the Shoals community the full range of advanced care and treatment options.

**GUNSMITHING**  
Cerakote, Refurbishing, Trigger Work, etc.



**Shotglass Guns Inc.**  
Just off Cloverdale Rd., Behind Bama Pools  
256-349-5051

446826-1

# EMPLOYMENT Opportunities

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 Hiring Short Haul & Regional OTR CDL A Drivers  
 Good Home Time • Sign On Bonus  
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462539-1  
E.O.E.



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**Universal Banker (Shoals Area)**  
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Equal Opportunity Employer

463759-1

**Part-Time CUSTOMER SERVICE**

Enjoy the opportunity to expand your professional abilities by pairing sales skills with your professional verbal and written communication skills to assist our customers with their advertising campaigns.

The Decatur Daily has an immediate part-time opening within our inside classified sales team located in Decatur.

**Key Responsibilities:**

- Work as a partner to help clients reach their goals, owning the entire sales process from start to finish.

**Knowledge, Skills, Abilities:**

- Ability to prospect new business via cold calling and other prospecting techniques
- Highly motivated, self-starting individual with initiative and drive to succeed
- Strong verbal and written communication skills
- Organized with an attention for detail
- Computer and software experience with MS Office programs including Excel, PowerPoint, and Word

To apply or to learn more contact:

**Sales Director - Mr. Baretta Taylor**  
[baretta.taylor@decaturdaily.com](mailto:baretta.taylor@decaturdaily.com)

Equal Opportunity Employer Minorities/Women/Protected Veterans/Disabled

Seeking  
**ELECTRICAL PROJECT MANAGER**  
 Please email resume to [am.electric@hotmail.com](mailto:am.electric@hotmail.com)

**PASTURE SMOOTHING:** Appx. 100 acres of pasture needs to be smoothed with tractor and disk in Littleville area. Call 256-627-1262

**GENERAL LABOR**

**Duties Include:**

- Wash + fuel equipment
- Run errands
- Use of a chain saw
- Asst. in Mechanic's shop
- Other duties required

~BCBS Insurance  
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No telephone calls. No hand delivered or faxed cover letters, resumes or other information will be accepted at Authority offices.

**Applicant review will begin on Tuesday, March 8, 2022.**

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463844-1

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 has immediate opening for  
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**TO APPLY (External Applicants):**

- Go to [www.graphicpkg.com/careers/](http://www.graphicpkg.com/careers/)
- Click on Careers Tab
- Search by Lawrenceburg, TN. Click on **Production Scheduler/Planner Job 15979-159**
- Click Apply Now at bottom of Job Posting

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463099-1

**Lawrenceburg Graphic Packaging**  
 has immediate openings for  
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These openings will be 12-hour night shift, 7pm-7am.  
**Entry Level Starting Wage is \$17.57/hr.**  
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 \*Wages above do not include shift differential of \$1.13 for 12-hour night shifts.

**TO APPLY:**

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- Click on Graphic Packaging in North America
- Search by State of TN. Click on **Entry Level Production & Forklift**
- Click Apply Now at top of Job Posting

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- Medical, Dental and Vision Benefits
- 401K-GPI matches of 100% tiered to 50%
- Wellness program for employees enrolled in medical benefits
- Various optional insurance (Home, Accident, Critical Illness, Life)
- Generous Vacation Package
- 11 Paid Holidays Per Year



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458090-1



## Commentary

### Long-Time Writer Showed Insight

**W**e were saddened to read about the recent passing of Rogersville resident, Jimmy Wayne Cosby. His memorial service was February 18. He was 86. Regular readers may recall that name since he was a regular contributor of letters to the editor for many years.

I have access to my email history as far back as 2007. Cosby's letters date back at least that far. I find well over 100.

Cosby didn't worry with gossip and hearsay, nor did he write to fill time. When he wrote, Cosby had something to say. His letters were always concise, well-researched, reflected a love of country, and were respectfully pointed when need be. Cosby saw the corrosive elements of society closing in, and he was particularly concerned with eroding freedoms and abuse of power.

We spoke on the phone only a few times, and I only recall seeing him in person once. We corresponded primarily by email.

After several years of referring to him as Mr. Cosby or Jimmy Wayne through email, he said,

**See COSBY... on Page 28**

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

February 23, 2022

## Happening THIS WEEK

### Spiritual Bulwark

Lectures Will Bolster Strength and Support

TUSCUMBIA—Are you ready to be challenged spiritually and see some Old Testament books come to life with real, practical application for everyday living?

Valdosta Church of Christ in Tuscumbia, is hosting a three-day lecture series February 25-27 from the books of Ezra, Nehemiah, and Esther that will motivate us all to greater heights. The *Bulwark Lectureship* will include 28 lectures, each one handpicked to address the current times we are living in during the pandemic.

"This lecture series is bursting with Bible-filled instruction and guidance that will build us up and strengthen us in the knowledge of God's will,"

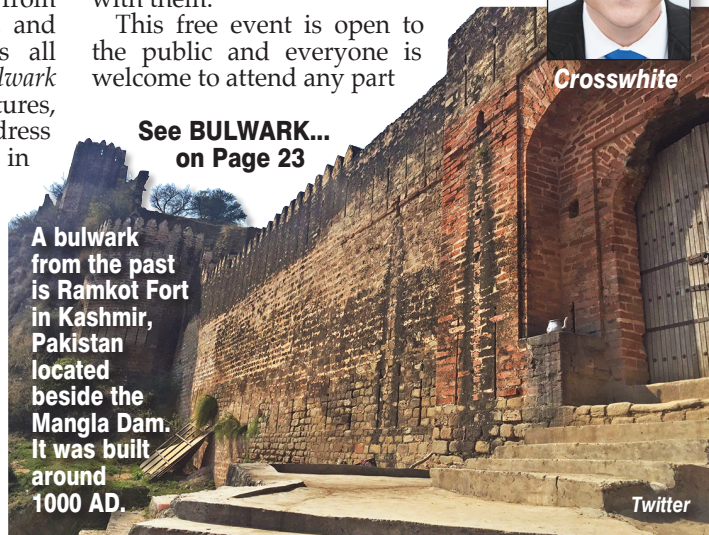
**The Bulwark Lectureships**  
February 25-27  
Valdosta Church of Christ  
Tuscumbia

according to Adam Evans, the pulpit minister with the Valdosta congregation. "We are diving into these three Old Testament books to help grow our faith and understanding of the history of God's people and His interaction with them."

This free event is open to the public and everyone is welcome to attend any part

**See BULWARK... on Page 23**

A bulwark from the past is Ramkot Fort in Kashmir, Pakistan located beside the Mangla Dam. It was built around 1000 AD.



Twitter



**Evans**



**Crosswhite**

**BLACK HISTORY VIBES** - The University of North Alabama and the Entertainment Industry department present Black History Vibes - a jazz fusion tribute to Jimi Hendrix on Thursday, February 24, 7-9pm at The Mane Room, 310 N. Pine St., Florence.

**THE ALABAMA FORESTRY COMMISSION** offices in Colbert and Lauderdale will have a tree giveaway on Friday, February 25 from 8am-2pm at the Lauderdale County forestry office in located at 1212 Waterloo Rd (by Wildwood Park). There will be a wildlife variety of trees as well as a variety of native trees and shrubs. For further information, contact Johnnie Everitt at 256-248-5204.

**A FREE BASEBALL CLINIC** sponsored by Colbert Heights Dixie Youth takes place Saturday, February 26 from 9am-12pm at Colbert Heights Elementary School, 1551 Sunset Dr., in Tuscumbia.

**FREE CLOTHES/SHOES** Giveaway for low income families takes place Saturday, February 26 from 9am-3pm at Nitrate City Church of the Nazarene, 1295 Georgia Ave in Muscle Shoals.



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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.

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• e-mail: [editor@courierjournal.net](mailto:editor@courierjournal.net)  
• FAX- 256-760-9618

### Harming this Country

Editor:

Barely one year into his presidency, Joe Biden is forced to abandon two U.S. embassies under duress.

Which country is next? Are we soon to see more planes taking off, feverishly scrapping anti-missile chaff from their underbellies? Cowardice breeds contempt from the tyrants of earth.

President Trump was bombastic and egotistical, but he had sound international policies. Pollyannish liberals think this is a Utopia. Biden's own peers dismissed him as a bungling buffoon for over 40 years. Now, much of the world agrees.

I can only imagine the trepidation Taiwan feels these days and how

emboldened North Korea and Iran have become. I wish the liberal media would quit harming their own country by propping up this administration.

I don't think I'm alone with this view.

**Wayne South**  
Florence

### The Rules Violations

Editor:

A game is defined by its rules. If it has no rules it is not a game. The rules define what is allowed and what is not. This applies if it's a card game, a chess game, or a game of sports.

So if you have a game or sport that specifically bans a certain thing,

such as an illegal drug, then a certain penalty must be enforced, unless it's the Olympics. Apparently what the Olympics Committee is saying is that if you are a Russian and expected to win your event the rules that apply to everyone else do not apply to you. It's really simple. If you test positive, you don't compete because it's no longer a level playing field. No need to go to other sources to justify getting around the rules. The Olympics should enforce its rules.

I believe we should have pulled out of the games to show them we were not going to put up with this. I know this would hurt our athletes, but sometimes you have to go by what will accomplish the greater good.

**Barry Lee**  
Rogersville

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The Utilities Board City of Muscle Shoals Water & Wastewater Department will accept sealed bids on the following vehicle until **3:30pm on March 16, 2022.**

The vehicle listed may be inspected at the office located at 2001 Wildwood St., Muscle Shoals  
This item will be **SOLD AS IS.**

**2013 Ford F250 Super Cab Pick Up**  
**White Exterior**  
**1FD7X2A60DEA99576**

The Utilities Board City of Muscle Shoals Water & Wastewater Department reserves the right to reject any or all bids, to waive any informality in any bid, and to accept any bid considered being advantageous to the owner.

## Shoals Primary Care

# Dr. Paul Morris

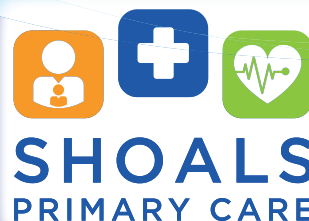
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**Cat & Kids**  
*by Cathy Turner*

**Boys!**

Jericho Joy is almost three years old, and of late, he has reminded me of all that is good and awesome about having a little boy in your life. For me, he has brought back fond memories of his uncles when they were little. Jericho has made me remember the power, passion and preciousness that is boy.

Recently Jericho had on a pullover with a uni-pocket, you know, the one pocket that both hands can go into through opposite sides. His pants were filthy. He was down on his knees and that one pullover pocket was full of dusty white rocks. When his dad told him to empty his pocket, he did. It took a minute because it was stuffed, and the rocks were all sizes. The next thing I saw was a two-year-old Jericho smiling upward at us with white dirt eyebrows where he at wiped his face. Oh boy! Oh joy! Not too long after that in a video I saw a rainbow Jericho, because he evidently had rolled himself in sidewalk chalk. Even his feet wear striped! Beautiful boy and that smile! He is definitely the boy who will find the only puddle in a dry field! And be ready for splashing and singing in the bathtub! I just love him!

Seeing this little boy makes me think of many boy stories, but there's one that my husband likes to tell about a popping toy, you know, the toy with the long handle that has

the dome at the bottom with the popping balls. Our firstborn, a girl, played with that toy so much, making "Pop Pop Pop!" racket all through the house. We saved that toy for our secondborn, a boy. He pushed that toy for about ten seconds, one round of "Pop Pop!", then he picked it up, turned it upside down, and started bawling everything in our den. To him that was what it was made for! All boy!

Our Jericho loves building and tearing down. Even better he loves tearing down what his sister builds! Bless us girls who have a brother next to us in birth order. I am still afraid of rubber bands! My brother made everything a weapon – towels, sticks, pencils, everything! He did have a BB gun and some slingshots. We would go on squirrel and rabbit hunts. I mean a boy's got to hunt, even if he can't afford a real gun. I loved hunting and playing with my brother. Truly most of the time we would get along just great, but sometimes I would get tackled just because I walked through the room. Boys!

In my growing up house, we couldn't keep a decent screen door. Some chased boy would always push his hand through the screen door trying to get out of the house fast or my brother would kick the bottom screen out because that was easiest way to open

the door. In my husband's growing up house, all the interior door frame tops were either dirty, dented or gone because six brothers would always jump and tap the frames like basketball backboards. Wrecking crews!

Boys can be rough on everything and everybody, but as they grow up, all that strengthening comes out in knowledge, skills and protection. As adults, they fix the things they took apart, and deeply hug the sisters they teased and care so sincerely for the mothers they worried. My sons consider my health and happiness. I watched my brother care for my mother in her decline – lifting her, carrying her, praying with her. Sons protect a mama's heart.

I watch Jericho now, and I revel in his boy-ness and his smile. What a blessing his mom has coming, in his future love and sweetness. Boy joy! Boys to men has been such a blessing for our family. Grateful.

*Email comments or suggestions to CatnKids1@gmail.com*

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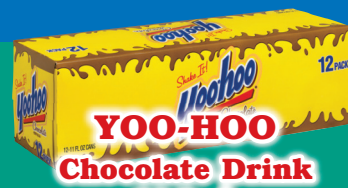
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# ASK THE ATTORNEY



**Thomas McCutcheon**

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

## PASSENGERS AND GUESTS IN VEHICLES

Persons riding in motor vehicles are classified in the statutes and causes as either guests or passengers and are owed differing duties depending on whether they are guests or passengers. The difference is that guests are usually riding for free while passengers are being transported by a common carrier, such as a taxi or bus, for a fee or fare.

The duties owed by drivers or operators of motor vehicles to their social or other nonpaying guests who are passengers are governed by the guest statute.

The guest statute provides that the driver of a vehicle only owes a guest the duty to not willfully or wantonly injure the guest. However, the guest statute is in derogation of the common law, and as such, it should be strictly construed.

The relationship between the host and the guest is consensual in nature. Therefore, protests by a guest to the driver about the driver's operation of the vehicles may vitiate that consent and change his status to that of a passenger. Whether children under 14 years of age subject to the guest statute is to be decided by the jury based upon the individual child's capacity to consent.

Basically, if you pay for the ride or are doing something to benefit the driver you are a passenger and may sue. If the driver is reckless, you are a passenger and may sue.

Where a person is a guest and seeks damages from the driver's underinsured motorist insurance carrier after a single vehicle accident, the guest statute controls the ability of the guest to recover against the insurer. *Buckle up, drive safely, and as always, your referrals are appreciated!* 256-764-0112



Please send the questions to: "Ask the Attorney," P. O. Box 38, Florence, Alabama 35631 or visit our website at: [www.mhatty.com](http://www.mhatty.com)

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

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## Post-COVID Care Clinic

Following Covid-19 infection, many people are experiencing "long Covid" or long-term symptoms like exhaustion, shortness of breath, headaches, joint pains, chest pains, depression, anxiety and many more.

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**DATES & TIMES**

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Mon. thru Fri.  
Mar 7 - 11 10 - 6

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Spring/Summer Sale

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# ON YOUR DEBT

## How Do I Know If I Need To File For Bankruptcy Or Not?



**B. Grant McNutt**  
*Managing Attorney*

Take an honest look at your current situation. Write down all of your living expenses such as rent, food, clothing, medicine, insurance premiums, utility bills, vehicle related expenses (such as maintenance and gas), recreation, and all of your other ongoing monthly living expenses. Then, write down all of your monthly debt payments each month such as your mortgage payments, car notes, credit card bills, and other installment payments on your debt. With your current income, are you able to timely pay your living expenses and debts each month? Or, are you going into the hole each month and "robbing Peter to pay Paul?"

If you are "robbing Peter to pay Paul", is this likely to be a temporary situation? For example, have you (or your spouse) lost a job recently or had some other loss of income? If so, how quickly do you think you might be able to replace that lost income? Can you trim expenses in some way to offset the loss in income? Is your trouble due to an unexpected increase in your expenses? Do you have enough savings or other resources to offset the lost income or cover the unexpected expense? If so, it may be best to use those resources to get you through the temporary crisis.

Be very careful about borrowing more money to address your situation though. For example, if you are a homeowner, you may think it a good idea to borrow against the equity in your home to pay off credit card debts. This may sound good because the interest rate on a home equity loan will almost certainly be substantially lower than credit card interest resulting in big savings to you. But by doing this, you convert credit card debt into a mortgage debt. If your situation continues to improve, this is not likely to be a concern. However, if your situation does not improve, you are worse off than you would have been had you avoided the home equity loan in the first place. Why? Because the mortgage debt you created is secured by collateral, i.e., your home. The credit card debt you paid off was general unsecured debt.


General unsecured debt is the easiest type of debt to adjust or eliminate altogether should you need to file a Chapter 7 bankruptcy or a Chapter 13 debt consolidation case.


If it looks like your situation might be more than a temporary situation or if you do not have sufficient resources to get you through, it's time to consult with us. Don't wait until something bad happens or is just about to happen. Delay in these situations usually means fewer options and possible loss of property. We are experienced debt relief attorneys and we will review all of your options with you and help you determine if you really need to seek legal debt relief in the form of a Chapter 7 or Chapter 13 case. Sometimes, there are other options available to you to avoid filing a formal debt relief case and these options can be discussed as well. Our attorneys will meet with you free of charge to assess your situation and discuss all of your options with you. After that consultation, you can decide which course of action, if any, you wish to take. If you have questions or concerns in this area, I invite you to contact our office.

### Bond & Botes Helps People Struggling with Debt

We are local and offer a free confidential face to face consultation with an experienced attorney. We also offer free consultations from the comfort and safety of your own home or office by phone and/or video if you so choose. Let us solve your financial problems. There is no obligation, and that means no downside to gathering the information you need to make good decisions about how to break the cycle of debt stress and move forward. We can answer all your questions regarding Chapter 7 Bankruptcy, Chapter 13 Bankruptcy, stopping a foreclosure or wage garnishment, avoiding liens, stopping lawsuits, discharging medical debt, personal loans, payday loans, credit card debt, etc. We can alleviate your stress! We want to help and we can help you!

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# Notes...

Continued from page 4

**"Charlotte's Web"** This performance, directed by Laura Connolly and Andrew Maples, will be on Saturday, March 5, at 2pm at The Ritz Theatre, 111 W. Third St, Sheffield Tickets are only \$6 each and are available at <https://tennesseevalleyarts.ticketspice.com/charlottes...>

Enjoy E.B. White's classic children's tale performed live on stage, in this adaptation by Joseph Robinette. All the

enchanting characters of "Charlotte's Web" are here: Wilbur, the irresistible young pig who desperately wants to avoid the butcher; Fern, a girl who understands what animals say to each other; Templeton, the gluttonous rat who can occasionally be talked into a good deed; the Zuckerman family; the Arables; and, most of all, the extraordinary spider, Charlotte, who proves to be "a true friend and a good writer." Determined to save Wilbur, Charlotte begins her campaign with the "miracle" of her web in which she writes, "Some pig." This is a beautiful, knowing play about friendship that will give the audience an experience of enchantment.

**CLOTHES GIVE AWAY, Adults, Teens and Children - Thursday, March 3** from 8-10am at the Care Center, First Baptist Church in Killen

**March Hike + First Aid - Basic first aid knowledge can go a long way when exploring the outdoors. Learn the need-to-know info before hitting the trails!**

From 9-11am on Saturday, March 5 at TVA Muscle Shoals Trails complex, 73 Thunder Road, Muscle Shoals, we'll be covering the basics of Wilderness First Aid and teaching you valuable skills when exploring the outdoors. The workshop portion will take place in the parking lot of the trail entrance. Following the workshop, we'll hit the trails from 11am-12:30pm.

This is a donation based workshop + hike and is limited in the number of available spots. Reserve yours today and develop the skills you need to be prepared.

For more info: [leagueofoutdoorwomen@gmail.com](mailto:leagueofoutdoorwomen@gmail.com)  
Sponsored by League of Outdoor Women.

**The Lauderdale County Sports Hall of Fame** has announced the 2022 class. This years inductees will include Elmo Alexander, Cary Williams, Daniel Creel, Daniel Jackson, James Barksdale, Marcus Bodie, Emily Mason Stewart, Jay Stejskal, Troy Pettus, and Amanda Thompson Hunt.

The banquet takes place Saturday, March 12 at the Florence Conference Center at 6:30pm and tickets are \$35 each. Tickets are available at area schools or by calling Dennis Hargett at 256-762-9056 or Steve Harrison at 256-810-3460.

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See NOTES... page 27

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Management reserves the right to withdraw any unit from sale.

Online auction from 2/16 until 2/23 at <http://www.storageauctions.com>

NAME	STORED ITEMS
Chiquita Owens	Furniture, misc items
Chad Murray	Washing machine, tent, misc items

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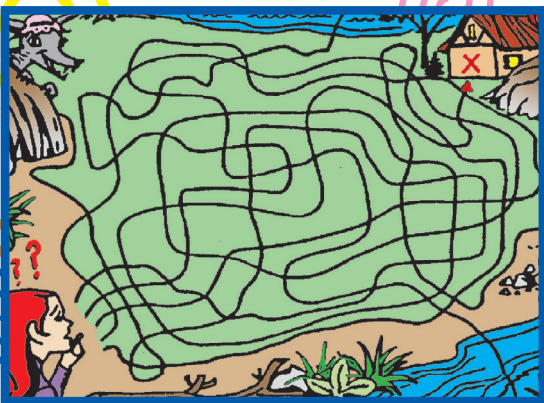
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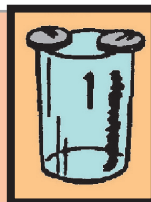
No representation is made that the quality of the dental services to be performed is greater than the quality of dental services performed by other dentists.



**HOMING IN!** Which path leads to Grandma's house? Pick one and see where it goes. Then, if necessary, try another.

**SIGN ON!** See how quickly you can think of five words or more containing the word "sign." One such word, for example, is "design." Take it from there, if you can, with four more.

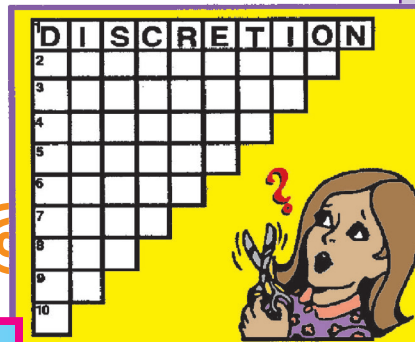
**COIN WRAP!** Balance two coins atop the rim of a glass (see figure 1, at right). Challenge someone to remove the coins in unison, without having them fall into the glass or drop to the table ... using just one hand.



**Junior Whirl**

by Hal Kaufman

Answers On Page 30



**Discretion Is Used In This Word Test**

STARTING with the word DISCRETION (see left), remove a letter and rearrange those that remain, to form a new word in each step.

Definitions:

1. DISCRETION (in place).
2. North, south, east or west, for example.
3. The Monroe —.
4. Happened to see.
5. Public sign.
6. Builder-upper potion.
7. Involved with.
8. Large amount.
9. Opposite of yes.
10. Irish surname letter.

Remember, a letter is dropped and those remaining are rearranged in each step.

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**ORIGINAL PAINTING BY LOCAL** Starving Artist, 12"x9" abstract, unframed \$75. 256-882-0173.

## When We See Christ

After the resurrection of Christ: **John 20:20** "And when he had so said, he shewed unto them *his* hands and his side. Then were the disciples glad, when they saw the Lord." For a long time now I have been praying to, looking for, preaching about, witnessing for, the Lord Jesus Christ. Man, what a joy it will be when I finally get to lay my eyes on the one who suffered my death and hell, paid for all my sins, and saved my soul the day I trusted Him. For me, death has no sting, grave has no victory. As the song goes: (When we see Christ) "life's day will soon be o'er, all trials forever past, we'll cross the great divide, to glory safe at last; we'll share the joys of heaven, a harp a home a crown, the tempter will be banished, we'll lay our burden down." "It will be worth it all when we see Jesus, our trials will seem so small, when we see Christ, one glimpse of his dear face, all sorrow will erase, so bravely run the race, till we see Christ."

What a future for the born-again, saved, child of God. Now that's something to look forward to and get excited about. **1 Corinthians 2:9** "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." **Philippians 3:21** "Who shall change our vile body, that it may be fashioned like unto his glorious body, according to the working whereby he is able even to subdue all things unto himself." **1 John 3:2** "Beloved, now are we the sons of God, and it doth not yet appear what we shall be: but we know that, when he shall appear, we shall be like him; for we shall see him as he is." **1 Corinthians 15:53** "For this corruptible must put on incorruption, and this mortal *must* put on immortality." If you have a future better than this, let me know. I want it. Ready or not, Jesus is coming.

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Last week's winner is **Lyn Gatlin** of Florence who correctly guessed "People's Trust Bank in North Florence"

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

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## Athletic SUPPORT

by Eli Cranor



### "I won't watch the Olympics"

*Dear Athletic Support: Just the other night, I had my whole family gathered around the TV in the living room, ready to watch the Opening Ceremony of the Olympics. Ten minutes later, the festivities had begun, but I'd already changed the channel. There were just too many political stances I didn't agree with. Russia. China. All that red. I didn't want my kids seeing it. I didn't want to see it! Honestly, I was surprised our country even participated in these games. I know they protested and boycotted early on, but in the end, they were right out there with the rest of them. I just don't get it. Feels like we sold our soul for a shiny medal, which, from what I've heard, we haven't won too many of this time around.*

— Disappointed

**Dear Disappointed:** Let me begin by stating that my wife and I turned off the news somewhere at the end of 2020, and we've yet to turn it back on again. As a result, I'm not of much use when it comes to current politics, or the Olympics, but I do have some thoughts on your question. As dire as the current political problems may seem, I'd be willing to bet that past Olympics have been held during trying times as well. Times when America was at odds with some of the other countries we were competing against. Yet, the games went on, and people tuned in to cheer on the red,

white, and blue. Sport, on a surface level, isn't much more than physics on full display. But what really makes athletics special is when they transcend the physical world. We don't watch college football for the action. Far from it. The average Division 1 broadcast takes nearly three hours to watch, while only providing around ten minutes of on-the-field action. That comes out to more than two hours of replays, timeouts, and Dr. Pepper commercials. So, why do we watch? It's not for the touchdowns and tackles, the X's and O's. I can promise you that. It's because those boys out on the field represent us, our home state, the same way the Olympic athletes represent our country. And when we cheer for them, we cheer as one.

With a country that's polarized like never before, we need something to bring us together. And nothing brings people together faster than sports. Maybe that's the angle you've been looking for. Maybe you could grab some popcorn, get the kids back on the couch, and root for the home team as they take on China and Russia. Who knows, the winter games might be your chance to have a deep, meaningful discussion with your children about world politics. Then again, that might send them running from your living room faster than a Dutch speedskater.



Eli Cranor is a former professional quarterback and coach turned award-winning author. His debut novel, "Don't Know Tough," is available for pre-order wherever books are sold. Send questions for "Athletic Support" to [eli.cranor@gmail.com](mailto:eli.cranor@gmail.com)

\*Discounts provided every day; marked prices reflect general U.S. market value for similar products. No coupons or other discounts may be applied to "Your Price" items.



# Bulwark Lectureship... Continued from Page 12

or all of the series. Valdosta is located at 1119 Old Lee Hwy.

There is a complete schedule published on Page 32 of this issue.

Many have asked where the name "Bulwark" Lectureship derived. Matthew Crosswhite, deacon and lectureship director at Valdosta, noticed it in Psalms. "Bulwark" according to Merriam-Webster, means, a solid wall-like structure raised for defense, a strong support or protection. As a verb, to

fortify or safeguard with a bulwark. It is a Middle English word that has been used less frequently since the 1800s. Therefore, the term "bulwark" in the Bulwark Lectureship is the teachings in the Word of God, the Gospel, that provide the only protection New Testament Christians have against the wiles of the Devil.

The lectureship includes 28 lessons over 3 days from 3 Old Testament books by 27 speakers from 10 different states, including

Kentucky, Tennessee, Mississippi, Alabama, Georgia, Florida, Arkansas, North Carolina, Missouri, and Texas.

Those unable to attend in-person may watch the lessons online: [youtube.com/c/valdostachurchofchrist](https://www.youtube.com/channel/UCvaldostachurchofchrist).

Lunch and supper will be provided each day. For more information, you may visit church's website: [www.valdostacoc.com](http://www.valdostacoc.com).

As an added resource, there will be a book for purchase containing textual verse-by-verse commentary and homiletical portions spread throughout.

"So often, we desire to grow more in the word of God but do not know where to start," Evans added. "In a time when many have become spiritually complacent and stagnant, allowing apathy to take hold, we must rise to the challenge to motivate and call for spiritual renewal and vigor."

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# Soap Opera Preview

**THE BOLD AND THE BEAUTIFUL** Liam played detective on behalf of Brooke and Hope. Ridge

landed at Steffy's house, where he and Taylor shared a kiss. Thomas reluctantly handed Ridge back his phone, which was filled with messages from Brooke. Eric was stunned when a panicked Brooke filled him in on the fallout with Ridge from her New Year's tryst with Deacon. Sheila was ecstatic upon hearing about Ridge and Brooke's split. Sheila's shocking news inspired Deacon to be hopeful of a reunion with the woman he loves. *Wait to See: The romantic chemistry builds between Paris and Carter. Sheila taunts Brooke, who is convinced that her marriage is not over. Steffy, Taylor, Ridge and Thomas rejoice together as a reunited family.*

**DAYS OF OUR LIVES** EJ got a surprising new cellmate. Abigail turned the tables on Kristen. Sarah decided to take action. Steve and Kayla attempted to escape. Jack demanded answers from Gwen. Tony provided a promising lead for Chad. EJ and Clyde had an uneasy reunion. Kayla and Steve were stunned by Sarah's story. Eli returned home, and Lani confided in him about TR. Paulina sought Abe's help to protect Lani. Anna made a pitch to TR. The gloves came off when Rafe and Nicole confronted Ava. Johnny continued to drive

a wedge between Gabi and Jake. Nancy turned to Marlena for advice. Chloe asked Brady for a favor. *Wait to See: Gabi deceives Jake. Tripp shares with Chanel that he's planning to propose to Allie. Nicole resorts to desperate measures to clear Rafe.*

**GENERAL HOSPITAL** Maxie considered her options. Ava and Olivia talked about Leo. Trina and Joss reconnected. Laura set Esme straight. Nikolas visited Spencer at Spring Ridge. Carly and Sonny negotiated. Esme covered by lying. Trina felt ignored. Laura arrived at General Hospital for a meeting, but things didn't go as planned. Sonny drowned his sorrows at Charlie's. Sasha stayed busy with work. Robert was worried. Carly summoned someone to her office. Marshall wondered if he overdid it. Brook Lynn and Chase gathered their strength. Curtis was worried the past could come back to hurt him and Portia. Ava was surprised by what

she heard. Elizabeth was worried something big was going on. Monica wondered what changed for Michael and Willow. *Wait to See: Sam rushes to General Hospital. Carly receives an unexpected guest. Alexis calls to check on Harmony.*

**THE YOUNG AND THE RESTLESS** Phyllis shared some shocking news with Jack. Tessa and Mariah discussed wedding plans. Abby helped Chance make a tough decision. Victor enlisted Nate's help to discredit Ashland. Jack made a confession. Traci gave a stern warning. Michael's investigation confirmed Victor's suspicions. Lily gave Nate sage advice. Billy began a new venture. Victor prepared for battle against Ashland. Jack searched for answers. Adam had a change of heart. *Wait to See: Lily calls a meeting of the minds. Amanda and Imani share a difference of opinion. Jill offers words of wisdom.*

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## Insurance Insights

### Ready To Retire?

Americans are living longer, healthier lives, many baby boomers are pursuing other activities after retirement. If you are planning on retiring, you'll want to make sure you're financially and emotionally ready for this next phase. The steps you take today could have a profound impact on the kind of life you have down the road.

#### Daydream a Little Bit

Think about the kind of life you want down the road. Grab a pen and paper and make a list of everything you're dreaming for the future.

#### Do you have a retirement budget?

Make a list of your basic living expenses. Expenses that will continue with you into retirement and might include housing, taxes and insurances. Add in potential long-term care or other health-related expenses. Finally, add in other miscellaneous expenses that might go up — such as travel, entertainment or maybe that business you want to start.

Be sure to remember that you might have a reduction in expenses as you may no longer be saving for retirement or commuting to work.

#### Will your income last?

Financial experts say you should plan on needing 80% of your pre-retirement gross income. The amount might vary depending on where you live, your health and the lifestyle you wish to sustain. Will that income be enough to fund your fixed expenses along with additional activities? If not, you might want to consider working longer and possibly delaying Social Security benefits.

#### Can you save more right now?

Statistics show that many workers simply haven't saved up enough for retirement. Consider making catch-up contributions to your retirement accounts. Workers age 50 and over can take advantage of catch-up provisions that allow them to save more in retirement accounts.

Try cutting your current household budget by about 10% and put that money in to savings. Learn to live on less now.

#### Review your asset allocation

The mix of assets you have today may no longer be appropriate as you head toward retirement. During retirement you will be living off your resources and not a regular paycheck. You may want to adjust your asset allocation to lower your portfolio risk. To preserve capital, consider moving some money out of stock funds and into bond funds and cash equivalents.

#### What's your Social Security strategy?

Social Security typically replaces about 40% of your income. A key decision you'll need to make as you approach retirement is when to claim Social Security benefits. You can start drawing your retirement benefits at any point from age 62 up to age 70, but your benefits will be higher the longer you delay starting. Helpful tools can be found on the Social Security Administration's website.

#### Do you have a plan to pay for health care?

Health care is a major retirement expense. In 2020, it was projected a retiring 65-year old couple would spend \$295,000 in healthcare expenses during the lifetime of their retirement. That number includes Medicare premiums, copays and deductibles — and the amount goes up every year. And the number doesn't include long-term care expenses.

Making the decision to retire is a big one. You will have a lot to consider. Starting now might help you to live comfortably during retirement and maybe even enjoy some of those dreams.



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

Meet **MOON PIE**. Everyone loves moon pies, right? Imagine coming home every day to the sweetest and wiggliest boy. This amazing dog is super cuddly, and loves to play fetch. Moon Pie is around 2 years old and a little over 40 pounds. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Please call or come by Florence Lauderdale animal services at 256-760-6676.



**AJAXX** is a gorgeous two-year-old lab mix, he is good with other dogs, already neutered and ready to go home with you, available for adoption or rescue. **\$25 ADOPTION FEE** includes vaccinations and spay/neuter surgery! Please come adopt, we are FULL! Can't adopt please sponsor a cat or dog, by paypal ccaca@bellsouth.net or contact us at 256-381-4073 or 5010 Missouri St Tuscumbia, AL 35674. **PLEASE NOTE SPAY/NEUTER SPONSORSHIP.**

**LULU** is a 4 month old lab/pit mix. She suffered an injury that caused her to lose the function of her back legs. Fortunately, the vet believes she will make a full recovery. If you would like to give this special pup a place to recover and a loving home, please fill out the adoption application at Shoalspaws.com.



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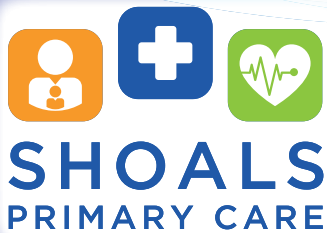


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PLEASE JOIN US FOR A Grand Opening CELEBRATION TBA Florentine Traditions 512 Midland Avenue Muscle Shoals, AL 35661 Door Prizes & Refreshments

Notes...

Continued from page 19

The Shoals Astronomy Club will host a night sky tour Friday, March 4 at LaGrange College Site Park in Leighton. Weather permitting, the roof will roll off the historic LaGrange Observatory at 6pm, and amateur astronomers will curate a night sky tour as darkness falls.

This event is weather-dependent, and will be canceled in case of clouds or rain. Please check the forecast before attending. Masks are required in the observatory. To preserve the darkness, we will gladly escort people to their cars on request. Please leave pets at home.

Questions about this event should be emailed to shoalsastro@gmail.com, or call Eric Geater at 731-431-3742.

Alabama Record Collectors Association proudly presents its 41st Annual Record & CD Show on Friday, March 4 and Saturday, March 5 at the Main Exhibition Hall of Gardendale Civic Center in Gardendale, AL.

Show hours are 2-8pm on Friday and 9am-5pm on Saturday. The public is invited to attend. Regular admission is only \$5 per day. A special \$10 Early-Bird Admission is available on Friday beginning at 11am.

Additions show information is on website at www.alabamarecordcollectors.org or on Facebook at www.facebook.com/AlabamaRecordCollectors. Questions or info requests may be emailed to alabamarecordcollectors@gmail.com.

Directions: Take I-65 to exit 271 Fieldtown Rd, then 0.8 miles East to Main St., turn right and go 0.6 miles. Gardendale Civic Center is on the left at 857 Main Street.

You're invited to the Alabama Policy Institute 2022 Annual Huntsville Event featuring Rightside Radio Host, Phil Williams at Burritt on the Mountain in Huntsville Thursday, March 10. Reception and Hors D'oeuvres at 6pm and program begins at 7pm.

Phil Williams is a retired Colonel in the United States Army, an attorney, an ordained minister, a former State Senator for Etoway County, and the Chief Policy Officer and General Counsel for the Alabama Policy Institute. Now the host of Rightside Radio - live weekdays from 2-5pm on WVNN in Huntsville.

Sponsorships range from Platinum at \$10,000 to Bronze at \$1,500. Individual tickets are \$100 each.

For questions or to RSVP, contact APU's office at 205-870-9900 or meredith@alabamapolicy.org.

The Florence Kiwanis Club's Annual Pancake Days returns for a 70th year Friday, March 11, 6am-7pm and Saturday, March 12, 6am-1pm at the Florence-Lauderdale Coliseum. Advance tickets are \$8. Bundles of 10 or more in advance, \$7 each. At the door, \$10. Children under 12 are \$5 at the door. Advance tickets are available from Florence Kiwanis members or email kiwanisclubflo@gmail.com.

"Funniest Man in America" James Gregory, a veteran comedian known as "funniest man in America," will perform two shows of hilarious stand-up comedy at the Ritz Theatre on Saturday, March 12, at 4:30 and 7:30pm. Tickets are \$35-\$55 and are available now at tennesseevalleyarts.org.

Gregory has been performing stand-up for 40 years, and his PG-rated brand of comedy storytelling has led to regular guest stints on multiple syndicated radio programs and sold-out shows across the country.

United Way is looking for volunteers who can help answer our 2-1-1 line. Training will be provided for volunteers and you can help from the comfort of your own home! Please visit https://www.uwnwa.org/volunteer-opportunities to submit your information!

See NOTES... page 30

Real Estate

BUSINESS OFFICES FOR RENT: Downtown Florence, One upstairs \$500 per month and one downstairs \$600 per month, includes utilities, Call 256-656-3578

FURNISHED GUEST-SUITES NIGHTLY or monthly. One or two bedrooms, all inclusive. Park Place, 256-386-5504.

LOT FOR SALE: PAST Cherokee, across from campground, \$40,000, 256-335-4896

HOME FOR RENT: Florence, 3 bdrm., 1.5 ba., fenced in back yard, \$1,400 per month, \$1,400 deposit, 256-656-3578

RENT TO OWN: COLBERT COUNTY. 3 bdrm., 1 ba., \$65K, 10% down required. 213-884-7944

LOT FOR SALE: OFF Rose Trail past Cherokee, on Spring Valley Lane, \$40,000. Call 256-335-4896

LOOKING FOR LAND WITH A Stream or a Waterfall, Call 256-335-4896

SAINT FLORIAN AREA, HOUSE for rent, 1 bdrm, washer, dryer & stove. 256-443-4349

LAND FOR SALE: 28055 Co. Rd. 14, Florence, AL. 6.20 Acres. Great place to build, close to all cities, Septic, power, water, \$90K, Call 256-648-7671, Text or leave a message.

FRANKLIN CO FIVE ACRES of Waterfront Property on Cedar Lake. Majestic View, beautiful sunsets, abundance of wildlife, gentle slope, choice of layout with up to 481 feet of water frontage \$139, 900. Located two miles off Hwy. 24 (Corridor V). For more information call 256-436-8330.

GRESHAM HILLS APARTMENTS 200 Gresham Hills Court Florence Behind Mars Hill School off Cox Creek Parkway ACCEPTING APPLICATIONS Seniors 62 and Over 1 Bedroom Rent based on income 256-767-2256

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SIGNS OF THE PAST

James Thomas Rapier Lawyer and statesman James T. Rapier, a son of free African-American parents in Florence, holds the distinction of being just the second African-American from Alabama to be elected in 1873, to the U.S. Congress. INDUCTED 2007 CITY OF FLORENCE WALK OF HONOR

Location: 34.8061°N, 87.6314°W Florence Walk of Honor near Wilson Dam

Born a free black to a prosperous Florence barber and his wife, in 1837, Rapier earned a teaching degree in Canada, studied at the Univ. of Glasgow, Scotland, then got a law degree in Canada before returning to the South. He rapidly rose during Reconstruction to become Senator in 1873. Interred in Calvary Cemetery, St. Louis in 1883.

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

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**JR. LAWSON TREE SERVICE-** tree trimming, stump grinding, removal. Licensed/ bonded, free estimates, 256-856-7028

Commentary

Cosby...

Continued from Page 12

"Just call me Wayne. That's what my friends call me."

I was able to pick up a little of Wayne's background in those exchanges. He never bragged, but gave me just enough to let me know that he knew what he was talking about.

Cosby's obituary on February 16 had the following details:

*He held college degrees in Physics and System Engineering. Dad had a very exciting career with the Department of Defense, US Army Missile Intelligence Agency, the CIA, and British Intelligence (MI6). He paid many visits to Buckingham Palace and the White House. He used to joke that he was probably the only person ever to work at the White House wearing a Kmart suit. His career took him around the world many times. He held many patents for electronic components for the Army Air Defense and aviation equipment. He worked in the early development of the Space and Rocket Program that evolved into NASA. He was a true rocket scientist. Dad loved the United States and its founding principles, was a true patriot and instilled those values in his family. He was civic-minded, serving on the Rogersville Town Council and was a member and chairman of the Rogersville Water and Sewer Board.*

I will miss seeing Wayne's letters coming through my inbox always addressed, "Dear Sir." It is he who should have been addressed in such a manner. We were a better product having those letters included on occasion.

Wayne would no doubt be paying attention to special counsel, John Durham, who appears to have the long treasonous ribbon of the Donald Trump / Russia Collusion charade neatly wrapping around Hillary Clinton's neck at this point.

My heart sank during the email search when I realized Wayne's last submission apparently slipped through without me seeing it, and was never acknowledged or published.

In his honor, that letter

from November 2021 is published here, along with an email from 2020 which he sent in response to a question I had after not hearing from him in a while. It is yet another brief note that neatly sums up his talent, drive, humility, and patriotism.

Letter Submitted 11.20.21

Dear Sir,

The purpose of this letter is to inform your readers of the actions of Facebook in removing the website allowing donating funds for Mr. Rittenhouse's legal fees.

They have a right to do this, but I have a right to avoid Facebook and their sponsors.

Jimmy W Cosby  
Rogersville

Note Emailed 6.11.20

Dear sir,  
Thank you for your reply. Yes, I am still in Rogersville living in a house that I built when I was 22 years old. It is a strong house and I have no intention of leaving. That was my first try at such a large project, which was outside of my training, but it worked out very well. I have made some improvements over the years, my own work.

My long absence was caused by a serious fall, but I am OK now and ready to take on the anti-democracy democrats.

Regards,  
Jimmy Wayne Cosby

We we miss you,  
Wayne.

Community Action Agency of Northwest Alabama's  
**Gerald Williams Cooperative Garden Program**

**FREE** vegetable garden supplies to help *qualifying local residents wishing to grow their own gardens*

**Sign up through March 25**

Participants in the program must:

- **Reside** in **Lauderdale, Colbert or Franklin Counties**
- Must not exceed **monthly gross** (prior to take-out, see below)

**Maximum monthly incomes**

Single person in household – \$1,610

Two-persons in household – \$2,178

Three-persons in household – \$2,745

For each additional person in the household add \$567 per month

**Deadline to Apply is March 25**

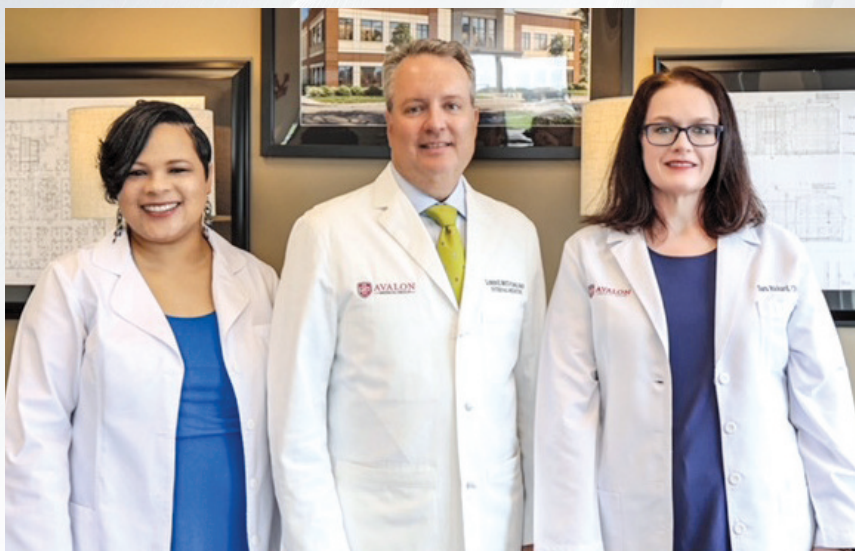
**ALL Residents Call 256-248-1921 1-4 pm Monday-Friday**

The Cooperative Garden program is a partnership of the Community Action Agency of Northwest Alabama, TVA Retirees, Bicentennial Volunteers Inc., Southwire, and many others.



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**HAVE YOU SEEN KIDSVILLE News!** Yet? It's the Shoals' fun, family newspaper for parents, teachers and kids K-6th grade and IT'S FREE! Kidsville News! is delivered in the classrooms. Copies may also be obtained at any local library, several area merchants that cater to kids and the Courier Journal business office, 219 W. Tennessee St., Florence.

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**Ann Bennett, MD**  
**Dermatologist Announces her Retirement**  
 As of February 1, 2022, I have retired from my medical practice. It has been a privilege to practice medicine for so many years. Thank you for entrusting your care to me and my staff.  
 A copy of records may be obtained by signed request or by phoning my office until March 22, 2022.  
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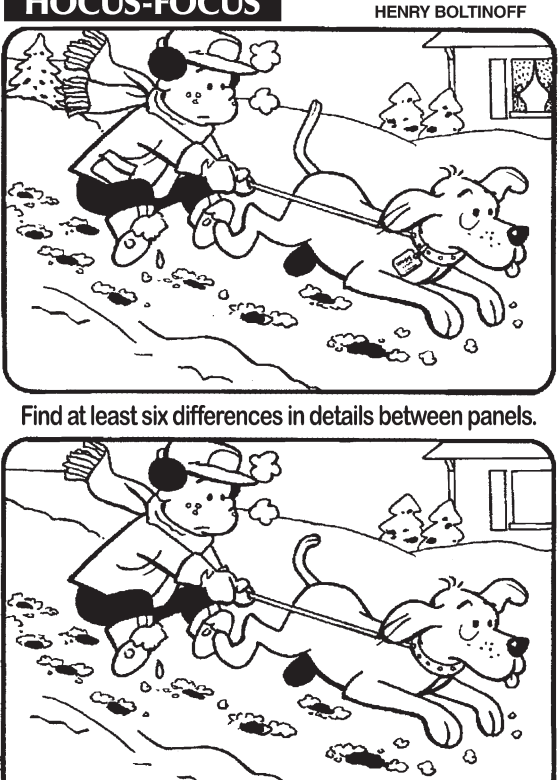
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**HOCUS-FOCUS** BY HENRY BOLTINOFF



Find at least six differences in details between panels.

Differences: 1. Tree is missing. 2. Pocket is missing. 3. Scarf end is missing. 4. Tail is different. 5. Tag is missing. 6. Curtains are missing.

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256-764-3961  
Mon-Fri 9am-5pm  
Sat 10am-2pm

## Community Notes...

Continued from page 27

**Historic Walking Tour - Florence City Cemetery** on April 2. The tour of the Florence City Cemetery, established in 1818, features unique headstones and monuments adorned with burial and religious symbolism. The cemetery contains graves belonging to early settlers, two former governors in the O'Neal Family, along with other prominent community leaders and families.

The tour begins at the Florence City Cemetery entrance at 10am 705 E. College Street next to the Animal or entrances on Tennessee Street. Tour led by Harry Wallace.

**Men's Unity Breakfast - Saturday, April 9** at 8am at Word Fellowship - 101 County Rd 426 in Killen. Come and join

other men in the Shoals area for food, some fellowship, and to worship our Lord. No charge, just come for food and fellowship. Bring some guys with you and let's show the love of Jesus to the men in this community!

**Historic Walking Tour - Walnut Street Historic District** boasts tree lined sidewalks, diverse architecture and elegant homes. On April 9 participants will walk by 29 beautifully restored homes that belonged to some of Florence's prominent figures and originally composed the Walnut Street Historic District. These houses were placed on the National Register of Historic Places.

The tour will begin at 10am in the UNA Tennis Courts parking lot on Hermitage Drive, where parking will be available. Tour led by Billy Warren

**The Elgin Senior Citizens will have their monthly Ham and Bean Day** on Monday, April 25, from 11am-1pm at the Senior Center. Immediately following at 1:15pm, there will be a political forum in the Senior Center auditorium. Any candidate on the primary ballot for the Elgin Crossroads precinct is invited to attend. The ballot is the same for most of eastern Lauderdale County.

Candidates can meet and greet the voters and have the opportunity to speak. Candidates are encouraged to call 256-483-7371 or 256-710-2049 if they plan to attend.

The public is invited for lunch, to

meet the candidates, and hear what they have to say. Candidates, or their representative, wishing to speak please register at the door. Elgin Senior Center is located one block south of the red light in Elgin on Hwy 101.

The primary election day for the State of Alabama is Tuesday, May 24, 2022.

**Reunion of USS Kitty Hawk CVAI CY-63** - June 6-9, 2022 in San Diego, CA. For information, contact Jim Melka at jfmelka@netins.net or 319-332-1632.

**CREME FRENCH PROVINCIAL TABLE & six chairs**, \$250; 843-605-5805 Athens


**FOUR GOODYEAR TIRES, P235/50R18**, all for \$100, 256-710-6806 Killen area.

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# Junior Whirl Answers

by Hal Kaufman

**SIGN ON!**  
Resign, ensign, assign, consign, signal are possibilities, etc.

Secret: Hold thumb and forefinger over coins (fig. 2). Press down on coins simultaneously (fig. 3). Press coins to sides of glass, and bring them together in fingers (fig. 4).

**DISCRETION**  
DIRECTION  
DOCTRINE  
NOTICED  
NOTICE  
TONIC  
INTO  
TON  
NO

Discretion Is Used In This Word Test

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# DAVE Says

by DAVE RAMSEY

## THESE DEBT REDUCTION STRATEGIES ARE BAD IDEAS

Dear Dave,  
I finally paid off all my debt except for my house, and I have an emergency fund of six months of expenses saved. It feels great to be in control of my money, but I am afraid I might lose control again and end up back where I started before I began following your plan. How can you make sure your leisure spending doesn't get out of hand?

Lavell

Dear Lavell,  
I get what you're saying. You don't want to go back to those days of being scared and out of control where your finances are concerned. You spent a lot of time, made tons of sacrifices, and put in lots of disciplined hard work getting out of debt, changing your behavior, and finally reached a point where you're winning with money. Most people don't forget the hardship and sacrifices that go into something like that, and I don't think you will, either.

There's a season to be strict, hard-nosed, and deny yourself things. There's also a time to act like an adult, and forego instant gratification, like during those early Baby Steps. But some self-care and a little fun is important once in a while, too. One way to enjoy life without going financially overboard is to make a budget line for fun money.

Putting fun money in your budget isn't a green


light to forget your money goals, or go on a spending free-for-all. It's actually part of sticking to your budget. Remember, you want a zero-based budget. That means giving every dollar a job, and having a fun money category helps you focus on all your spending, so you don't accidentally waste money on little things here and there.

When you give yourself a budget line for fun, you can spend that amount on whatever you want. We talk a lot about goals and how they need to be a balance of empowering and realistic. Budgeting fun money helps with the realistic side, because it lets you stick to your goals and have a treat every now and then.

When you think of your budget as permission to spend, you get a new perspective on budgeting. You're giving your money permission to go where you want it to go. Plus, when you treat yourself once in a while, you're less likely to fall back in your old, financially-out-of-control ways!

— 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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# BULWARK LECTURESHIP - February 25-27, 2022 EZRA - NEHEMIAH - ESTHER

## FRIDAY, FEBRUARY 25

9:00 AM Adam Crosswhite Importance of Prayer  
 10:00 AM Luke Puckett A Proper Foundation (Ezra 3:1-2)  
 11:00 AM Tom Wacaster Example of Repentance  
 12:00 PM **Lunch Break**  
 1:00 PM Tony DeBerry God's Provision to Make His Work Possible  
 2:00 PM Jim Dearman The Fellowship of Sin  
 3:00 PM Byron Longcrier Hindrances to Righteousness  
 4:00 PM Larry Acuff Are You Seeking to Understand?  
 5:00 PM **Dinner Break**  
 6:00 PM Dan Cates The Character of Esther  
 7:00 PM John DeBerry The Importance of Good Leaders  
 8:00 PM BJ Clarke Marriage/Divorce/Remarriage

## SATURDAY, FEBRUARY 26

9:00 AM Haston Handley Racism and Hatred/ Interracial Marriage  
 10:00 AM Victor Eskew Profit of the Wicked  
 11:00 AM Matthew Crosswhite The Character of Ezra  
 12:00 PM **Lunch Break**  
 1:00 PM Brock Kendall The Wages of Sin and the Promises of God  
 2:00 PM Allen Webster Rejoice in the Lord's Work  
 3:00 PM Chris Bolton The Need for Biblical Authority  
 4:00 PM Rick Lawson Hindrances of Growth Today  
 5:00 PM **Dinner Break**  
 6:00 PM Kevin Rutherford Where Can God Be Seen?  
 7:00 PM Matthew Stewart Fear and Adversity  
 8:00 PM Scott Cain If Shepherds Sit By and Do Nothing?

## SUNDAY, FEBRUARY 27

9:30AM JP Kropelin The Need for Moral Courage to Conquer Our Fears  
 10:30 AM Adam Evans The Character of Nehemiah  
 12:00 PM **Lunch Break**  
 2:00 PM Bobby Liddell Path to Synergy  
 3:00 PM Wade Webster We Should Have a Mind to Work  
 4:00 PM Mike McDaniel What Drives You?  
 5:00 PM Billy Bland Can We All Rise and Build?  
 6:00 PM **Dinner Break**  
 7:00 PM Scott Cain Who Gives the Working Orders?  
 8:00 PM Paul Sain Hope, Confidence in God



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