

**Arts Alive  
Entry Time**

Volume 138 Number 22

March 23, 2022

POSTAL PATRON

**Courier Journal**

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*Courier Journal Home-Note*

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FLORENCE—The annual two-day Arts Alive Festival, presented by the Kennedy Douglas Center for the Arts takes place in Wilson Park each May. This year's event is scheduled for May 21-22. It will celebrate the best fine, folk, and craft artists from the region.

Wilson Park will come alive for the 35th year with artists, showcasing original artwork in painting, drawing, printmaking, textiles, stained glass, jewelry, sculpture, pottery, woodwork, photography, mixed media, and clay. In addition to art, food trucks, performers, and activities for children make this event a highlight each year for families in the Shoals.

The registration deadline for artists this year has been extended until April 1.

A gallery preview party opens the weekend with a ticketed event on Friday, May 20. On Saturday and Sunday, Wilson Park will transform into one of the largest art markets in the southeast. All local artists are encouraged to apply.

The success of this year's Arts Alive hinges on the great variety of artists that showcase their work.

To register, visit Arts Alive online at [www.alabamaartsalive.com/](http://www.alabamaartsalive.com/)

See SHORTS... on Page 7

**Telling the Story of Achievement**

FLORENCE—The Florence Arts and Museums Speaker Series this month welcomes Anita Smith Cobb and her presentation, "Black History—Eastside of Florence, Alabama in the mid-1900's" at 2pm on Sunday, March 27 at the Florence Indian Mound Museum.

**BLACK HISTORY—EASTSIDE OF FLORENCE IN THE MID-1900'S**



Cobb

This program will provide important, factual information that focuses on the development, distinctions, and decline of the premier African-American community in Florence.

See HISTORY... Page 15

**Using All Their Skills**

Northwest Shoals Hosts Annual Welding Salon Spa Competition



A welding student competes during a previous Career Skills Challenge on the Shoals Campus

MUSCLE SHOALS – Well over 120 local high school students from 17 schools demonstrated their skills in the annual welding competition and salon and spa skills competition March 18 on the Northwest-Shoals Community College (NW-SCC) Shoals campus.

The welding competition featured four contests: 7018 (stick welding), 6010 (stick welding), Flux-Core (wire welding), and Torch. Each school was divided between Dual Enrollment/Dual Credit, Non Dual

Enrollment/Dual Credit, and Agriculture department students. The Salon and Spa skills competition will featured four

See SKILLS... on Page 11

**Club for Your Investing**

FLORENCE—Almost everyone will flock to a big sale with items marked down as much as 50%. Strangely enough, when those items are stocks, many

people sell them instead of buying them. So should you be a buyer in the current down market? Just remember that some stocks are down

because the market is down – and some are down because the company is not performing. Do you know how to tell which is which? The Florence Public Library

See YOUR... on Page 2

**Inside this Issue**

**Automotive Inside NOW**  
Ray Miller Buick-GMC  
Oakley Auto Sales  
Advance Auto Sales  
Jeff Elledge Auto Sales  
Landers McLarty Nissan

- Medicare Minute
- Insurance Insights
- Ask The Attorney
- The Truth in Love
- Junior Whirl

- \$\$ Stretcher
- Closing Out the Clean-Up
- Adopt-A- Friend

- On Your Debt
- Hocus
- Dave Ramsey
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- Cat & Kids
- SIGNS of the PAST

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- Web Poll
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- Outdoors
- Mystery Photo
- Win a Meal for 2



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**SKID STEER RENTAL, KUBOTA**, SVL-75 \$350 per day. Call for rates. 256-710-1556.

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**DECKS AND FENCES- FREE** estimates. Call me at 256-856-4662. References available.



**NISSAN: ROGUE SV, 2018** \$18,490, 55K miles, black, back-up camera, blind spot alert, mag wheels, tinted windows, hitch assembly, roof rack, navigation system, 931-242-2302



## Your Investing...

Continued from Page 1

and TVA Community Credit Union in cooperation with the Mutual Investment Club of Florence (MICF), and the Alabama/Emerald Coast Chapter of Better Investing are offering classes starting next month so you can determine whether those stocks on sale are good buys or lemons. All the classes and seminars are free and recommended for the general public requiring only that you register for them. All classes are taught by volunteers with many years of experience in this area. The classes offered are:

portfolio. **Understanding the Annual Report/Annual Report Analyzer** on May 7 from 10am-noon at the Florence Public Library. Provides investors with the important aspects of the Annual Report and a methodology using an Excel Spreadsheet (provided to class members) that takes only about 15 minutes to fill out (with experience) and provides invaluable information about the company being considered as an investment.

**Understanding and Evaluating Mutual Funds for Investment** on May 21 from 10:00 am to noon at the Tennessee Valley Community Credit Union. Learn how to invest in mutual funds with background and a technique developed by Better Investing for picking the right mutual fund for success.

Mutual Investment Club of Florence (MICF) is an educational investment club which meets one evening per month. As of January of 2022, the MICF using the BI techniques has averaged a return of 16.5% per year since 1996 beating all indexes. Visitors are welcome. Membership is limited. If interested, the classes above are required for membership.

To register for any or all of these classes or seminars or to visit MICF, contact John Ingwersen at [jingwersen@gmail.com](mailto:jingwersen@gmail.com).

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| <p><b>Ground Beef</b> \$2.99 Lb.<br/> <b>Beef Patties</b> \$2.99 Lb.</p>    | <p><b>T-Bone Steak</b> \$5.99 Lb.<br/> <b>New York Strip Steak</b> \$6.99 Lb.</p>                 | <p><b>Bone-In Ribeye Steak</b> \$7.99 Lb.<br/> <b>Boneless Ribeye Steak</b> \$8.99 Lb.</p> | <p><b>Filet Mignon</b> \$10.99 Lb.<br/> <b>Beef Chuck Steak</b> \$4.99 Lb.</p>           | <p><b>Country Style Ribs</b> \$1.29 Lb.<br/> <b>Sirloin Pork Chops</b> \$1.39 Lb.</p> | <p><b>Family Pack Pork Chops</b> \$1.99 Lb.<br/> <b>Whole Spare Ribs</b> \$2.49 Lb.</p> | <p><b>Family Pack Pork Steak</b> \$1.99 Lb.<br/> <b>Boston Butt Pork Roast</b> \$1.79 Lb.</p> | <p><b>Pork Neck Bones</b> \$1.49 Lb.<br/> <b>Beef Chuck Roast</b> \$4.99 Lb.</p> |
| <p><b>Chicken Drumsticks</b> 99¢ Lb.<br/> <b>Chicken Thighs</b> 99¢ Lb.</p> | <p><b>Whole Chicken Wings</b> \$2.99 Lb.<br/> <b>Chicken Leg Quarters (10 Lb. Bag)</b> \$5.99</p> | <p><b>Lobster Tail</b> \$8.99 Each<br/> <b>Shrimp Ring 6 Oz.</b> \$6.99</p>                | <p><b>Farm Raised Whole Catfish</b> \$5.99 Lb.<br/> <b>Catfish Fillet</b> \$6.49 Lb.</p> |                                                                                       |                                                                                         |                                                                                               |                                                                                  |

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# Yard Sales

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

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

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

**KILLEN: BIG GARAGE SALE**  
1231 Co. Rd. 473, Fri. & Sat. 7am-until?  
Downsizing with lots of collectibles, dishes, Linens, glassware, Clothes, antiques tools and much more! **MAP #523**

**INDOOR FUNDRAISER YARD SALE**  
Lexington First Baptist Church 301 Taylor Kiser St., Thurs., & Fri. 8am-5pm and Sat. 7am-2pm. Variety of items.

**FLORENCE YARD SALE,**  
12655 Co Rd 47, Sat. 7am-until?  
Furniture, Kitchen items, Home Decor, All clothes & shoes \$5 or less. Everything must go!

**LITTLEVILLE GARAGE/ESTATE SALE**  
2185 Bowen St., South on Hwy 43, turn left at light, cross tracks, first right, 2nd house on right. Something for Everyone!

**GOLDENDOODLE AND LAB-RADOODLE PUPPIES,** \$100 and up. Call 256-740-2518 Killen

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

- Email to editor@courierjournal.net;
- Look for "Submit News" on our website at www.courierjournal.net.
- Fax to 256-760-9618;
- Mail to 219 W. Tennessee St, Florence, AL 35630; or
- Bring in person.

All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. We do our best, however, there is no guarantee that this free information will be published each week in the paper. Visit our website for a complete list of community notes. If your item MUST appear in the paper a certain week, we suggest you also place a paid ad by calling 256-764-4268. That way it will be in at least one area of the paper. When your community

note is published, your event will have coverage in two different locations.

**Florence Parks and Recreation/The Club/Florence Senior Center offers a variety of activities.**

Chair exercise classes, Games, BINGO, Lunches, Square Dance Lessons, Social Dance Night, Rock Painting, Walking Trail, Farmer's Market Voucher Registration, Fishing Days at Deibert Park, Kayaking, 3rd Saturdays, April-September, Stateside and International travel opportunities. All ages welcomed. Lunch is for 60 and older. For more information please phone 256-760-6420, fdavis@florenceal.org, Facebook: Florence Senior Center "The Club".

Tuesday Night Dance, 6:30-8:45pm, at The Club, 450 Country Club Drive in Florence. 256-760-6420 \$5. The Browns.

Monday Night 6-8pm, Singing River Squares. At The Club, 450 Country Club Drive in Florence. Caller: Kevin Cozad, Free Beginner Square Dance Lessons: May 2, 9, 2022.

Paint a rock, hide a rock, share a rock, Rock Painting, Friday 10am-1pm at The Club. Bring your rocks and paint with us. Join in the nationwide fun of painting, hiding and finding rocks. Keep your eyes open! The Club, 450 Country Club Drive in Florence. 256-760-6420

The Town of Killen will be hosting Food Truck Fridays this Spring and Summer! Come to Killen Park for lunch in the park! (Stay tuned for the first date announcement.) Food truck vendors are now welcome to apply! If you are a vendor please visit www.revds.com for

your business license. Stop by Killen Town Hall at 319 J.C. Mauldin Hwy for your food truck application.

**Vulcan Park and Museum in Birmingham announces the return of its annual tour programming, the Birmingham Walking Tours.** Visitors and residents alike can once again experience the history and beauty of Birmingham's neighborhoods and cultural districts in a fun, invigorating way. The spring tours include Forest Park and the Historic Loft District on select Saturdays and Sundays.

For more information or to register go to Birminghamwalkingtours.com.

**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.

**The Batting Brigade Quilt Guild meets** every 2nd Monday at 9:30am at Edgemont Methodist Church, 1330 Eauclaire Ave in Florence. Everyone interested in Quilting is welcome - from beginners to expert.

**See NOTES... page 8**

## Shoals Primary Care welcomes

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**TOYOTA: CAMRY, 2007 \$6,500.** Spotless, quiet, 209K, bring ad. 256-443-0755.

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|                                             |                                                  |                                               |                                           |
|---------------------------------------------|--------------------------------------------------|-----------------------------------------------|-------------------------------------------|
| <b>05 Buick Terraiza Van</b><br>\$1500 DOWN | <b>10 Ford F150 Super Cab 4x4</b><br>\$2800 DOWN | <b>08 GMC Acadia 7 Pass</b><br>\$1800 DOWN    | <b>08 Chevy HHR LS</b><br>\$1200 DOWN     |
| <b>05 Dodge Magnum SXT</b><br>\$1800 DOWN   | <b>93 Ford F150</b><br>\$1000 DOWN               | <b>05 Chevy Trailblazer LS</b><br>\$1000 DOWN | <b>10 Chevy Equinox LT</b><br>\$1000 DOWN |

**- \$700 Down to \$2,500 Down -**



**3D + SmartCurve = Accuracy & Comfort**

3D Mammography Now at Singing River Cancer Center

To schedule your 3D mammogram screening at Keller Breast Center Florence, call **256.386.4114**



468523-1

468518-1



# Shorts...

Continued from Page 1

## Shoals Home's CAHPS Award

FLORENCE— Shoals Home Healthcare of Florence was recently awarded the CAHPS Award of Distinction for 2021 for being in the top 25% nationally for patient satisfaction. National best practices agencies are proven leaders and have excelled in the area of patient experience. This is one of the most important measures of an agency's quality program.

The award is based on a comparative analysis of agencies involved in the Fazzi Associates Home Health CAHPS System for the past year. The results for overall satisfaction places Shoals Home Healthcare in the top 25% of Fazzi's National Home Health Consumer Assessment of Healthcare Providers database.

Chip Wicker, Agency Administrator, was notified of the award in February.

"Our staff has worked so hard to provide compassionate care under the most difficult circumstances during the COVID-19 pandemic," said Wicker. "This award validates all our employees have done to provide quality care during such a difficult time."

Shoals Home Healthcare employs over 30 people in a service area includes Colbert, Lauderdale, Lawrence, and Limestone counties.

of young children from birth to three years of age. The initial launch of the program included a branding strategy and comprehensive social media marketing plan to increase awareness of the Feed Me Words initiative in Alabama.

During Phase One of the campaign, they established strategic positioning through the execution of the brand look and messaging. They also launched a streamlined and easy-to-use website targeting extended families with young children.

Phase Two of the campaign included a statewide social media marketing strategy employing multiple audience groups, messaging, and imagery to boost awareness of the resources offered by the Feed Me Words initiative. As a result of the social media campaign there were:

- Over 2 million people reached (unique visitors)
- Over 51 million social media ad impressions
- 14,079 website visitors
- 14,512 website sessions over 7 months, 83% via social media
- 37 million video plays on Facebook and YouTube combined
- 36,162 link click-throughs via Social Media

Phase Three of the campaign includes a brand refresh for Feed Me Words, including a new logo and website, and the creation and production of a brand video to be used in broadcast and digital channel streams throughout the state.

## Aha! Assists APC's Launch

FLORENCE—The Alabama Partnership for Children (APC) has launched a new website for their Feed Me Words program as part of Phase Three of an ongoing branding and awareness campaign led by Aha! Creative.

In 2019 Aha! Creative and APC began Phase One by creating the "Feed Me Words" campaign. This is a statewide initiative to help get Alabama families connected with vital resources to increase the language nutrition



## The Best Value for Your Advertising Dollar!



# HOBBY LOBBY

FIND A LOCATION NEAR YOU OR SHOP ONLINE AT HOBBYLOBBY.COM  
 STORE HOURS: 9 A.M. - 8 P.M. • CLOSED SUNDAY  
 PRICES GOOD IN STORES MONDAY, MARCH 21 - SATURDAY, MARCH 26, 2022.  
 PRICES GOOD ONLINE SUNDAY, MARCH 20 - SATURDAY, MARCH 26, 2022.  
 SOME ADVERTISED ITEMS NOT AVAILABLE ONLINE. SALES SUBJECT TO SUPPLY IN STOCK. AD DOES NOT APPLY TO PRE-REDUCED ITEMS.



## HOME DECOR 50% OFF

FEATURING WALL DECOR

Categories Listed

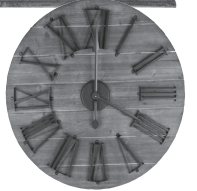


**Decorative Crosses**  
**Knobs, Pulls, Handles, Hooks & Decorative Hardware**  
**Pillows, Rugs, Throws & Doormats**

**Framed & Canvas Art**  
**Wood & Metal Wall Decor**

**Mirrors**  
**Clocks**  
**Letters**  
 Excludes Crafts Department  
**Shelves**

**All Memo Boards, Chalkboards, Corkboards & Dry-Erase Boards**  
 Excludes items in the Art Department  
**Adhesive Wall Art**



Easter, Summer and items labeled The Spring Shop® are not included in Home Decor sale.

"BUY ONE, GET ONE" OFFERS MAY SOUND APPEALING, BUT WE NEVER REQUIRE YOU TO BUY MORE THAN ONE ITEM TO GET OUR BEST PRICE.

**EASTER PARTY, CRAFTS & DECORATIONS**

**40% OFF**

Plush Animals, Paper Plates & Napkins, Home Decor, Baskets, Plastic Eggs, Crafts, Fabric and More  
 Does not include candy or food

**SUMMER TOYS**

**40% OFF**

Includes Little Wishes®

Items Labeled **THE SPRING SHOP®**

**40% OFF**

Fashion Items in Tableware, Garden, Wall Decor, Home Decor, Storage and More

**FLORAL 50% OFF**

Categories Listed  
 Does not include Seasonal Department or items labeled "floral accents"

**Garlands, Swags, Wreaths & Teardrops**  
 Flowering and greenery

**Faux Fruit & Vegetables**  
**Potted Trees & Plants**

**Floral Stems, Bushes & Arrangements**  
 Floral and greenery  
 Does not include custom designs

**Dried Naturals**

**HOBBIES**

**PUZZLES & BOXED MODEL KITS**

**40% OFF**

Does not include Seasonal Department or "Your Price" items

**YARN & NEEDLE ART 30% OFF**

Most Categories Listed

**All Artist® Floss & Threads**  
 Cotton floss & craft thread packs, nylon, acrylic and cotton crochet threads

**Premium Poly Foam, Nu-Foam® & Smart Foam**  
**Needle Art Kits**  
**Packaged Quilt Battings & Pillow Forms**

**Poly-fil® 100% Polyester Fiberfill** **2.99**  
 12 oz

**WEARABLE ART**

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 Always **2.99**  
 Marked price\* \$4.27

**T-Shirts**  
 Always 30% off the marked price\* **30% OFF**  
 Includes Youth and Adult Short-Sleeve T-Shirts, Baseball & Long Sleeve T-Shirts, Sweatshirts, Infant & Toddler T-Shirts and Creepers  
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**PARTY 50% OFF**

Most Categories Listed  
 Does not include Seasonal Department

**Cake Decorating**  
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 Includes Cake, Cookie and Cupcake Essentials

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**12" Balloons**  
 25 Count Solid Color **1.59**

**Candy Wafers**  
 12 oz bag • Price As Marked **1.99**

**Solid Color Table Cover**  
 Rectangle 54" x 108" **99¢**  
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**CANDLES & CANDLE HOLDERS 50% OFF**

**Candles, Candle Holders, Scones, LED Candles, Potpourri, Diffusers, Oils, Room Sprays, Fragrance Cubes & Warmers**

Priced \$2.99 & Up Does not include Seasonal Department or "Your Price" items

**CRAFTS 50% OFF**

Most Categories Listed

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**Packaged Beads by Tree House Studio®**  
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 Priced \$5.99 & Up  
**Cosplay EVA Foam**  
 Shapes, sheets & foam clay  
**Perler Kits & Beads**

**Craft Glitter & Glitter Glues**  
**Children's Crafts by Playside Creations®**  
**Children's Activity Kits, Paint & Pencil by Number Kits, Diamond Art Kits and Fuzzy Posters**  
 Priced \$4.99 & Up

**Cra-Z-Art® Products** **40% OFF**

**PAPER CRAFTS 50% OFF**

All Items Labeled The Paper Studio®

Stickers, Scrapbook Albums, Cards, Envelopes, Embellishments, Cardstock Paper Packs, Paper Pads & Page Kits, Rolled Vinyl & Iron-On, Planners & Planner Accessories, Pen & Marker Sets, Printed Single Sheets and Cardstock

**ART SUPPLIES**

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**White Poster Board** **29¢**  
 22" x 28" Each

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 20" x 30" x 3/16" White **1.99**  
 Black **2.99**

**OttLite®**  
 Great values on items marked "Your Price."  
 Includes Desk & Floor Lamps

**Super Value Pack Canvas** **12.99** per pack  
 8x10 - 10 pack \*Marked price \$19.99  
 11x14 - 7 pack  
 12x12 - 7 pack  
 16x20 - 5 pack

**2-Pack Canvas** **3.99**  
 8 Sizes available  
 8x10 **4.99**  
 11x14 **6.99**  
 16x20

**JEWELRY MAKING 50% OFF**

Most Categories Listed

**Poetic Spirit™ by Bead Treasures®**  
 Pendants, beads, leather and more

**the Jewelry Shoppe™**  
 Findings, hair accessories, nickel free and sterling silver

**Metal Gallery™**  
 Does not include sterling silver

**ImpressArt®**  
 Create a personalized look with stamping tools, blanks and accessories **40% OFF**

**Strung, Tubed & Packaged Beads**  
 by Color Gallery™, Bead Treasures® and Czech Glass Beads  
 Includes Beads, Flatback and Hotfix Crystals by Preciosa®

**ALL FABRIC**

By the Yard

**30% OFF**

Calicos, fleece, home dec, flannel, broadcloth, satin and more  
 Excludes precut bundles and fat quarters

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 Priced from **69.99**

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Always 50% off the marked price\*  
 Applies to frame only. See store for details.

**Compare our prices to our competitors' prices. FREE QUOTES**

See our Great Selection. Satisfaction Guaranteed.

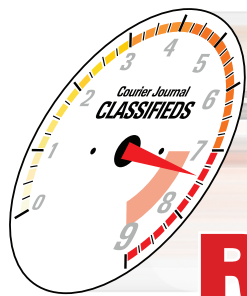
**BEST-SELLING BOOKS**

Bibles, Devotionals, Gift Books and Children's Books

ALWAYS **40% OFF - 50% OFF**  
 THE MARKED PRICE\*

\*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.





Courier Journal

# Classifieds

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Attract the most attention and sell your items red line fast when you choose to **Red Line** your Classified Ad. **THE FIRST LINE OF YOUR AD APPEARS IN RED CAPS.**

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

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

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

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

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

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

**DEADLINE: Friday 5pm**

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

**\$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

\*one line is approx. 30 characters

Form with fields for Name, Address, City, State, Phone

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Phone \_\_\_\_\_

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

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

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

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

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

## Notes...

Continued from page 4

**Darshan: Visions of India**, feature art exhibitions, an outdoor festival, performances, discussions, and workshops March 19-April 30 at the Tennessee Valley Museum of Art, at 511 N Water St, in Tusculmbia and the Ritz Theatre in downtown Sheffield. Full schedule coming soon. Info: [www.tennesseevalleyarts.org](http://www.tennesseevalleyarts.org)

The Darshan Opening Festival is March 19 Outside, on The Commons in front of the TVMA: hands-on art activities; demonstrations and workshops including yoga and dance; a stage with rotating dance, music, and storytelling; samples of Indian snacks; evening bonfire and ceremony celebrating the Indian festival of Holi. Festival will be 2pm-sundown. (Rain location for the outdoor events will be the Ritz Theatre.) Inside the museum: free admission for the opening of our Darshan exhibitions, artist meet & greet with Amita Bhakta and several Indian American artists exhibiting in the invitational. Info: [www.tennesseevalleyarts.org](http://www.tennesseevalleyarts.org) or 256-383-0533.

**Florence City Schools Job Fair** on Thursday, March 24, 4-6pm at Central Office Auditorium, 541 Riverview Drive, Florence.

Open to education professionals, recent or upcoming education graduates and support position job seekers. Anticipated positions include: Teachers, Custodians (through Kelly Services), Substitute Nurses.

Please come prepared for possible interviews.

**"We Rocked the World"** - The Colbert County Tourism Bureau will sponsor a monthly music event titled "We Rocked the World" - Muscle Shoals Music: Songwriters in the Round, every third Thursday throughout this year at the Fizz Restaurant inside the Clarion Inn, 4900 Hatch Blvd., Sheffield. The event is 7-9pm and is free.

**The history of the Montgomery bus boycott** is incomplete without examining the fact that many black women stopped riding Montgomery's public buses after they were regularly harassed by white bus drivers and passengers. An important exhibit at the Florence-Lauderdale Public Library examines the plight, courage and leadership of these women who were essential to the success of the Montgomery Bus Boycott long before Rosa Parks became its national symbol. The exhibit runs through March 25 on the library's 2nd floor.

This project is supported by the Alabama Humanities Alliance, a state affiliate of the National Endowment for the Humanities. The exhibit is in participation with Troy University's Rosa Parks Museum.

**Technical Assistance and Outreach Program** sponsored by Alabama A&M University Small Farms Research Center in collaboration with Alabama Cooperative Extension System for All New and Beginning Farmers, Ranchers, Agribusinesses, Limited Resource Producers and Entrepreneurs.

Programs available: New and Beginning Farmers; Food Safety Outreach; Estate Planning; and Agricultural Risk Management and Farm Financial.

Location: AAMU Small Farms Research Center, 4900 Meridian St., Dawson Bldg, Suite #316, Normal, AL.

Local Contacts: Ms. Oppla Burke, SFRC Program Assistant, 256-320-8051, [oppla.burke@aamu.edu](mailto:oppla.burke@aamu.edu) or Ms. E'licia Chaverest, AAMU SFRC Assistant Director, 256-372-4958 or [elicia.chaverest@aamu.edu](mailto:elicia.chaverest@aamu.edu).

**Florence Knights of Columbus, Council 3989, Fish Fry** at Saint Joseph Regional Catholic School, 115 Plum St., Florence on March 25, take out only.

Catfish filets, hush puppies, cole slaw, bakes potatoes, french fries, dessert, cheese pizza available for kids only. Tickets available in drive-thru. Adults \$12, children ages 4-6 \$5.

All proceeds go to Knights of Columbus Council 3989 Charity. Other date for fish fry is April 6.

**Florence Senior Center "Diamonds in the Rough" Presents: Niagara Falls, USA** - May 8-14 for \$839 (per person based on double occupancy, add \$234 for single occupancy) \$75 due upon signing, final payment due March 31. Depart Florence 8am on May 8.

Incredible price includes: motorcoach transportation, 6 nights lodging including 4 consecutive nights in the Niagara Falls, NY area, 10 meals: 6 breakfasts and 4 dinners, guided tour of Niagara Falls, NY, a journey to The Falls on "Maid of the Mist", enjoy a cruise on the Erie Canal, scenic drive through Wine Country, and more!

For information and reservations, contact Fran Davis at 256-760-6420.

**8th Annual Car & Truck Show** at Washington Park Baptist Church, 201 N.E. Broadway Ave., Muscle Shoals, behind Bragwell's Alignment Services on 2nd Street, on March 26. Registration 8am-Noon, \$20 donation.

Awards include: Pastor's Choice, People's Choice, Best Car, Best Truck, and many more. Dash plaques for the first 100 entries.

Door prizes, cash prizes, hot dogs, food, and fun. All proceeds going to our Guatemala Missions.

Mail to: Ronnie James, 1307 SW 11th St., Sheffield, AL 35660.

For more information please call: Ronnie James, 256-381-3536; Terry Bacon, 256-702-0154; Larry Ticer, 256-762-4906; or Shane Burney, 256-762-1092.

Rain date: April 2.

**Muscle Shoals Sound Studio Blood Drive** on Saturday, March 26, 10am-4pm at 3614 Jackson Hwy, Sheffield.

Blood donation saves lives. Donors receive a free appetizer card courtesy of Texas Roadhouse and a pound of cookie dough from Papa Murphy's.

**The 2022 Fishing Days are just ahead at Deibert Park in Florence.** It is everyone's opportunity to fish without a license. The events are from 6-11am each day March 29, April 21, June 7, September 8, and October 20. Anglers are asked to bring their own tackle, snacks, and chairs, and to keep their catch or share them with others. The events are co-sponsored by Florence Parks and Recreation Department and The Club (Florence Senior Center).

**Gospel Meeting at Heritage Christian University "Your Questions Answered"** Wednesday March 30 - Friday April 1 at 4:30 and 6:30pm with a dinner provided at 5:30pm

Also Saturday April 2, 11am, 1pm and 2pm with a lunch provided at 12pm.

More information is on Facebook on the HCU page or @askGODonequestion on Facebook

**Kathy Mattea Live at the Ritz Theatre**, on April 1 - 1111 W 3rd St, Sheffield. Mattea has enjoyed much success and acclaim during her 35-year career in Country, Bluegrass and Folk music, including 2 Grammy wins, 4 CMA Awards, 4 #1 country singles, and five gold albums (plus a platinum Greatest Hits collection). See her live at the historic Ritz Theatre! Info & Tickets (\$35-55): [www.tennesseevalleyarts.org](http://www.tennesseevalleyarts.org) or 256-383-0533

**The Muscle Shoals Middle School Performing Arts will perform the 2022 production of "Little Mermaid Jr."** on April 1, 6:30pm, April 2, 6:30pm and April 3, 2:30pm at the Stratford Auditorium at the campus of Muscle Shoals High School. This production consists of students from Kindergarten to 8th grade in the Muscle Shoals School System. "Little Mermaid Jr." is based on the Hans Christian Anderson story and the Disney film. The music is adapted and arranged by David Weinstein in special arrangement with Music Theatre International. Tickets are \$8 per person and only available at <https://gofan.co/app/school/AL73190>. Come enjoy a fantastic production as our students guide you and allow you to be part of our world.

See NOTES... page 38



### 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

**219 W. Tennessee St.**  
Florence, AL 35630  
256-764-4268  
Fax: 256-760-9618

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

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

**219 W. Tennessee St.**  
**Florence, AL 35630**  
or email to:  
[editor@courierjournal.net](mailto:editor@courierjournal.net)

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



**FREE GORGEOUS PIT BULL.** Small in structure. Approximately 3-4 yrs. old, great with other dogs but a little skiddish at first. Beautiful face markings with white/brown fur. Vet checked with shots/dewormed. Comes with harness and bed. This is a pet rescue dog. To approved families only! Call/or text 256-565-8912.

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

**FORD: F-150, 2017 \$23,850.** XL 4x4 Super Cab, 114,000 miles, cloth seats with console, power windows, eco-boost, good tires, clean, \$23,850 256-810-2200 Russellville

**NISSAN: JUKE, 2016 \$17,950.** 1 owner, all wheel drive, only 43K miles, leather, alloy wheels with NEW TIRES, just serviced! Extra Clean! 256-527-2125.

**SKYJACK SCISSOR LIFT S-J** 3219, New Batteries, No Leaks, 320 Hours, \$5,000, 256-760-7862

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### God Has An Answer

I read this earlier this week: "The news tells what's happening now, the Bible tells us why." It's amazing how folks are glued to the tube, but absent from church, and the bible. Again, money, power, land and all worldly possessions are left behind when we depart this world and are way over-rated. The communist nations are continuing to shut down spiritual western influence that could have helped them. The world has never been a friend to saved people. We are currently supporting many families sent to these nations that hate us. Any time any nation anywhere shuts down a biblical, Godly effort to help them face eternity there's a devil behind them. God has the answers. Ungodly world spiritual leaders have always felt threatened when they are not worshipped. They want to be the Saviour and deliverer, but God will not give his glory to another. **Isaiah 42:8** "I am the LORD: that is my name: and my glory will I not give to another, neither my praise to graven images."

Where are the great powers of the earth now? I have met some folks that say they can control the weather and raise the dead. Where are they now? Let them snap their fingers and raise their hands and reverse the current maladies that plague our world today. They must be hiding. **Matthew 28:18** "And Jesus came and spake unto them, saying, All power is given unto me in heaven and in earth." The only one that can fix this world is the Lord Jesus Christ, and when He comes back, He will, with a rod of iron. The reason anyone hates godliness and righteousness is that they're ungodly themselves. God has an answer to any problem but God cannot connect to those who hate God, deny truth and love sin. **Romans 1:30&31** "Backbiters, haters of God, despiteful, proud, boasters, inventors of evil things, disobedient to parents, Without understanding, covenant breakers, without natural affection, implacable, unmerciful." **Psalms 73:12** "Behold, these are the ungodly, who prosper in the world; they increase in riches." Start lining up with the Bible, instead of Dr. feelgood. You'll get some peace, from God.

#### Beacon Baptist Church

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

**CAST IRON NO. 8** 10 in skillet, double-sided pouring. Also, cast iron 7-piece corn-stick pan. \$40 both 256-281-9607 Horton

**INOGEN-G4 PORTABLE OXYGEN CONCENTRATOR**, with 4 different carrying cases, 4 batteries and manual. Like new condition \$949 OBO. Robert 256-627-4121

**ADAY'S WORK:** Home/Mobile Home remodel/ repair, handyman jobs, ceramic tile, decks, all flooring, sheetrock, painting, roof repair, Kool Seal, underpinning, much more. Call 256-856-6213 or 256-389-3179.

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**RIDING LAWN MOWER WITH Bagger** \$300, 256-303-6916 Trinity, AL

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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>

**ELTON JOHN: YELLOW BRICK ROAD CONCERT TICKETS.** Lower level, gate 9, section 118, row CC, seat 3 & 4, at the Nissan Stadium in Nashville, October 2nd, 2022 at 8pm, \$650 for both. 256-483-9371 TEXT ONLY.

**VACUUM CLEANER REPAIR, MOST makes & models.** Free estimates. Ken's Sewing & Vacuum Center, 256-381-0161.

**BUYING DRIVABLE/ REPAIRABLE: CARS, TRUCKS, JUNK CARS, FISHING BOATS/HONDA 4-WHEELERS. CALL 256-810-8411**

**FIREWOOD FOR SALE:** Seasoned and Split 4x4 rick \$45 you pick up. Fire pit bundles \$10, Call 256-349-9601 or 256-443-7395 Leave Message

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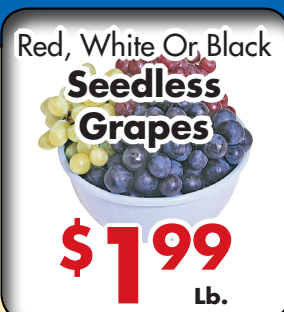
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## Insurance Insights

### Intersection Safety and Red Light Cameras

Since law enforcement can't catch everyone who runs a red light, some communities have mounted cameras on traffic lights. When a vehicle doesn't stop for a red light, the camera takes a photo or video of the violation, recording the date, time, vehicle information and speed. An officer typically reviews the footage to verify a ticket, and the offending driver receives the ticket by mail.

Research shows that red light cameras are effective as deterrents, especially in lowering the number of the most dangerous light violations, which occur 1.5 seconds after the light turns red.



#### What should I do when approaching a red light?

Running red lights is a serious safety concern for veteran and teen drivers alike. In 2017, 132,890 people were killed or injured from crashes involving red-light running.

- Red light camera or no camera, always be cautious when approaching red lights.
- Come to a complete stop before the crosswalk or solid line.
- Obey the speed limit and slow down early.
- Never try to beat yellow lights. If you can't stop safely, maintain your speed through the intersection.
- When turning right on red, come to a complete stop before inching forward to look for gaps in traffic.
- Yield to pedestrians and bicyclists.
- Even after a light turns green, check in all directions before proceeding into traffic.

#### What are some of the intersection rules of the road?

Review these safety driving tips to make sure you and your passengers arrive at your destination.

- When approaching an intersection that isn't busy, there might not be signs or signals. Yield to the traffic that's already in the intersection.
- At busier intersections, STOP or YIELD signs might be in place to give priority, or the right-of-way, to traffic on the busier street.
- If you see a "4-way" or "All-way" tab below a STOP sign, this means that all directions have a STOP sign. The vehicle that arrives first gets to go first. In the event of a tie, the vehicle on the right has the right-of-way.
- At an intersection when the light has just turned green, look for cars on the crossing street that might be going through a red light.
- When the light has been green for some time, be ready to slow down in case the light changes to yellow or amber. Take your foot off the gas pedal and cover, but don't press on, the brake pedal. You should not enter the intersection if the light is yellow.
- Pedestrians are particularly vulnerable at intersections, so be alert at busy intersections near bus stops, schools, shopping areas or business districts. Like some drivers, pedestrians may be distracted by their mobile devices or other people, and may behave erratically or unpredictably.
- If you arrive at an intersection that has a signal where the electricity has gone out, or if you see that the red light is flashing, proceed through that intersection as if all directions had a STOP sign.
- In all cases, you must yield the right-of-way to emergency vehicles (police, fire, ambulance, etc.) that are at an intersection.



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## Skills..

Continued from Page 1

contests: Cosmetology, Barbering, Esthetics and Nails. Judges for the competition consisted of business and industry partners.

Local high schools competing will include: Allen Thornton Career Technical Center, Ardmore High School, Cherokee High School, Collinwood High School (TN), Florence High School, Franklin County Career Technical Center, Haleyville, High School, Hardin County High School (TN), Lawrence County Career Technical Center (AL), Lawrence County High School (TN), Limestone County Career Technical Center, Loretto High School (TN), Muscle Shoals Career Academy, Russellville High School, Tanner High School, Wayne County High School (TN), Winston Career Academy.

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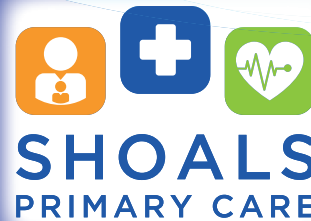
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# ON YOUR DEBT

## Inflation And The Impact On Your Debt



**B. Grant McNutt**  
Managing Attorney

### Tackling Inflation And Your Debt

It is a cold fact that everything is getting more expensive. Inflation is cruel, making the cost of what you need today like gas, food, clothes, and just about everything more expensive. For many that have incurred debt like mortgages, car loans, credit cards, and medical debt, inflation will surely require hard choices. Debt that was manageable 6-12 months ago may be no longer. It does not take long for missed payments to be sent to collections, repossessions, and foreclosures.

### What Is Inflation

The IMF (International Monetary Fund) describes Inflation as:

*"The rate of increase in prices over a given period of time. Inflation is typically a broad measure, such as the overall increase in prices or the increase in the cost of living in a country."*

Frankly, it means the things you need for your daily life cost you more. This means you have less money available to repay debts you may owe

### What Kind Of Debts:

- The average credit card debt for U.S. families is \$6,270, according to data from the Federal Reserve.
- Total auto debt in 2020 set a record high of \$1.37 trillion, according to Experian.
- Total student loan debt also set a record in 2021, reaching about \$1.7 trillion.

Of course, inflation hurts these debt holders the most since rising prices cut into their slim household budgets. While Americans paid down debt during the pandemic, they didn't come close to paying it off. Any cushion that resulted from paying off this debt will be quickly eroded by inflation's impact on everyday expenses.

### Take Action Now.

When your wages do not increase

as much as prices, you are worse off. In other words, inflation is akin to lost wages, and your purchasing power or real—inflation-adjusted—income falls. Real income affects your standard of living. When real incomes fall, so does your standard of living, but the amount you need to support your debt keeps going up

If you are finding yourself stressed about paying your mortgage, juggling the car payment and groceries, and struggling to put gas in your car to get to your job instead of paying your student loan payment which made it possible to get your job, give the experienced debt relief attorneys at the Bond & Botes Law Offices a call. We are committed to empowering our clients in all aspects of their financial well-being.

### Contact us at Bond & Botes To Help You Through This Inflationary Period as we Help 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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## DRY INDOOR WINTER AIR

Everyone knows to keep a pot of water simmering on the stove to combat dry winter air, but did you know that you can have too much of a good thing? My grandmother always said that when there's condensation on the window, it's time to turn off the water pot for awhile.  
Cameron

## THE WEEKLY MEETING

Each Monday evening right after dinner, my wife and I have a short finance meeting. Together we update our financial software and discuss anything that's happened in the past week. If either of us overspent our allowance, it's time to fess up. The weekly meeting also allows us to plan for things like insurance and property taxes, so we're never caught off guard. They say that finances break up a lot of marriages. We're not going to be one of them!  
Nate

## LESS EXPENSIVE HAIR CARE

I have long, thick hair that tangles easily. I got tired of buying expensive detanglers, so now I make my own. I mix 1/3 cheap conditioner with 2/3 water in a spray bottle. This works just as well as the store stuff!  
Jodi

## GLASS STOVETOPS

An easy clean method for glass stovetops is to heat up some water to boiling. Then just sprinkle a little on the stovetop. Stains and grease wipe up easily. Best of all, there will be no more chemicals in your kitchen!  
Ellen

## WANT A RAISE?

Here's a trick that could get you a raise. Before you approach your boss, talk to your HR person. Ask them what the salary range is for your job. If there's plenty of room in the range, you're more likely to get a raise. If you're near the top, you might be better off asking what you'd need to do to be moved to a higher job classification.  
Tony

## MY CREDIT CARDS

Having a copy of your credit cards can be very important if they're lost or stolen. Here's an easy way to protect them. Use your phone to take pictures of both front and back of each card. Then copy those files to a laptop or a memory stick. If they ever go missing, you'll have all the information you need to contact the company and protect your credit.  
Ellen

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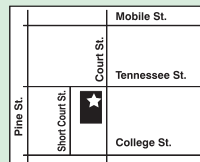
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## Commentary

# Inflation Rate: 8% is Not Panic Time

**W**e hear a lot about how inflation has ramped up over the last year as a result of pandemic relief, supply chain issues, and other factors.

According to Dictionary.com inflation is when the dollars in your wallet lose their purchasing power — either because the money supply has dramatically increased or because prices have surged.

The inflation index has officially risen to 7.9% during the past year, the largest 12-month increase in 40 years.

Policymakers consider 2% inflation as acceptable.

Some key factors include gasoline, the price of which has risen \$.80 in the last month and \$1.40 in the last year.

If you spend any time in the grocery store you know the cost of groceries continues to climb while store shelves have plenty of bare spots.

The cost of eating out has risen by the inflation rate at minimum.

As I understand it, the price for building materials has increased from 10-50% depending on the materials.

Lodging away from home has increased 25%

**See INFLATION... on Page 32**

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

March 23, 2022

*Happening*  
**THIS WEEK**

## Closing Out the Clean-Up

ROGERSVILLE—Keep the Tennessee River Beautiful and Living Lands & Waters will wrap up its Tennessee River Grand Slam Cleanup Series with a second cleanup on Wheeler Lake Wheeler Lake - Sunday, March 27 from 1:30 - 5:30pm. Volunteers will be launching from 100 McLean Dr in Rogersville - Joe Wheeler State Park. Crews will be cleaning up coves in the same areas that were cleaned in November. Volunteers will be cleaning up litter and debris from the severe



Sunday,  
March 27  
1:30 - 5:30pm

**See CLEAN-UP... on Page 27**

**THE 8TH ANNUAL CAR & TRUCK SHOW** on March 26 at Washington Park Baptist Church, 201 N.E. Broadway Ave., Muscle Shoals, behind Bragwell's Alignment Services on 2nd Street, Registration 8am-Noon, \$20 donation. Numerous awards and Dash plaques for the first 100 entries. Door prizes, cash prizes, hot dogs, food, and fun. All proceeds going to the church's Guatemala missions. Mail to: Ronnie James, 1307 SW 11th St., Sheffield, AL 35660. For more information please call Ronnie, 256-381-3536; Terry, 256-702-0154; Larry, 256-762-4906; or Shane, 256-762-1092. Rain date is April 2.

## Spring Game Show

FLORENCE -- The University of North Alabama's Spring Football Game on the UNA Practice Field on March 24 will include a fireworks show, presented by TNT Fireworks after the game.

There is free admission for everyone to the game and there will be bleachers available. Fans also may bring their lawn chairs.

Festivities begin at 5pm with the spring game kickoff set for 6pm.

There will be a bouncy house and slide for the kids, DJ Casper will be playing music and there will be food tents available.

Hospitality wristbands will be available for \$25 and will include water, sodas, beer, wine and appetizers.

**FLORENCE KNIGHTS OF COLUMBUS, FISH FRY** at St Joseph Regional Catholic School in Florence on March 25- Take out only. Catfish filets, hush puppies, cole slaw, bakes potatoes, french fries, dessert, cheese pizza available for kids only. Tickets available in drive-thru. Adults \$12, children ages 4-6 \$5. All proceeds go to Knights of Columbus Council 3989 Charity. The other date for fish fry is April 6.

**THE 2022 FISHING DAYS** are just ahead at Deibert Park in Florence. Fish without a license. The events are from 6-11am each day March 29, April 21, June 7, September 8, and October 20. Anglers are asked to bring their own tackle, snacks, and chairs, and to keep their catch or share them with others. The events are co-sponsored by Florence Parks and Recreation Department and The Club (Florence Senior Center).

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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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## One After Another

Editor:

America is in a pickle.

We are on the brink of nuclear war and our former energy independence is gone. Biden is putting our national security at risk by stopping the pipeline and other measures to eliminate fossil fuels.

We've endured one crisis after another and the highest inflation rate in 40 years. Gas prices were already rising before the invasion of Ukraine. Because of his policies, Biden finds himself desperate, taking oil from our oil reserves that are to be used in an emergency. I'm sure Venezuela, Iran, and Saudi Arabia are chuckling

So she can presumably do basic arithmetic well enough to figure out that pushing costs up doesn't bring costs down . . .

”

that Biden wants to buy oil from them, that we previously had for free. Apparently, it hasn't occurred to this clueless administration that these countries can blackmail us and make demands, or they will cut us off.

I guess these green energy geniuses also haven't noticed that oil is an ingredient in thousands of everyday products from plastics to asphalt to medical devices.

They can't solve simple problems. They can't think out of the box.

They box themselves in to a rigid singular solution. I blame Biden for the Russian invasion because he has shown pathetic weakness on the world stage. Russia invaded Georgia with Bush, Crimea during Obama, DID NOT invade during Trump, and now Ukraine. The common denominator is strength vs weakness.

We have a president with obvious dementia, a shallow VP who only

**See LETTERS... on Page 28**



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## History...

Continued from Page 1

It will also highlight the rich, 50-year heritage of the area from 1930-1980 and the contributions/achievements of its outstanding citizens, while telling the story of black businesses, churches, schools, civic organizations, and institutions that played significant roles in the history of Florence.

"The presentation will help people understand that their challenge is to learn, cherish and emulate the accomplishments of this African-American community that has been displaced by commercial business," according to Cobb.

The graduate of Burrell High School, received a bachelor's degree in history from Talladega College, and earned graduate degrees from the University of Michigan. Cobb was a public-school teacher in Inkster, Michigan for 38 years and served as a counselor for a Federal program at Hopkinsville Community College in Hopkinsville, KY for four years. She is the wife of the late Carl E. Cobb and the mother of three adult children and six grandchildren.

The speaker series is a monthly program meant to inspire conversations about the history and culture of north Alabama, with a focus on how the past shapes the present. The program is sponsored by the City of Florence Department of Arts and Museums and the Kennedy-Douglass Art Center Volunteers. For more information, go to: [www.florencealmuseums.com/](http://www.florencealmuseums.com/) or call 256-760-6427.

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1407 Memorial Pkwy NW Huntsville • 256-498-4751  
[www.jacksdollardeals.com](http://www.jacksdollardeals.com)

**DOLLAR DEALS**

<https://facebook.com/jacksdollardeals>  
<https://facebook.com/jacksdollardealshuntsville>  
[https://instagram.com/jacks\\_dollar\\_deals](https://instagram.com/jacks_dollar_deals)  
[https://instagram.com/jacksdollardeals\\_huntsville](https://instagram.com/jacksdollardeals_huntsville)

| FRIDAY            | SATURDAY          | MONDAY            | TUESDAY                     | WED-THURS                    |
|-------------------|-------------------|-------------------|-----------------------------|------------------------------|
| <b>\$5</b><br>DAY | <b>\$3</b><br>DAY | <b>\$2</b><br>DAY | <b>\$1</b><br>DAY<br>TILL 2 | <b>50¢</b><br>DAY<br>AFTER 2 |
| 10AM-7PM          | 10AM-7PM          | 10AM-6PM          | 10AM-2PM   2PM-6PM          | CLOSED FOR RESTOCK           |

**70,000 Homes EVERY Week**

## The Renaissance of Florence

Is Pleased to Announce

# Amanda Simpson

As our new  
**Sales and Marketing Director**



Amanda has over 10 years' experience in the medical field in the Shoals area, and she is happy to assist you with all your senior living needs. You may contact Amanda directly at 256-740-5999 or via email at [asimpson@pegasuseniorliving.com](mailto:asimpson@pegasuseniorliving.com)

## Looking For Me?



### Stephanie Norwood

Income Tax Service

**256-710-1046**

Stephanie131@bellsouth.net

Facebook Messenger-

Stephanie Allen Norwood

Contact me for your Income tax needs!  
25 years experience!

Services include:

- Notary, E-file, All Year Round
- Tax Preparation
- (all Schedules and States)



## PETERSVILLE FAMILY CARE

Affordable, Compassionate Care



- **RAPID COVID TESTING**
- Routine Medications
- High Blood Pressure
- Asthma
- Skin Rashes
- Skin Lesion/Mole Removal
- School Physicals
- Pneumonia
- Cold/Respiratory Illnesses
- Flu Vaccine
- Diabetes
- High Cholesterol
- Allergies
- Hypothyroidism
- Lacerations/Stitches
- Pap Smear
- Flu
- Vertigo
- Dehydration
- Weight Loss

We accept most insurances including Medicaid

• Accepting New Patients • Appointments • Walk-ins Welcome • Family Care • Urgent Care

2929 Cloverdale Rd., Unit-D • Florence • 256-275-7125

Susan Miller, CRNP

HOURS: Mon.-Thurs. 8am-5pm • Fri. 8am-12noon

## The Renaissance of Florence

3275 County Road 47, Florence, AL  
**256-740-6999**



# EMPLOYMENT Opportunities



**5250 2nd Street  
Muscle Shoals, AL**

## Utility Maintenance Technician / Diesel Shop Assistant

Responsibilities include performing a variety of basic maintenance functions. **Entry level position** - no experience required.  
**Full Time - \$14 - \$16 per hour.**

**Be A Part Of A Growing Company** • Family Oriented • Clean and organized shop • Toolbox program - up to \$2,000 of tools given to you • Boot Program - let us cover the cost of your boots • Training Program - for growth & advancement • Latest tooling & technology with late model equipment • Lightweight Fleet - nobody in the country can do what we can do.

**Roles & Responsibilities:** Perform cleaning duties in the shop and on trucks • Assist with fueling trucks • Assist diesel mechanics when needed • Assist with tractor and trailer inspections • Prepare equipment and tools for use • Change tires • Drive company vehicle when needed • Other duties as assigned

*Military Veterans Are Encouraged to Apply*

**APPLY ONLINE: [www.drivefs.com](http://www.drivefs.com)**

**At upper right, click on APPLY NOW! / Non-Drivers**

Fraley and Schilling provides equal employment opportunities to all employees and applicants for employment and prohibits discrimination and harassment of any type without regard to race, color, religion, age, sex, national origin, disability status, genetic, protected veteran status, sexual orientation, gender identity or expression, or any other characteristic protected by federal, state or local laws. 468359-1

**CAREGIVER AVAILABLE TO PROVIDE** in-home care for your loved ones. References available upon request with rates to be discussed. Contact Tanika 256-919-6638.

**BLUE GRASS BANJO LESSONS**  
Call sam: 256-460-9915

### Home Instead

Seeking Caregivers for Non-medical in home care, assisting senior adults with activities of daily living, one on one in their homes. 40 hours per week. 7a-3p, 3p-11p, and 11p-7a shifts available.

Apply at [www.homeinstead.com/200](http://www.homeinstead.com/200) click on careers. Or come by our office at 2703 Darby Drive, Florence AL 35630 for paper application.

*West Lauderdale Water Authority*

### WANTED

#### Water System Operator/ Backhoe Operator

Grade I licensed Water Operator preferred but not necessary Class A CDL required Must have 3-4 years on the job backhoe experience Salary will be determined on experience, guaranteed 40 hours per week Health insurance, Vacation/ Sick leave & Retirement benefits available

Apply at the Water Department office located at **3353 County Road 200 Florence, AL 35633** Office Hours: Monday-Friday 8:00 am - 4:30 pm **NO PHONE CALL PLEASE**

### TIMESDAILY

#### Administrative Sales Assistant

The *TimesDaily* has an immediate opening for a full-time advertising administrative sales assistant.

**Responsibilities include but are not limited to:**

- Scheduling advertising insertions
- Assisting with training staff on computer ticket entry
- Preparing mailings and media kits for the department
- Interacting with customers and other departments on a regular basis
- Processing all reports in a timely manner
- Assisting management with reporting monthly/quarterly special sections
- Filing daily newspapers
- Answering phone calls and emails
- Helping service all walk-ins
- Assisting event coordinator as needed
- Completing various other administrative duties

The ideal candidate for this position is highly organized, has strong attention to detail, and can perform with a calm head and professionalism in a fast-paced environment. Must be able to multitask, prioritize deadlines, and keep information strictly confidential. This position requires a high school degree or equivalent, at least two years of administrative assistant experience, and proficiency with computers, phones, and office equipment. A bachelor's degree is preferred.

The job will require availability Monday - Friday and is 37.5 hours a week.  
**Benefits include:**

- 401k Matching
  - Health, dental, vision
  - Company paid life insurance
  - Additional supplemental insurances
  - Paid vacation, sick days, and holidays
- Send resumes to or **Renita Jimmar@timesdaily.com**, or applications can be picked up at **TimesDaily 219 West Tennessee Street, Florence, AL 35630**

## Service One Transport

**Hiring Short Haul & Regional OTR CDL A Drivers**

Good Home Time • Sign On Bonus  
New Equipment

*Apply on Tenstreet or Facebook Messenger*

**256-314-5580 ext. 1**

E.O.E.

### The Colbert County Commission

will be accepting employment applications for **Part-Time ADMINISTRATIVE ASSISTANT in the County Commission Office**

**Starting pay is \$12.50/hour**  
30 hours/week - No Benefits

Job Description and Application are available at the **Alabama Career Center 500 South Montgomery Ave., Sheffield**

**Deadline for applications is April 5, 2022.**  
*Colbert County Commission is an equal opportunity employer.*

## Accepting Applications for Experienced CNC Machinist



Southeastern is one of the largest Aluminum Extrusion die and tooling manufacturers in North America. Our national market consist of some the largest Aluminum Extruders in the U.S. with high demands on production and quality.

We are seeking experienced machinist for machining steel dies and tooling for Aluminum Extrusion

manufacturing. Experienced operators of Mazak CNC Milling and Turning centers is a big plus. Experience with Vertical and/or Horizontal machining centers is required, these are not training, entry level positions.

**Benefits:** BCBS of Alabama healthcare with low copays and deductibles. dental, vision, short term disability, company paid life insurance, Voluntary life up to \$100,000. AFLAC Cancer, Accident, and critical care insurance coverage.

**Annual Benefits:** paid time off, vacation pay, 7 paid holidays

**Typical Workweek:** 3 1/2 day, 12 hours schedules. Day, night, weekend, and holiday availability.



**Southeastern Extrusion & Tool, Inc.**  
512 Staples Drive, Florence Alabama, 256-766-6421

Submit resume to [hr@set-tool.com](mailto:hr@set-tool.com)  
or apply in person

*Equal Opportunity Employer*

## CALVARY Learning Center

601 N. Main St., Tuscumbia  
and 1305 W. 12th St., Sheffield

**Full-Time Daycare Teacher**  
**Tuscumbia or Sheffield location. You must be 18 years old.** Earn Holiday Pay and paid time off.

**Full-Time Cook**  
**Tuscumbia location.** Earn Vacation and Holiday pay. Responsibilities include preparing and/or cooking breakfast, lunch, and snack for our Daycare kids.

**Full-Time Custodian**  
**Tuscumbia and Sheffield locations.** This position will be 40 hours per week. Earn Vacation Time and Holiday Pay. Responsibilities will include janitorial duties and light maintenance.

Please email resume to:  
[tweeks.calvary@gmail.com](mailto:tweeks.calvary@gmail.com)



**The Colbert County Commission** will be accepting employment applications for **HOUSEHOLD GARBAGE HELPER**

**Starting pay is \$12.60/hour**  
Plus Health Insurance and Other Benefits

Job Description and Application are available at the **Alabama Career Center**  
500 South Montgomery Ave., Sheffield  
**Deadline for applications is April 1, 2022.**  
*Colbert County Commission is an equal opportunity employer.*

**Part-time Non-CDL Truck Driver**

The *TimesDaily* has a position available for a Part-Time Non-CDL Truck Driver. The ideal candidate must have an excellent driving record and a clean MVR (motor vehicle report) as well as proof of personal auto insurance. Candidate must pass a DOT physical, be able to lift up to 50 pounds, and be capable of driving up to 8 hours at a time. Must be able to work flexible schedules including days, nights, weekends, and holidays as needed.

Please email resumes to **[hollie.colella@timesdaily.com](mailto:hollie.colella@timesdaily.com)**.

Applications may be picked up at 219 West Tennessee Street, Florence, AL 35630.

**Chemical Process Technician**

INEOS Styrolution is the leading global styrenics supplier. We promote a respectful workplace through our policies, training, and the way in which these are lived.

We have an opening at our polystyrene production facility in Decatur, Alabama for a:

**CHEMICAL PROCESS TECHNICIAN**

This entry level chemical manufacturing position is expected to acquire skills and knowledge necessary to advance through the operations progression system. Beginning responsibilities and requirements include, but are not limited to:

**SEAMSTRESS Wanted**

**Need Help With Cushions**

**Alabama Awnings**  
256-767-1900  
4617 Huntsville Road • Florence

- Hold high standards for safety, health, and the environment.
  - Participate in technician skills training progression system.
  - Load hopper cars and trucks. Perform rail switches.
  - Operate associated equipment such as fork truck, shuttle wagon, etc.
  - Perform minor equipment troubleshooting and maintenance.
  - Maintain accurate written and electronic records.
  - Possess basic math skills and mechanical aptitude.
  - Functional in computers.
  - Work 12-hour rotating shifts, nights, weekends, holidays, and overtime.
  - Climb heights up to 85' and lift up to 50 lbs.
  - Work outside frequently in all seasons.
  - At a minimum, High School Diploma or GED required.
- Starting hourly rate is \$24.00 with ability to advance to Tech 1 within 90 days. Continued advancement through the Operations progression system for technicians is supported and expected.
- Our compensation and benefits package includes highly competitive wages, bonus program, enhanced 401(k), fitness and tuition reimbursement.
- For more details and to **APPLY**, please visit our **CAREERS** link at **[www.INEOS-Styrolution.com](http://www.INEOS-Styrolution.com)**
- Applications will be accepted through **04/10/22**.  
**NO PHONE CALLS PLEASE**  
*We are an EEO employer and committed to employee safety.*

**More Employment on Following Page**

**New Wages**

Certified Nursing Assistant      Licensed Practical Nurse  
Registered Nurse

**Retention Bonuses!**  
CNA \$1500 • LPN and RN \$5000

**Genesis**  
Cypress Cove  
200 Alabama Ave • Muscle Shoals  
[genesiscareers.jobs](http://genesiscareers.jobs)

Contact MiaDonte' Knox at 256-381-4330 or [miadonte.knox@genesishcc.com](mailto:miadonte.knox@genesishcc.com) for more information

To protect the health and safety of our patients, residents, employees, family members, and the communities we serve, Genesis has implemented a universal COVID-19 vaccination requirement for employees, care partners and onsite vendors. Genesis is an equal opportunity employer. We celebrate diversity and are committed to creating an inclusive work environment. 468930-

**Northwest-Shoals Community College** announces the following open positions

- **Manager of Upward Bound - Phil Campbell Project** (Grant Funded Position)
- **Computer Information Systems Instructor** (1 or more positions)

Detailed position announcements and applications can be requested by visiting the web page at [www.nwsc.edu](http://www.nwsc.edu) or by contacting the Office of Human Resources at **256-331-5229**.  
NW-SCC is an equal opportunity employer

**ALECO**  
by E.S. ROBBINS

has an immediate opening for **Bilingual Customer Service Representative**

Primary responsibilities: Provide professional and courteous customer support via phone, e-mail and written correspondence. Assist in the sale of product by providing information to customers, process customer orders to completion including order entry, coordinate customer concern resolution, and maintain paperless filing system. HS diploma or equivalent, some college preferred. Must have excellent math, computer, and fluent oral and written skills. Must be detail oriented and able to work independently. We offer a competitive salary and full benefits package.

Apply at **[www.aleco.com/careers](http://www.aleco.com/careers)**  
e-mail **[jobopportunities@esrobbins.com](mailto:jobopportunities@esrobbins.com)**  
or in person at **2802 E Avalon Ave, Muscle Shoals, AL 35661** EOE

**ALECO**  
by E.S. ROBBINS

has an immediate opening for a dynamic, results-driven **Regional Account Manager** with unlimited earning potential.

Our Regional Account Manager will serve as a market, product and process expert managing company performance expectations through the development and execution of business plans that generate revenue, increase brand loyalty, and improve customer satisfaction. Bachelor's Degree in Marketing, Business Administration or Business Management preferred with 3-5 years of proven sales and marketing experience. Industrial, Food Service or Office Supply experience preferred.

Must be articulate with excellent verbal and written communication skills. Must be adept with Microsoft Office Suite, particularly Excel, PowerPoint, Word, and Outlook. Experience with or exposure to ERP systems, eCommerce platforms, and Customer Relationship Management applications is highly desirable.

We offer a competitive salary, incentive program and full benefits package.

Apply at **[www.aleco.com/careers](http://www.aleco.com/careers)** or in person at **2802 E Avalon Ave, Muscle Shoals, AL 35661**

EOE

**Advertising Account Executive**

**This is not just any team.**  
This is the best media sales team in the Shoals.

The *TimesDaily* is committed to providing the BEST media solutions for Shoals area businesses. To that end we are looking for smart, hardworking, sales professionals to add to our team. A desirable candidate will be adept at:

- Building solid business relationships.
- Contributing information to sales strategies by evaluating current product results, identifying customer needs to be filled, and monitoring competitive products.
- Organizing, prioritizing and properly managing time.
- Building a client base, meeting sales goals and planning.
- Providing exceptional customer service.

The *TimesDaily* offers a competitive salary and commission plan. Other benefits include Blue Cross Blue Shield health insurance, dental, vision, vacation, life insurance, and 401k match. This position also requires a valid driver's license, clean driving record, reliable transportation, and proof of insurance. The *TimesDaily* is committed to ongoing professional development that includes regular weekly training, stretch goals, and weekly one-on-one coaching and feedback. Become a part of the Shoals' best media sales team today!

Apply online at [www.TNValleyjobfinder.com](http://www.TNValleyjobfinder.com) at the online job posting or email your resume to [renita.jimmar@timesdaily.com](mailto:renita.jimmar@timesdaily.com).

The *TimesDaily* is an Equal Opportunity Employer.



# EMPLOYMENT *Opportunities*

continued from previous page

**WANTED:**  
Full-Time and Part-Time Class A CDL Licensed Truck **DRIVERS**  
to haul US Mail from Florence to Birmingham at night. **HOME DAILY!** Pay \$22.86 hourly, plus additional fringe benefit allowance of \$4.70 per hour on the first 40 hours each week. Clean MVR, Drug Test and Background check required. Call Sam Jenkins with Davenport Transportation **256-506-1865** for more information.

**Quad Cities Taxi**  
Is looking for **Taxicab Drivers, and Wheelchair Van Drivers.** Day and night shifts. Must be 25. Apply in person at 122 N. Royal Ave., Florence, between 8 am and 4 pm, Mon.-Fri. (No phone calls please)

**WE'RE HIRING!**  
**Juvenile Detention Officers**  
TN Valley Juvenile Detention hiring full-time Juvenile Detention Officers.  
**Apply in person at: 2216 Missouri Street Tuscumbia**  
Starting rate \$15 hourly with benefit package.

**Mechanic needed**  
Gas and diesel experience is necessary. Pay will be based on ability. A great work environment with options to advance in this industry. We are a growing business and in need of someone with a good work ethic. Hours are 7:30 to 4:30, Monday thru Friday. No on-call work or service calls off site unless desired.  
**Come by in person or call for interview.**  
C & R Diesel  
11270 Hwy. 157 Florence, AL 35633 (Cloverdale).  
Text or call 256-476-3781  
Lee Cockrell

**TIMES DAILY**  
**Full-Time Press Operator**  
The *TimesDaily* is seeking a printing press operator to join our northwestern Alabama printing facility. Responsibilities include but are not limited to:  
•Performing standard set up of printing press  
•Operating the press  
•Making adjustments to maintain quality control  
•Performing preventative maintenance and repairs  
Hands-on experience with a Goss Urbanite or DGM 850 is a plus, but not required. We are ready to hire and will train for the position. This position offers benefits including:  
•401(k) matching  
•Medical Insurance  
•Dental Insurance  
•Vision Insurance •Life Insurance  
•Disability Insurance  
•Additional Insurance Coverage Options  
•Flexible Spending Account  
•Paid Time Off (Vacation, Holidays, Sick Time)  
Qualified candidates will be available to work nights, weekends. Applications are available at the  
TimesDaily  
219 West Tennessee St.  
Florence, AL 35630  
or questions or resumes may be emailed to **hollie.colella@timesdaily.com**

**TIMES DAILY**  
**SUPERVISOR**  
Packaging Department  
The Times Daily (TVM, Inc.) is a locally owned group of daily and weekly newspapers. We currently have an open supervisor position in our Packaging Department. You will oversee Packaging employees during daily production runs, ensuring these teams perform to quality standards and meet deadlines. While experience in newspaper packaging is preferred, we are also open to the insights someone might bring from another industry.  
To be a good fit for this opportunity you will have:  
•Solid experience in a material-handling environment, such as packaging, distribution, warehousing, production, etc.  
•A demonstrated ability to:  
~Lead and direct the work of others with the ability to motivate employees; experience supervising part-time employees is a plus.  
•Work in deadline-driven team environments and adapt to changing workloads.  
•Good communication skills.  
•Microsoft Office experience a plus  
•Mechanical background or aptitude.  
•Ability to work hands on with your team.  
•Ability to work a flexible shift.  
Resumes can be emailed to **hollie.colella@timesdaily.com**, or applications can be picked up at **TimesDaily, 219 West Tennessee Street, Florence, AL 35630**  
EEOC

**The Colbert County Commission** will be accepting employment applications for **APPRAISAL VALUATION ANALYST** in the Revenue Commissioner's Office  
**Starting pay is \$25,030.32 /year**  
**Plus Health Insurance and Other Benefits**  
Job Description and Application are available at the **Alabama Career Center**  
**500 South Montgomery Ave., Sheffield**  
**Deadline for applications is March 25, 2022.**  
*Colbert County Commission is an equal opportunity employer.*

**Lauderdale County Commission** is accepting applications for **Corrections Deputies**  
**Excellent pay and Benefits**  
Please Apply in person on the second floor of the **Lauderdale County Courthouse at the Sheriffs Office**

# ANNUAL GIVING CAMPAIGN



**Give • Advocate • Volunteer**  
*Thank you for supporting United Way of Northwest Alabama.*



**uwnwal.org 256.764.5892**

A small amount each pay period goes a long way toward improving so many lives in so many ways.  
Is your place of work actively involved in the United Way's Annual Giving Campaign through payroll deductions?

*Public Service space provided by the Courier Journal*





**FOODLAND**  
Marketplace



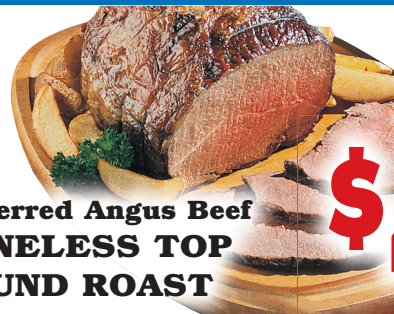
Home-Owned, Home-Operated



Preferred Angus  
Beef **TOP SIRLOIN STEAK**  
**\$5.99**  
Lb.

Preferred Angus Beef  
**WHOLE TOP SIRLOIN**  
Sold In a Bag

**\$4.49**  
Lb.



Family Pack  
**TOP ROUND STEAK**  
**\$4.99**  
Lb.

Preferred Angus Beef  
**BONELESS TOP ROUND ROAST**

**\$4.49**  
Lb.

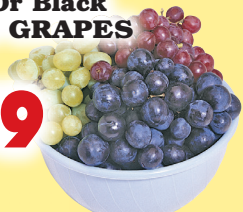


Fresh  
**GROUND ROUND**  
85% Lean - Family Pack

**\$4.49**  
Lb.

Red, White Or Black  
**SEEDLESS GRAPES**  
Lb.

**\$1.69**



**BROCCOLI CROWNS**  
Lb.

**\$1.99**



California  
**HALOS**  
Bag

**\$4.99**



Michigan Red Or Golden  
Delicious Or Macintosh  
**APPLES 3 Lbs.**

**\$3.99**



Prairie Fresh  
**WHOLE BONE-IN PORK BUTT**

**\$1.79**  
Lb.



Prairie Fresh  
**BONE-IN PORK BUTT STEAKS**  
Family Pack

**\$2.49**  
Lb.

California  
**STRAWBERRIES**  
1 Lb.

**2/\$5**



Yellow  
**ONIONS**  
3 Lbs.

**\$3.49**



Dole **SPRING MIX OR BABY SPINACH**  
Bag

**\$2.99**



U.S. #1 Idaho  
**POTATOES**  
5 Lbs.

**\$2.99**



**Spring Cleaning Maid Easy**

Windex  
**GLASS CLEANER**  
23 Oz.

**2/\$7**



Clorox  
**CLEAN UP SPRAY**  
32 Oz.

**2/\$7**



Pine-Sol  
**CLEANER**  
48 Oz.

**2/\$7**



Clorox  
**BATHROOM CLEANER**  
30 Oz.

**2/\$7**



MAXWELL HOUSE  
**COFFEE** 25-30 Oz.  
Or K-Cups 12 Ct.

**\$6.99**

Food Club - Chili,  
Kidney, Navy, Great  
Northern Or Butter  
**BEANS** 15 Oz.

**59¢**

Food Club Shells &  
Cheese Or Deluxe  
**MAC & CHEESE DINNERS**  
12-14 Oz.

**3/\$5**

DEER PARK  
**SPRING WATER**  
24 Pk. 1/2 Liters

**\$3.99**

Purex LIQUID  
**LAUNDRY DETERGENT**  
43-50 Oz.

**2/\$7**



Quantity Rights Reserved • None Sold to Dealers • WIC & Food Stamps Accepted  
Not Responsible For Typographical or Pictorial Errors

**AD GOOD-MAR. 23-29, 2022**



|                                                                                                                                                     |                                                                                                                                                      |                                                                                   |                                                                                                                                                                           |                                                                                                                                                                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Food Club INSTANT OATMEAL</b><br>12-15 Oz.<br><br><b>\$1.89</b> | <b>Pearl Milling Company SYRUP</b> 24 Oz.<br><br><b>2/\$6</b>       | <b>Pearl Milling PANCAKE MIX</b> 2 Lbs.<br><b>2/\$5</b>                           | <b>Lay's POTATO OR KETTLE CHIPS</b> 7-8 Oz.<br><br><b>2/\$5</b>                        | <b>CHEETOS OR FRITOS</b> 7-9 Oz.<br><br><b>2/\$7</b>                                     |
| <b>Kind GRANOLA BARS</b> 6-10 ct.<br><br><b>\$6.99</b>             | <b>Shawnee Self-Rising FLOUR OR MEAL</b> 5 Lbs.<br><br><b>2/\$4</b> | <b>Planters DRY ROASTED PEANUTS</b> 16 Oz.<br><b>2/\$7</b>                        | <b>UTZ Family Size CHIPS</b> 8.5-9.5 Oz.<br><br><b>\$1.99</b>                          | <b>UTZ HOOPS MIX</b> 10 Oz.<br><br><b>2/\$5</b>                                          |
| <b>Hormel CHILI NO BEANS</b> 15 Oz.<br><br><b>\$2.28</b>           | <b>Hormel CHUNK HAM OR CHICKEN</b> 5 Oz.<br><br><b>4/\$5</b>        | <b>Chi Chi's Flour BURRITO OR TACO</b> 8-12 ct.<br><b>3/\$5</b>                   | <b>Mtn. Dew, Sunkist, Sierra Mist Or PEPSI</b> 12 Pk. 12 Oz. Cans<br><br><b>2/\$11</b> | <b>Sun Drop, Orange Crush, Squirt Or R.C. COLA</b> 6 Pk. 1/2 Liters<br><br><b>4/\$12</b> |
| <b>Heinz KETCHUP OR MUSTARD</b> 20 Oz.<br><br><b>2/\$5</b>        | <b>Blue Bell ICE CREAM</b> 1/2 Gallon<br><br><b>\$5.99</b>         | <b>Purina DOG Or PUPPY CHOW Or Friskies CAT FOOD</b> 16-20 Lbs.<br><b>\$13.99</b> | <b>Mtn. Dew, Sunkist, Sierra Mist Or PEPSI</b> 2 Liters<br><br><b>3/\$5</b>           | <b>Aquafina PURIFIED WATER</b> 24 Pk. 1/2 Liters<br><br><b>\$5.99</b>                   |

## DAIRY & FROZEN

|                                                                                          |                                                                                          |
|------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| <b>Borden SINGLES</b> 12 Oz. CHUNKS OR SHREDS 8 Oz. ...<br><b>4/\$9</b><br><b>\$1.69</b> | <b>Red Baron PIZZA</b> 17-20 Oz. ....<br><b>2/\$10</b>                                   |
| <b>Dean's DIPS</b> 12-16 Oz. ....<br><b>2/\$5</b>                                        | <b>Food Club WAFFLES</b> 10 ct. ....<br><b>2/\$4</b>                                     |
| <b>Dannon Activia YOGURT</b> 4 Pk. ....<br><b>\$1.19</b>                                 | <b>Banquet POT PIES</b> 7 Oz. ....<br><b>5/\$5</b>                                       |
| <b>Food Club SOUR CREAM</b> 8 Oz. ....<br><b>\$1.19</b>                                  | <b>Snickers, Milky Way, Twix Or M&amp;M's ICE CREAM BARS</b> 6 ct. ....<br><b>\$3.99</b> |

## MEAT

|                                                                                     |                                                                          |
|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------|
| <b>Smithfield MARINATED BONELESS PORK LOIN FILLETS</b> 23-27.2 Oz.<br><b>\$5.99</b> | <b>Oscar Mayer Select BOLOGNA</b> 16 Oz. ....<br><b>2/\$4</b>            |
| <b>Zeigler BACON</b> 12 Oz. ....<br><b>\$5.49</b>                                   | <b>Zeigler Reg. Or Cajun RED HOTS</b> 16 Oz. ....<br><b>\$3.99</b>       |
| <b>Zeigler GARLIC BOLOGNA</b> 16 Oz. Chub ....<br><b>2/\$7</b>                      | <b>Zeigler Southern Style SMOKED SAUSAGE</b> 16 Oz. ...<br><b>\$3.99</b> |
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|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div style="font-size: 10px; font-weight: bold; margin: 0;">2013 Chevrolet Cruz</div>  <p style="font-weight: bold; font-size: 14px; margin: 0;">\$99/week</p> | <div style="font-size: 10px; font-weight: bold; margin: 0;">2005 Mitsubishi Montero</div>  <p style="font-weight: bold; font-size: 14px; margin: 0;">\$3,000</p> | <div style="font-size: 10px; font-weight: bold; margin: 0;">2013 Toyota Camry</div>  <p style="font-weight: bold; font-size: 14px; margin: 0;">\$87/week</p> |
| <div style="font-size: 10px; font-weight: bold; margin: 0;">2010 Mercedes C300</div>  <p style="font-weight: bold; font-size: 14px; margin: 0;">\$99/week</p>  | <div style="font-size: 10px; font-weight: bold; margin: 0;">2014 Nissan Altima</div>  <p style="font-weight: bold; font-size: 14px; margin: 0;">\$99/week</p>    | <div style="font-size: 10px; font-weight: bold; margin: 0;">2013 Nissan Quest</div>  <p style="font-weight: bold; font-size: 14px; margin: 0;">\$99/week</p> |

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Classified Form on Page 8

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468507-1



# Letters...

## One After Another...

Continued from Page 14

nervously cackles when she has no answer, and a Secretary of State Blinken who always looks scared. Don't be surprised when our enemies start messing with us. They know the time is right with this administration and nothing will be done to deter them.

My heart grieves for Ukraine. With these people in charge, we may find our country in the same situation in the future

I don't feel safe nor do I trust this administration. We are in dire need of leadership in these dangerous times

Kay Woodford  
Florence

of checking the tracking number, the post office in the city the package was to be delivered to admitted to losing my package. I would have to go online and file for refund.

The USPS would not allow this. A USPS employee finally came up with a phone number to get info for a refund.

They sent me step-by-step instructions for a refund. I followed everything they demanded to the letter. Not only have they turned me down twice on my refund, but they will not return my paperwork so that I could turn it over to legal aid.

I lost my parts, my money, plus over \$30 in shipping costs.

Be sure to have documentation notarized on anything you may be moving by USPS.

Leland D. Preston  
Muscle Shoals

More government power and more bad policy. Surely, that will fix it.

Current case in point: Oil prices.

"Putin's war is causing gas prices to rise," she tweeted on March 8, "but this is no excuse for large oil companies to pad their bottom line with war-fueled profits. Senate Democrats are watching closely -- and already working on a windfall profits tax."

And then, the very next day: "We need to use every opportunity for economic pressure to hold Putin accountable -- and @POTUS' decision to ban Russian oil in the U.S. is the right thing to do."

Oh, and by the way: "The President and Senate Democrats will use every tool to bring down costs for families."

Every tool, that is, except resisting the temptation to push those costs up with economic sanctions, strangling regulations, and punitive taxes.

It's not that Warren is economically illiterate. As an entrepreneur of sorts, she flipped houses for a while before managing to parlay her terrible ideas into both political power and a series of sweetheart book deals that made her a multi-millionaire. So she can presumably do basic arithmetic well enough figure out that pushing costs up doesn't bring costs down.

If her problem isn't stupidity, what is it? The most likely candidate seems to be jealousy.

She's appalled whenever she notices that other people seemingly feel entitled to make their living without her permission and absent her direction.

She can't get her head around the idea that anyone could make anything work without the benefit of Elizabeth Warren's omniscience and expertise.

She's enraged when she learns that something got done without a phone call to her office to get her blessing first.

She's not content to just take a good deal of your money, borrow more money in your name, and spend that money as she pleases. She wants your attention, your allegiance, and your gratitude, too.

Well, why shouldn't she feel that way, given that you and she have so much in common -- you want to run your life, and she wants to run it too.

And if Elizabeth Warren running your life makes your life more difficult and expensive, she's fine with that.

Are you?

Tom Knapp, Director  
The William Lloyd Garrison Center for  
Libertarian Advocacy  
Journalism  
Gainesville, FL

## Is Electrical at All Practical?

To the Editor:

There is a considerable amount of speculation as to what to do about global warming and its causes. Yet, there is little action to correct some of the simple things which contribute to its causes.

We are concerned with pollution from automobile exhaust and from cows belching.

Now with the inflation caused by closing down oil suppliers there has been a movement toward electric automobiles and trucks.

While making long range plans for lowering emissions, some of the simple things that could be done now have not begun. To start with, most of the 'stop' signs could be quickly changed to 'yield' signs since there is so little traffic on the side streets that have these. Traffic lights can be programmed with sensors that do not stop traffic where there is no cross traffic.

Delays after traffic passes beyond the intersection can be quickly changed to move the traffic where the waiting vehicles are. Many traffic lights can be removed and replaced with four way stop signs. Some lights would be programmed to operate

only during rush hours, or functioning with flashing lights at night.

How much gasoline and wear and tear on brake shoes could be saved by eliminating 20 MPH 'speed bumps' on 30 MPH streets? Some very low 'rumble bumps' can remind us of our speed without causing so much loss of fuel.

If it could ever be practical to design long range electrical autos, when will the provisions begin to supply the amount of equipment to support the demand for electricity? Are there any permits now to build electricity in atomic plants (and dispose safely of the by-products) to make ocean wave generators all along the coast of oceans, windmill farms, or dams in streams and rivers? How about in storm sewers? Solar generation will never be reliable enough to help with this and the payback on equipment would have to improve greatly. Are our engineering schools working on these questions?

What would the method be for long range driving? Battery exchanges along the road like they do with propane tanks now? Motels with charging stations for every parking spot? How would this be paid for? Will this be done by private business with

See LETTERS... Page 34

## Get Notarized Documents

Editor:

As a senior citizen without a college degree in computers, I would like to give fair warning to others.

I purchased some auto parts online, and they did not fit. The parts store offered a refund because they did not have the parts. After three weeks

## Warren's Solution: Put Her in Charge

Editor:

Whenever and wherever too much government power produces bad policy and terrible results, US Senator Elizabeth Warren (D-MA) can be counted upon to pop up with the same proposed solution:

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Truman 🐾

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**Cat & Kids**  
by Cathy Turner

## A Cherished Memory?

*Writer's Note: This 20th Anniversary reprint was first published in April, 2002. It was my second column. Some would consider this old school thinking. And truly I share it again because I believe most parents have given up on saving virginity. But I know that, growing in intimacy and learning together as husband and wife helps to form a strong primal foundation for a marriage. Regret does not.*

There she is, your firstborn looking amazingly grown up in her prom gown. Her corkscrew curls are all clustered in the back. That one little girl curl is falling across her forehead. She is beautiful. The pastel dress, standing out from layers of crinoline, silk, and lace, makes this a real Cinderella moment. And the young man is standing tall – proud to be her escort. It's childhood at its best. Or is it?

The Junior/Senior prom is an event that the juniors give for the seniors as a culmination of a year of hard work and good times. On this night, kids dress up. Couples eat fancier than they have all year. Corsages are given. And young ladies wear wraps instead of jackets. It's a memory in the making.

But for some, the Jr./Sr. is viewed in infamy because of the association of dancing, drinking, and sex. How can such a beautiful vision become so tainted and what can parents do to keep these things from happening?

Number 1 – Train your child to be fun loving and responsible. Help him or her to form relationships that are about fun and friendship

and not about sex and sex appeal. Teach them to create date situations that are interactive and not just about being alone. Talk to your son or daughter about not doing anything that will ruin the memory of such a special night.

Number 2 – Know your child's date – know them well. Your child's date should be a friend of yours. Does she drink? Is he a fast driver? They should be a part of your lives such that you could find the answers to these questions.

Number 3 – Be thankful for the big dress. I mean how can anyone do anything in a big prom dress? I'm joking – a little. The trouble could only happen when she takes it off – I mean when she changes clothes for the after-the-prom activities. That is why these activities should be tightly scheduled and chaperoned. It's your training that has to fill the gaps. And why does it have to last until breakfast anyway? If they want to have breakfast together, have him come to your house after several hours of sleep.

Truly, it bothers me that such a wonderful night has to be overshadowed by such issues. Whatever happened to being a princess for the night? Whatever happened to training and trust and innocence? Have you helped your child to set up a framework of innocence? Is her date a part of it? If so, then kiss your Cinderella good-bye and begin cherishing the memory.

Email comments or suggestions to [catnkids1@gmail.com](mailto:catnkids1@gmail.com)

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# Medicare Minute

## "Mail, Calls and Door Knocking 2"

Last week we began discussing ways that agents and companies market Medicare plans to people turning 65. We discussed the phone calls you may receive and the possibility of someone showing up unannounced at your door. This week we will look at online marketing and direct mail.

**Direct mail** – This is the most common way companies market their plans. When you are within 6 months of turning 65 a company will purchase a mailing list with your name and address on it. Most companies will start sending mail 6 months prior to the month you turn 65. This is because you are eligible to purchase a Medicare supplement any time during that 6 month period. In most cases direct mail is designed to initiate a response on your part. That response is to call a toll free number. You may be calling to get information but usually are connected to a sales person. If you do respond to direct mail, our advice is to never give the agent on the line your social security number until you are ready to buy. This should protect you against unknowingly signing up for a plan.

**Online marketing** – Occasionally we will have someone stop by our office that has gone online to research Medicare plans. Most online marketing companies will ask you to provide your phone number and/or email address to get pricing information. Once you enter this information you will immediately begin getting phone calls. This is because when you hit "send" that information goes out to 10 or more agents who have bought that lead. All the agents will begin reaching out to you within minutes.

**Phone calls, direct mail, door knocking and online marketing** are perfectly legal and compliant under Medicare guidelines for some plans but not others. If you have any questions concerning any of these you can contact our office for more information.

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.



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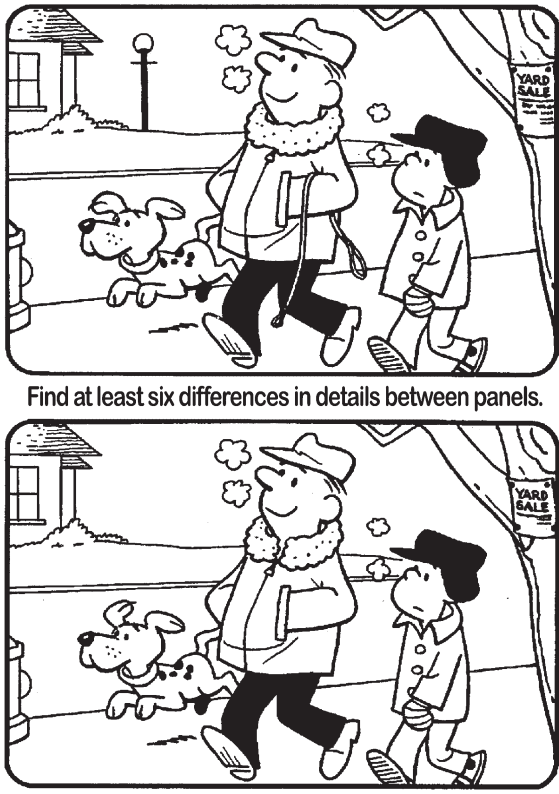
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BY HENRY BOLTIHOFF



Find at least six differences in details between panels.

Differences: 1. Lamppost is missing. 2. Dog's ear is missing. 3. Collar is different. 4. Leash is missing. 5. Jacket is smaller. 6. Poster is different.

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### WALNUT STREET HISTORIC DISTRICT

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Location: 400 N. Walnut St., Florence  
34.8047°N, 87.6736°W

The residents of the Walnut Street Historic District are passionate in preserving their historical identity and love to display their beautiful neighborhood.

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



# Speaking The Truth In Love

Ephesians 4:15

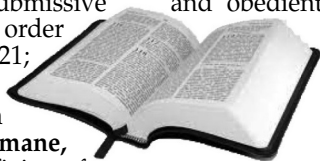
Have you ever wondered or questioned

## Why Did God Love Us So Much, To Give His Only Son?

A few fundamental facts will help us understand the "WHY" of the above question.

God is love (John 3:16; 1 John 4:8; Ephesians 2:4). He is holy (1 Peter 1:15-16). He is compassionate (Psalm 78:38-39). God is perfect (Matthew 5:48).

Our Heavenly Father created all things (Genesis 1-2; Colossians 1:16-17). He desires that after our life on earth is concluded, we will live with Him eternally in heaven (Matthew 11:28-30; John 14:1-3). Yet, the Bible clearly states that man must be submissive and obedient to the Father's will in order to be saved (Matthew 7:21; Hebrews 5:8-9).



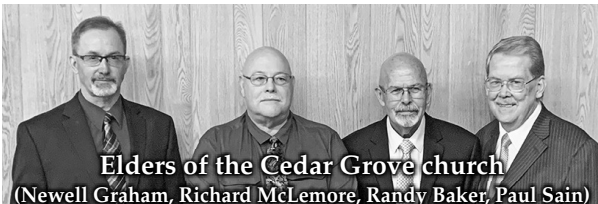
Consider the scene in the Garden of Gethsemane, the night before the crucifixion of Jesus Christ. Jesus prayed to God the Father that if it be possible, let this cup pass from Him (not occur). But our Lord added, "Thy will be done." There was no other way by which man could be saved, without the shed blood of the Son of God (Hebrews 9:22).

In the New Testament (Romans 5:8-9) we learn that even while we were in sin, God manifested (demonstrated) His love for mankind. God loves us and wants us to be in paradise eternally with all the heavenly host (1 Timothy 2:3-4).

Let us also note that humans are incapable of knowing the mind of God (Isaiah 55:8-9). Yet, with the written Word, the Holy Bible, we can know many wonderful attributes and facts regarding our Almighty Father.

Do we need to be reminded: We are the creation of God, He is the Creator. We are subject to Jehovah. He offers salvation, but only on His terms (conditions). He invites us to come to Him to receive forgiveness of sins and ultimately to receive eternal life in paradise. We have the power to make the decision to follow Jesus or reject His offer. What will YOUR decision be? Obey and be saved eternally or reject and be lost in torment everlasting (Matthew 5:46). God loves you. Jesus loves you. Do you love God (John 14:15)?

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](mailto:Cedargrovechurchofchrist@gmail.com)  
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| <p>8 OZ.<br/><b>FOOD CLUB CHEESE SHREDS OR BARS</b><br/><b>3/\$5</b></p> | <p>5 LB.<br/><b>BUTTER GOLD RUSSETS</b><br/><b>\$2.28</b></p> | <p>1/2 GALLON<br/><b>BLUE BELL ICE CREAM</b><br/><b>\$5.48</b></p> |
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# STRANGE but TRUE

- Another reason to celebrate the 250th anniversary of the birth of that iconic Irish export, Guinness: Studies show that the stout beer contains antioxidant compounds that benefit the heart by slowing down the accumulation of bad cholesterol on the walls of arteries. Cheers!
- It was American comedian, actor, and writer George Burns who made the following sage observation: "The secret of a good sermon is to have a good beginning and a good ending, then having the two as close together as possible."

seems they're not the only ones: According to the 2001 census, there are 14,000 adherents of Jedi in Scotland, and another 390,000 in England and Wales. There's even a UK Church of the Jedi, founded by brothers Barney and Daniel Jones, which offers light saber training and teaches about The Force.

- If you're right-handed, studies show that you tend to wash your left hand more thoroughly than your right hand. Reverse that if you're a leftie.

**Thought for the Day:** "Drive-in banks were established so most of the cars today could see their real owners." - E. Joseph Cossman



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- If you're like the average American, you watch a whopping 4 hours and 44 minutes of television every day.

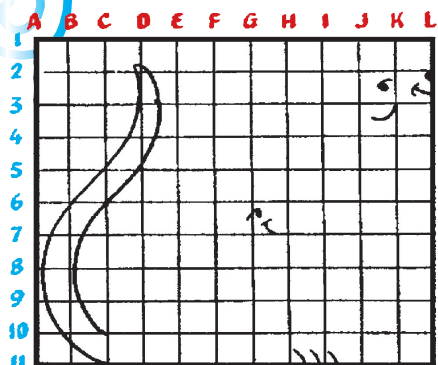
- In all likelihood, you've never run across a moirologist - in fact, they probably don't even exist in the United States today. However, professional mourners - which is what moirologists are - have a long history, dating back to ancient Greece. Even as recently as the early 1900s, there was a report of a moirologists' strike in Paris.

- According to a recent news story on the website of the British Broadcasting Corporation, eight police officers in Scotland claim their religion to be Jedi - as in the Jedi Knights of George Lucas' "Star Wars" films. And it

# Junior Whirl

by Hal Kaufman

## Hop-Skip-Jump Drawing Card



ALL ABOARD for a hop, skip and jump drawing lesson. Simply draw lines in the diagram at left in accord with the following letter-number coordinates:

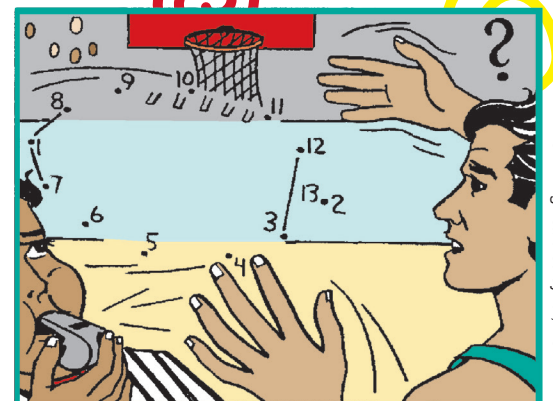
- Draw from 11-C to 11-D to 9-F to 11-G, 11-J, 10-G, 7-G, 7-H, 6-G, 5-H.
- Add 6-G to 7-F to 7-E.
- Draw from 7-F to 8-G, 6-I, 6-J, 7-K, 5-J, 4-K, 3-K, 3-L, 2-L, 2-K, 1-I, 2-J, 3-J, 4-H, 4-F, 6-C, 10-C.

Use a sharp pencil, draw straight lines.

Be sure to draw in accord with number and letter coordinates.

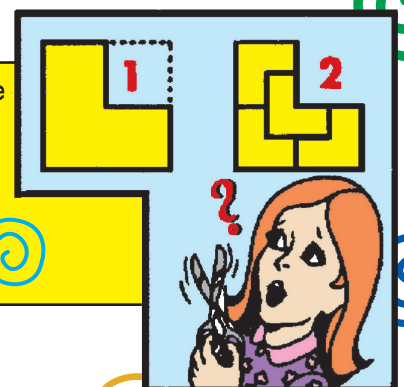
Add a color or two, if crayons are handy.

Answers On Page 38



**COURT CASE!** Hey, I thought we were here to play basketball. What can you draw to complete the picture? Connect dots.

**PIECE CORE!** A curious, do-it-yourself jigsaw puzzle is suggested for your amusement at right. Remove and discard one corner of a cardboard square (dotted lines of figure 1). Cut remaining portion (fig. 2) into four equal-sized L-shaped segments. Scramble these pieces and ask someone to use them to reform the original square.



**PLANET EX!** A certain planet discovered by Wm. Herschel in 1781 was originally called Georgium Sidus, George's Star, after King George III. By what name do we know it now?



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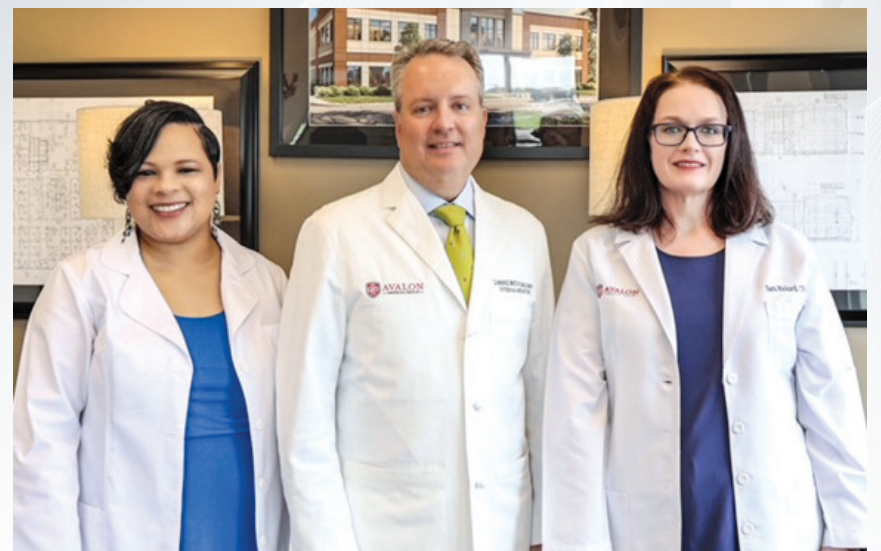


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## Commentary

# Inflation...

Continued from Page 14

from Feb '21-Feb '22. Rents are up only about 3% for the year

The median new home price (50% of all homes are priced above this point and 50% are priced below it) is up 17% nationally over the last 24 months according to figures at FedPrimeRate.com. The average US home price over that same period is up 22%. That's not as scary as it appears because sellers tend to benefit before they buy at increased prices. The problem is finding your next home, because few stay on the market long.

Some estimates for used cars and trucks show increases of 35-40% in the past 12 months, while the new vehicle inflation index has risen 12%.

According to Bankrate.com, The way inflation is measured depends on the gauge. For consumers, the most important price tracker tends to be the Labor Department's consumer price index. Policymakers at the Federal Reserve closely follow the personal consumption expenditures index from the Commerce Department. The indices are broadly similar and track the same trend, though the consumer price index tends to show higher rates of inflation over time.

Some households might notice a higher inflation rate than others, depending on their expenses and purchases. For example, lower-income households, that spend a greater percentage of income on food, gasoline, and utilities, may be impacted to a much greater degree than families with higher incomes and more varied spending patterns.

We may be frustrated by some of this, but using some perspective, we really have it easy. Some of us are too young and some may not remember, but we have had some turbulent economic years over the last century.

The website, TheBalance.com, offers the following statistics.

From 1930-'32, years after the stock market crash (Sept-Oct '29), the inflation rates were -6.4%, -9.3%, and -10.3%. Those coincided with Gross Domestic Product (GDP) growth of -8.5%, -6.4%, and -12.9% year over year.

Inflation was low because there was little money to buy anything and very little was being produced.

Those who lived through it generally remembered life was miserable with a lot of hunger and no government safety nets. That's why a lot of older people saved everything even when they were older. They remembered hard times and they wasted nothing. Everything could be repurposed.

The Depression officially ended in 1938.

Inflation rates for 1941, '42, and '43 were 9.9%, 9.0%, and 3.0%. That correlated with a lot of defense spending for the war and GDP growth of 17.7%, 18.9% and 17.0% year over year.

The war was over in '45 and the next year budget cuts kicked in, and inflation grew to 18.9% while GDP shrank 11.6%.

After that nothing really significant happened until 1973 with the end of the gold standard (Our money was no longer backed by precious metals in reserve). Inflation was at 8.7%, GDP was 5.6%. It should be noted that the Fed Fund Rate (the rate banks charge one another for overnight loans) was

at 9.0%. 1978-81 saw inflation at 9.0, 13.3, 12.5, and 8.9% respectively, while the fed fund rates swelled to 10.0, 12.0, 18.0, and 12.0%. The recession that peaked in 1980 brought on a lot of the chaos.

One thing that should also be noted is that mortgage rates were off the charts 40-50 years ago.

While potential homebuyers today can freak over a half-point rate increase, we have it so easy, and far too many options that can make us irresponsible.

According to figures at the Motley Fool, (Fool.com) Homebuyers in 1973 were looking at mortgage rates of 7.5%. It was 9% at times in 1978. The rate was up to 12% in 1980 and mushroomed to 18.45% in 1981.

High mortgage rates severely hampered how much money you could borrow, because monthly payments were so astronomical.

It's easy to get nervous about the current economy, because the current rate of inflation is the first significant movement we've seen in a good while.

However, don't let the national news media worry you. Remember, the news is no longer just reporting. They have to drive lagging ratings so they are always creating one life-changing crisis or another, be it fuel prices, empty shelves, foreign wars, heat waves, Covid, racial disparities, etc. Don't fall for it.

It may require some temporary belt-tightening but we can all get by. Live your life, love and respect one another, and lend a hand where you see a need.



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# Soap Opera Preview

**THE BOLD AND THE BEAUTIFUL** Finn surprised Sheila with a visit and a chance at redemption. Steffy decided to get to the root of Thomas' recent odd behavior. While Steffy secretly watched from afar, Sheila intensely urged Thomas to keep quiet about her interference in their lives. Brooke validated her regret at losing Ridge by recalling past moments

with Stephanie. Thomas was torn between being honest with Ridge and keeping his newfound family together. Finn set up a romantic bedroom for Steffy. Ridge and Brooke were overcome by emotion as they struggled to find their way. *Wait to See: Ridge and Carter overhear Thomas' side of a conversation with Sheila. Finn tries to ease Steffy's mind about what*

*might be going on with his mother and Thomas. Brooke reunites with past loves Nick and Thorne.*

**DAYS OF OUR LIVES** Johnny used Shawn to get what he wanted. John and Marlena attempted an exorcism on a loved one. Craig considered Leo's plan for him to go after Kayla's job. Belle was horrified by Shawn's revelation. Chad was guilt-ridden when he learned it wasn't really EJ who kissed Abigail. While visiting EJ in prison, Susan got a bad vibe from Clyde. Jake discovered Johnny and Gabi in a compromising position. Kate urged Chad to let Belle take the fall. EJ and Clyde had a heated confrontation. Gwen was

troubled when Xander wouldn't fully commit to her. Nicole and Rafe nervously waited for the outcome of his trial. Kayla gave Maggie and Abigail dire news about Sarah. Tony and Anna clashed over the "Renee" situation. Kayla was ordered to fire Marlena. *Wait to See: Abigail puts on a performance for Leo. Chad gets cold feet about Sonny's plan. Nicole and Rafe face off with Ava.*

**GENERAL HOSPITAL** Nina uncovered a connection. Sonny received an unexpected call. TJ and Epiphany treated one of their own. Michael found himself in some trouble. Curtis and Portia celebrated a milestone. Selina sought

out Sonny at home. Chase inspired Finn not to give up. The Deception women planned for their IPO launch. Drew asked Curtis what was next. Laura and Nikolas prepared for Spencer's homecoming. TJ was unnerved by what he witnessed. Nikolas tried to orchestrate a family dinner. Nina sought out Phyllis at Charlie's but found Sonny instead. Ava observed Victor as he regrouped. Harmony picked Alexis's brain. *Wait to See: Spencer is shocked by what he finds. Dante goes to Jordan about a case. Ava and Nikolas approach Victor about what he's planning.*

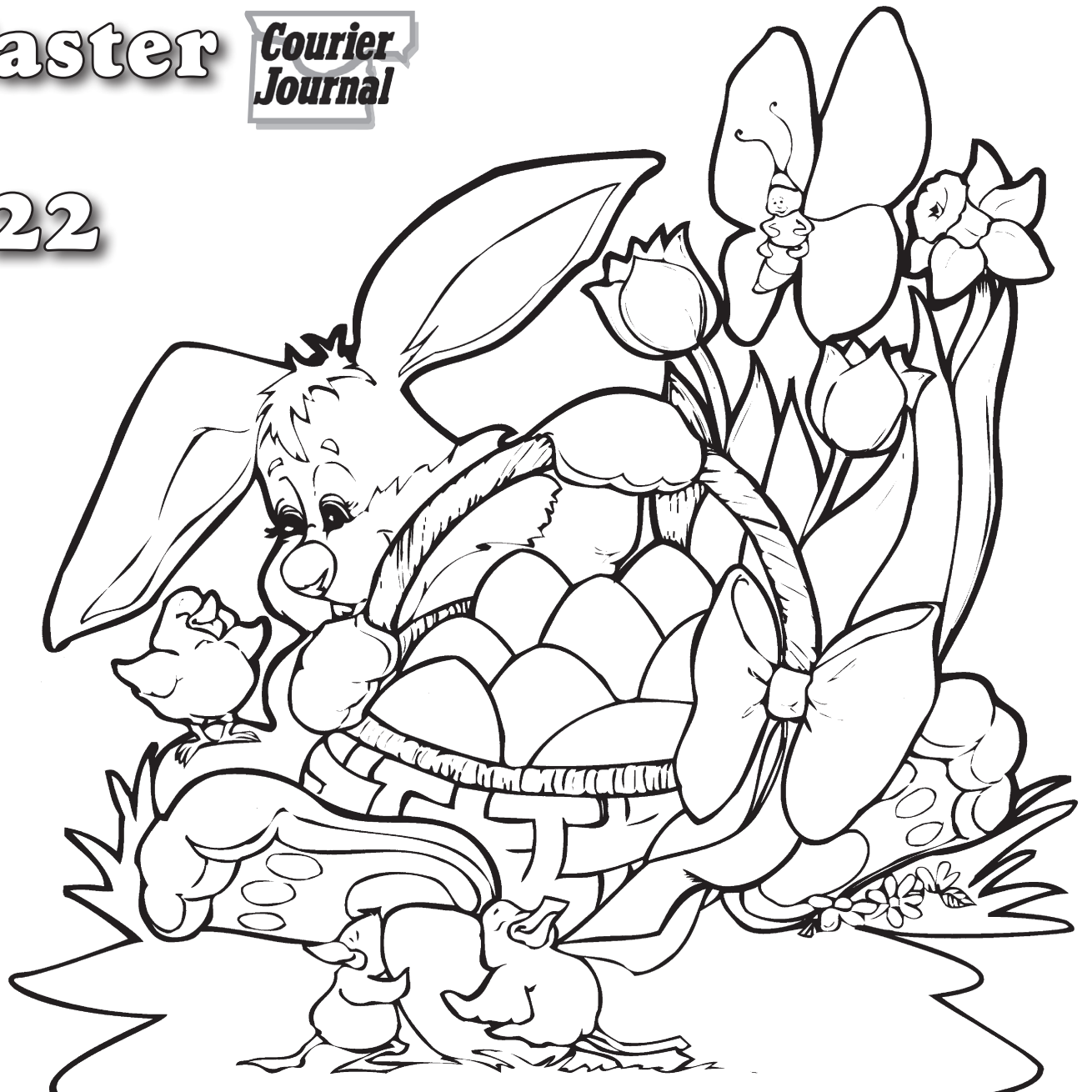
**THE YOUNG AND THE RESTLESS** Devon sought

counsel from Jill. Billy shared life lessons. Jack updated Traci about Allie. Victor rallied the Newmans to defend their legacy. Lily shared a secret with Nate. Ashland plotted his escape. Victor and Nikki staged an intervention. A dangerous trap was set for Jack. Jack later sought answers from Allie. Nate put down roots. Phyllis deciphered a cryptic message. *Wait to See: Victor and Nick strategize to help Victoria. Rey comforts Chelsea. Adam resorts to old habits.*

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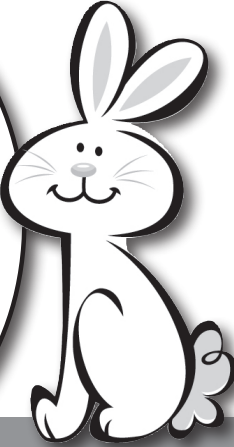
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468474-1

## Letters...

### Is Electrical at All Practical?

Continued from Page 23

a few permits for safety controls, or would more government agencies have to be created?

Can we make electric airplanes and ships? Ships with paddle wheel generators on both sides to supplement power? Can large ships be made with atomic power as is done with submarines?

Does anybody really care? Is this practical to think these things through, or are these just political pipe dreams? I don't really care for myself. I am an eighty-eight year old retired systems and efficiency engineer. Do we have any of those in our traffic control departments?

Jake Van Dyke  
Florence

### Confirming Big Tech's Piracy Problem

Editor:

In January the U.S. International Trade

Commission ruled that Google infringed Sonos' patented innovations in wireless speaker technology. This may sound like an obscure legal ruling, but it confirms a problem that threatens America's innovation economy.

The problem? Intellectual property theft.

Big Tech companies decided years ago that they profit more by stealing smaller companies' intellectual property than to buy or license it. Google, Apple, Samsung, and others do not sweat legal fees, court costs, or even damages they might have to pay for this theft.

Big Tech thus takes what it wants. It uses scorched-earth tactics to beat up on IP owners. It drags out litigation over years, and imposes massive costs on IP owners seeking justice. Many IP owners don't even file a lawsuit. They know it is ruinous and self-defeating to try to protect what is rightfully theirs.

A few companies have fought back. The story of Google's abuse of Sonos is one of the more telling ones.

Sonos is a classic American success story. Sonos began as a startup in 2005 with its

groundbreaking patented innovation in wireless speakers. It secured a licensing deal with Google in 2013, when Google agreed to make its music service work with Sonos speakers.

However, Google merely used this deal to gain access to Sonos' technology. It began making its own devices with Sonos' technology, including speakers that competed directly with Sonos' products. Google could subsidize its new products with massive profits from its search engine. Thus, Google undercut Sonos' prices -- a common practice by patent pirates.

Sonos attempted to negotiate a deal, asking Google to simply pay for a license for the technologies it pirated. Google dragged out negotiations while its profits ballooned and Sonos lost more and more money. Seven years later, Sonos was left with no choice but to sue Google.

The International Trade Commission ruled that Google had indeed infringed five of Sonos' patents.

Big Tech's illicit use of other people's patented technologies is so common it now has a name: predatory infringement. In plain English, this is

piracy.

Unfortunately, Google and other companies have spent millions lobbying Congress and regulators to weaken patents, rigging the system against innovators.

Washington must act to protect the creators who rely on patents as a key driver of the U.S. innovation economy. Congress should reintroduce and enact the bipartisan STRONGER Patents Act. This law would bring balance to the patent system by reforming the legal rules that Big Tech lobbied to create and that are key to its predatory tactics.

Sonos' victory over Google confirms what lawyers have been talking about for years: Big Tech's predatory infringement is 21st-century piracy. Sonos is just one of many victims. Washington can help end this piracy, and it should do so.

Adam Mossoff  
George Mason Univ.  
and a Senior Fellow at  
the Hudson Institute.  
Washington, DC

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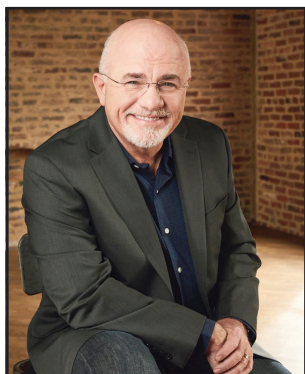
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## DAVE Says

by DAVE RAMSEY

### FOLLOW THE PLAN, AND MAKE STUFF HAPPEN!

Dear Dave, I just started Baby Step 3 of your plan. It took me about 12 months to pay off \$8,000 in debt during Baby Step 2. I am 50, and I work in the printing industry making about \$38,000 a year in a city with no local or state income tax. I have not done a lot about retirement yet, and that worries me now that I am learning to manage money



in a smarter way. How can I stay on track with the Baby Steps and still do something about retirement?

Blake

Dear Blake,

I generally look at a timeframe of six months to a year for saving a fully funded emergency fund. So, if it took you about a year to pay off \$10,000 in debt, you're probably looking at about the same length of time—

or less, since the debt is gone—to save up an emergency fund. Keep in mind that an emergency fund is three to six months of expenses, not income.

But here's the thing. If you start building retirement right now and have an emergency, do you know what you'll use? Yep, you'll use your retirement. That's why an emergency fund comes before retirement in the Baby Steps.

The median household income in America is around \$68,000, and that's often two incomes. You're probably working pretty hard for that \$38,000, so I would challenge you to think about and work toward something you could be doing in the near future to make that much money or more.

I want you to open your mind and imagination, and start thinking fresh

again. Don't do something silly like quit your job today, but if you're going to be making \$38,000 five or 10 years from now it's time to aim at something else.

I'm trying to speak to your retirement fears, as well as warn you against addressing retirement without having an emergency fund in place. Save up a solid emergency fund over the next year, while at the same time doing some serious thinking and goal setting.

Maybe you'd like to do something completely different, or even own a printing company by that time. Who knows? The cool thing is you can make it happen, and the choice is all yours!

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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This face will melt your heart. **TONY** has had a rough start to life, but that didn't change his spirit. This handsome boy is sweet, loving and good with other dogs. Tony is about 6-8 years old and a super good dog. Once you meet him you will fall in love with his big heart. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines,

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**KATE** is a gorgeous two-year-old Heeler mix she's good with other dogs and very sweet. **\$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](mailto:ccaca@bellsouth.net) or contact us at 256-381-4073 or 5010 Missouri St Tusculumbia, AL 35674. **PLEASE NOTE SPAY/NEUTER SPONSORSHIP.**



# Savvy SENIOR

## What to Do with Cremated Ashes?

Dear Savvy Senior,  
A while back I saw an article on different ways to scatter a person's ashes after they're cremated, but I've misplaced it. Can you help me with this? I'm preplanning my funeral and would like to include instructions on what to do with my remains that my family will appreciate.

Planning Ahead

Dear Planning,  
There's no shortage of options when it comes to handling or disposing of your cremated remains after you're gone. Your family can keep, bury or scatter them in a variety of imaginative ways that reflect your life and personality. Here are some different options to consider.

**Scatter them:** The most popular option is to have your ashes scattered at a location you loved to be i.e., a favorite fishing spot, camping area, golf course, beach, park or at home. If you choose this route, keep in mind that some places, such as national parks, require a permit. And many public areas, like parks or sports stadiums may prohibit scattering.

**Store them at home:** Many families choose to keep their loved ones close, by storing them at home. If you and your family chooses this option, you can purchase a decorative urn through your funeral provider or online at [Amazon.com](http://Amazon.com). Or you may want to use an old cookie jar or favorite container that reminds your family of you.

**Bury/inter them:** The burial option is good if you wish to have a special place for your family to visit. This is also the only option for cremated ashes sanctioned by the Catholic Church, which specifies that ashes of the dead should be kept in sacred places like a cemetery or a columbarium and not kept at home or scattered.

**Plant them:** If you're the environmental type, you can have your ashes planted with a tree. There are companies that offer living urns - like [TheLivingUrn.com](http://TheLivingUrn.com) or [UrnaBios.com](http://UrnaBios.com) - that mix your ashes with other nutrients that can be used to grow a plant or tree in your yard or a place of your choosing.

**Scatter them at sea:** If you love the water, there are many businesses that offer ash scattering services at sea, especially close to coastal areas, or your family could rent a boat and do it themselves. There are also companies like [EternalReefs.com](http://EternalReefs.com) that offer reef memorials so your ashes can rest on the ocean floor.

**Scatter them by air:** This option will scatter your ashes into the sky so the particles can be taken by the wind. To do this, they could hire a private plane, helicopter or hot air balloon service, or use a balloon scattering service like [Mesoloft.com](http://Mesoloft.com). Or they could even send your ashes into outer space with [Celestis.com](http://Celestis.com).

**Turn them into a record:** If you love music, a UK company called Vinlyly ([Andvinlyly.com](http://Andvinlyly.com)) will turn your ashes into a vinyl record. You supply the music (or voice recording) and cover image, and the company creates a memorial that your family can listen to for years to come.

**Turn them into jewelry or glass:** If you love jewelry or glass trinkets, there are companies - like [CloseByMeJewelry.com](http://CloseByMeJewelry.com), [SpiritPieces.com](http://SpiritPieces.com) and [ArtFromAshes.com](http://ArtFromAshes.com) - that will turn your ashes into wearable jewelry or glass art memorials.

**Go out with a bang:** If you're a hunter or a gun lover, a company called Holy Smoke ([MyHolySmoke.com](http://MyHolySmoke.com)) will create loaded ammunition out of cremated remains. Your family could store the ammo in the engraved wooden box it comes in, or they can send you off in a gun salute.

**Turn them into art:** If you love art, arrange for an artists or family member to paint your portrait, or a picture, with some of your ashes mixed into the paint. Or, if your family is into tattoos, many tattoo artists will mix some ashes with ink to create a memorial tattoo.

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



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## It's Yard Sale Season!

**FREE YARD SALE KIT**

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See page 8 or visit [www.courierjournal.net](http://www.courierjournal.net)  
Deadline Friday at 5pm - 8 days prior to a Saturday Sale





# Real Estate

**LAND FOR SALE: THREE ACRES**, 7076 Co Rd 50, Rogersville, AL. Call 256-762-0203.  
**FLORENCE HOUSE FOR RENT:** 2 bdrm., 1 ba., central heat/air, \$850 mo. + deposit. 256-764-3986.

**Multi-Business Property For Sale in Town Creek, AL**

**5-Bay Self-Service Car Wash with:**  
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 256-874-1846**

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**MOBILE HOME LOTS FOR RENT** in Muscle Shoals. 1st mo. FREE. \$200 per mo. 256-335-8585

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

**NORTH FLORENCE:** one bdrm. Apartments. Water & Appliances furnished, \$550 + deposit. 256-764-3986.

**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 256-412-8956, Text or leave a message.

**LAND FOR SALE - Florence.** 1.04 acres on County Rd. 2, 1 mile from Trace. Surveyed and Perked! \$15,000. 256-762-4714.

**ONE BEDROOM APARTMENT FOR RENT** in Central Heights Community. Utilities & WI-FI, \$650 per month with \$200 deposit. 256-366-5631

**DUPLEX FLORENCE 1011 BELLMEADE Ave.,** 2 bdrm., 1 ba., upstairs, outside entrance, \$450 per month, \$300 deposit, Call 256-740-0831

**TOWN CREEK: APARTMENTS IS** accepting applications for 1, 2 and 3 bdrm. Rent based on income. Equal Housing Opportunity. 256-685-3360

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

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*2 Properties Selling for the Estate of the Late Ronald "Buddy" Gray*

Commercial Building & Lot Located at 112 North Nashville Ave. • Sheffield

House & Lot Located at 1212 East 1st St. • Tuscumbia

**Preview Day: Thursday, March 24 • 3-5pm**  
**Bidding Ends: Tuesday, March 29 • 7pm**

**VanMassey AUCTION & REALTY**  
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Register to Bid at [vanmassey.com](http://vanmassey.com)

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 • \$1,100 per mo. • 12 month lease

**For Sale**  
 528 N. Royal Ave., Florence • Duplex: Selling - "As Is Condition" • \$145,000  
 County Road 61, Florence • 22 acres • \$290,000  
 309 Conner St., Florence • \$115,000  
 2 bedroom- 1 bathroom

**Kevin Knight - K&H, INC.  
 256-349-0000**

**ONLINE AUCTION**  
 Begins closing Thursday, March 24th @ 6:00PM  
 • 7370 Hwy 43, Florence, AL •

4.5 Acres+/- offered in 2 Tracts  
 Steel Building in "Greenhill Community" & Personal Property  
 Visit [www.shanealbright.com](http://www.shanealbright.com) to Register & Bid!

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**Shane Albright Auctions**  
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**ONLINE LAND AUCTION**  
 Begins closing Tuesday, March 29th @ 6:00PM  
 • Between County Rd. 131 & County Rd. 133 Town Creek, AL •  
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## Community Notes...

Continued from page 8

**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.

**Meet and Greet American Idol Contestant Cadence Baker** with live performance on March 28, 6-7:30pm at Sheffield Public Library. Small bites will be served.

Sponsored by Friends of Sheffield Public Library.

**Historic Sheffield Saturday Walking Tours**, April 2, 9, 16, 23, and 30, Downtown Sheffield, City Hall, 600 N. Montgomery Ave. Free guided tours include history of people and homes of N Montgomery Ave and proprietors of the downtown commercial district. Sponsored by Historic Sheffield Commission. Info: 256-383-0783

**Historic Tusculumbia Saturday Walking Tours**, April 2, 9, 16, 23, and 30, Downtown Tusculumbia, The Palace 100 S Main St. Free guided tours will focus on the history of Tusculumbia and its people. Sponsored by Colbert County Historic Landmarks Foundation. Info: 256-383-0783

**Spring has Sprung Clothes Give-away** for Adults, Teens, and Children - Thursday, April 7 from 8-10am at the Care Center, First Baptist Church in Killen

**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

**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!

**Indian Cuisine Demonstration with Prema Monteiro** on April 9 at UNA East Campus, 1640 Tule Ave, Florence. Demonstrations of traditional Indian cuisine. Info: 256-383-0533 or www.tennesseevalleyarts.org

**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.uwnw.org/volunteer-opportunities to submit your information!

**Gloria and the Fifth**, April 9 & 10 at Norton Auditorium, UNA Campus, Florence. Guest conductor Dr. Ian Loeppy and combined UNA/Guest Choirs perform John Rutter's Gloria with the Shoals Symphony Orchestra. The piece described by many as exalted, devotional, and jubilant will be

preceded by a powerful performance of Beethoven's timeless, classic: Symphony No. 5, Op. 67. Saturday show @7pm, Sunday show @3pm. Tickets & Info: www.shoalssymphony.org or 256-710-1623

**Spring Revival** at Bumpus Creek Freewill Baptist Church, 2725 Co. Rd. 14, Waterloo April 11-13, 7pm nightly.

Bro. Carlos Hughes will be bringing the message. Pastor: Bro. Jimmy McGee.

Come worship with us and invite someone to come with you.

**Applications for Arts Alive 2022 -** This year's festival takes place on May 21st and 22nd. You can read all the details about this year's event and apply at <https://www.zapplication.org/event-info.php?ID=10035>

**Remembering a Legend: A Tribute to Roger Hawkins**, takes place April 16 at the Shoals Theatre, 123 N Seminary St, Florence. Concert, featuring Muscle Shoals legends on stage, sharing stories and admiration of the late Roger Hawkins. Special guests include drummers and musicians from across the country. Doors Open 6pm, Show 7pm. Tickets available on etix.com. Info: theshoalstheatre.org or 256-764-1700

**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 to 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.

**Activities at The Club**

Social Dance, \$5 per person, will be 6:30-8:45pm Tuesday nights, door open at 6pm.

Joints in Motion Exercise Class, no charge, 9:30am Tuesday and Thursday. Bingo, 10:15am Wednesdays.

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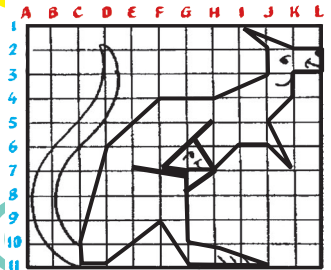
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## Hop-Skip-Jump Drawing Card

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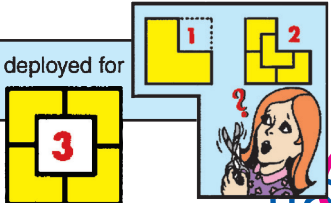



# Junior Whirl Answers

by Hal Kaufman

**PLANET EX!**  
We know it as Uranus.

Figure 3 shows how pieces may be deployed for a hollowed-out version of the original.

It's A Football

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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.

## PROPERTY DAMAGE CLAIMS IN CAR ACCIDENTS

We get lots of calls about car wrecks that don't involve personal injury and those are not cases that we handle. There are rules and ideas for handling these cases that a person with a property damage case should consider.

Vehicle-related property damage claims includes the cost to repair your vehicle, but you can claim the value of upgrades you made to your car, like a stereo system or special wheel rims.

You can also make a claim for damaged personal property such as cell phones, sunglasses, and prescription eyeglasses.

The amount of money you are entitled to is the difference between the value of the property immediately before it was damaged and its reasonable market value immediately after it was damaged. In cases where an automobile is damaged but is not a total loss, the cost of repair is included in determining the amount due.

In addition to the cost of repair, any decrease in value to the automobile resulting from the damage can be considered. In case of newer model cars with substantial damage, the claim for diminution in value can be significant, but difficult to prove. I think it would take an experienced car dealer to provide proof.

A person can testify as to their opinion of the value of their own car. Typically, insurance companies will find five examples of similar cars and offer the average of those cars. That seems a reasonable way of determining the value, but it doesn't take into consideration the value of a car that has been maintained by a particular owner, or the value of a new or rebuilt engine or transmission. Receipts for maintenance might help the court or insurance company see a higher value as opposed to the value of a different car.

Remember, a top of the line Ford Explorer might cost \$50,000 in 2022 but might have only cost \$25,000 in 2007. You're only going to get paid for a 15-year-old car in 2022 and it will not replace a new car.

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)

facebook: McCutcheon and Hamner, P.C.

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

## THE DOLLAR Stretcher



Continued from Page 13

### MUD ROOM MESS

Our mud room takes a beating in the winter. Boots track in snow, and brushing off our coats means more water on the floor. This year, I decided on a two-stage approach. I bought some plastic floor matting from the home center. Inside the door a few feet, I have a woven welcome mat. We take off our boots and coats over the plastic mat. Then we walk over the welcome mat to make sure the bottoms of our shoes are dry before we enter the house. My floors look much better this winter. *Melissa J.*

### BEFORE YOU HIT THE CHECK-OUT LINE

I occasionally order online and select to pick up the item in the store to save time. When I did this recently, I decided to pick up in store because I had old ink cartridges to turn in at a store. When I arrived at the store, I noticed prices were higher than I saw online. I was told that online prices are always cheaper, and if I just mention this at check-out, they credit accordingly! *Greece NY*

### SECOND MARRIAGE FINANCES

It was a second marriage for both of us, and I thought that it might fail too. We seemed to always be arguing about money. She's a spender and I'm a saver. We finally figured out that if each of us had a weekly allowance that we could spend or save any way we wanted, it would eliminate many arguments. I'm still concerned that we're not saving enough for retirement, but at least, we're not heading for divorce court again! *Ron*

### THE DECLUTTERING ADVANTAGE

My husband and I are just a couple of years from retirement. We have decided to downsize when he retires, so in preparation for that, we have begun decluttering our large home. Since we live in a more rural area, garage sales are not an option for us. Some things are going

straight to the dump. Some items are going to the local charity thrift store, and if an item has any significant or unknown value, it is being listed on eBay. I have learned to weigh the worth of the item against the cost for shipping to decide whether to list on eBay or not. Heavy items that have a relative low worth are usually not worth listing. However, small collectible and vintage items, rare items, books and CDs (that can be shipped media mail), small tools, or new items usually sell fairly well. I have found used clothing only sells well if it is a very high-end brand. I look at it as an ongoing garage sale. I was surprised to find so many new, unused items in my home as I continue to declutter. I usually list items on eBay for several weeks or months. I do need to be patient. If the items do not sell in a reasonable period of time, I then put the item in the donation box. Since starting this little side hobby of mine about a year ago, I have made several hundred dollars and also have an incentive to start the decluttering process! *Jeanette T.*

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| <p><b>16 Infiniti QX50</b><br/>#22G-072A1, 4 Door, Leather, Sunroof, Local Trade!</p>  <p><b>\$23,888</b></p> | <p><b>17 Ford F150</b><br/>#21G-258A, Crew Cab, 4X4, Nice Local Trade!</p>  <p><b>\$28,988</b></p>             | <p><b>19 Volkswagen Tiguan</b><br/>#22G-052A, 4 Door, Leather, Sunroof, 1 Owner!</p>  <p><b>\$29,688</b></p>         | <p><b>17 Buick LaCrosse</b><br/>#22G-067B, 4 Door, Leather, 6 Yr. / 100K Limited Warranty!</p>  <p><b>\$29,788</b></p> | <p><b>19 GMC Canyon</b><br/>#22G-022A, Crew Cab, 1 Owner, 6 Yr. /100K Limited Warranty!</p>  <p><b>\$30,888</b></p>       | <p><b>17 Toyota RAV4</b><br/>#22B-031A, 4 Door, Limited, Leather, Nice!</p>  <p><b>\$32,688</b></p>                        |
| <p><b>19 Toyota RAV4</b><br/>#21G-322B, 4 Door, Leather, 1 Owner, Local Trade!</p>  <p><b>\$30,888</b></p>    | <p><b>17 GMC Sierra Crew Cab</b><br/>#22G-026A, Crew Cab, Z71, 4x4, Leather, Nice!</p>  <p><b>\$34,788</b></p> | <p><b>19 GMC Acadia Denali</b><br/>#19P-4736, V6, 3rd Row, 6Yr. / 100K Limited Warranty!</p>  <p><b>\$42,788</b></p> | <p><b>20 Toyota 4-Runner</b><br/>#22B-033A, 4 Door, 1 Owner, 31K Miles!</p>  <p><b>\$43,788</b></p>                    | <p><b>18 GMC Sierra Crew Cab</b><br/>#22G-073A, 4x4, SLT, Z71, 6 Yr. / 100K Limited Warranty!</p>  <p><b>\$47,688</b></p> | <p><b>18 GMC Yukon</b><br/>#22G-048B, Leather, 22 Inch Wheels. Only 38K Miles!</p>  <p><b>\$48,788</b></p>                 |
| <p><b>19 GMC Yukon XL</b><br/>#22G-084A, SLT, Leather, Nice Local Trade!</p>  <p><b>\$48,888</b></p>          | <p><b>18 GMC Sierra</b><br/>#22G-040B, SLT, Z71, 6Yr. / 100K Limited Warranty!</p>  <p><b>\$50,888</b></p>     | <p><b>20 Chevy Tahoe</b><br/>#21G-326A, 4 Door, 1 Owner, 6Yr. /100K Limited Warranty!</p>  <p><b>\$56,888</b></p>    | <p><b>20 GMC Sierra Crew Cab</b><br/>#20P-2451A, 1 Owner, 6Yr. / 100K Limited Warranty!</p>  <p><b>\$59,788</b></p>    | <p><b>16 Ford F250 Lariat</b><br/>#22G-069B, Leather, Sunroof, Diesel, 1 Owner!</p>  <p><b>\$60,888</b></p>               | <p><b>21 Chevy Silverado Trail Boss</b><br/>#22B-026C, Crew Cab, 6Yr. / 100K Limited Warranty!</p>  <p><b>\$61,788</b></p> |

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