



**The Stewart Springs Life?**

FLORENCE – a group of local citizens and the city of Florence are working to record the history and the stories of Stewart Springs, a black community which no longer exists. Photos of locations, persons and events that will help provide insight into life in this area before 1965 are needed. The areas were generally located to the west and northwest of UNA's Flowers Hall and the baseball field in the Cumberland St. and Stewart Ave. areas.

If anyone possesses old pictures, news items, church bulletins, obituaries, etc. that can be shared or copied, it would be greatly appreciated. Please contact **Brian Murphy** at 256-760-6379 or [bmurphy@florenceal.org](mailto:bmurphy@florenceal.org) or email **Anita Smith Cobb** at [brmoweme@gmail.com](mailto:brmoweme@gmail.com).

**18-36 Months at Calvary**

TUSCUMBIA—Calvary Learning Center at 601 North Main in Tuscumbia is now enrolling from children ages 18 months to 3 years. The DHR licensed facility has specially-trained staff and a program designed to assist children in

See SHORTS... on Page 2



Advance Auto Sales  
Jeff Elledge Auto Sales

Volume 139 Number 2 November 2, 2022 POSTAL PATRON

# Courier Journal

Serving Northwest Alabama and Beyond

USPS / CVC Circulation Verification Available 219 W. Tennessee St. Florence, AL. 35630 256-764-4268

**Welcome at 1Table**



You are invited to 1Table 2022, a catered lunch on Mobile Plaza November 3. Just bring yourself and a welcoming attitude.

Courtesy photo

FLORENCE—1Table returns to Mobile Plaza on Thursday, November 3 with the same philosophy observed before the pandemic arrived.

Each November organizers with 1Table Florence invite our community to share a meal together. No one is asking you to buy, bring, believe, vote for, or commit to anything! It is FREE Lunch for the whole community! There is no cost, no catch, no agenda! Just neighbors sharing a meal together at one very long table. You are invited to join everyone on November 3. A lunch of chicken and dressing, green beans, sweet potato casserole, cranberry chutney and banana pudding will be served, and music will be played.

The organizers of 1Table see the value of coming together to be reminded of the goodness in each of us, to sit across the table with someone whose path you may never otherwise cross. It's a unique opportunity to be among hundreds of our

See 1TABLE... on Page 8

**5K TURKEY TROT**  
1 MILE FUN RUN/WALK  
— USATF CERTIFIED  
**THANKSGIVING MORNING**  
**NOVEMBER 24**

**First Baptist Church**  
209 Walnut St. • Florence

Race Time 8am  
(Race day registration and packet pick up 6:30am)

Early Packet Pick-up:  
Nov. 23 • 10am-6pm  
Solid Rock Running Company  
2801 N. Mall Rd. • Ste. 12A • Florence

To Register or More Info:  
[trox4maxturkeytrots5k.itsyourrace.com/](http://trox4maxturkeytrots5k.itsyourrace.com/)  
Benefits YMCA of The Shoals

For information about advertising in this spot, call 256-740-4701

**A Vision for the Park**

FLORENCE— The City of Florence is nearing completion of the McFarland Park Master Plan process. The plan is an action-oriented strategy for upgrading McFarland Park created by the community's vision for the park, according to a

See McFARLAND... on Page 18



Parker

**Parker, Rhodes Are Promoted**

SHEFFIELD— Bank Independent recently announced the promotions of team members, **Harris Parker** and **Dustin Rhodes**.

Harris Parker has been promoted to Assistant Vice President - Sales Officer at the Athens East Sales Office. Parker joined the Bank in 2014 as a



Rhodes

See PROMOTIONS... on Page 12

**INSIDE THIS ISSUE**

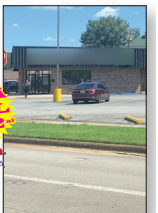
- On Your Debt
- Ask the Attorney
- Medicare Minute
- Hocus Focus
- Puzzle Whirl
- Insurance Insights
- The Truth in Love
- Soap Updates
- Dave Ramsey
- Savvy Senior
- Chiropractic Solutions
- Cat & Kids
- No Party Limits at Midterms



- Adopt-A-Friend
- Strange But True
- SIGNS of the PAST

**Online Only:**

- Outdoors
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- Mystery Photo
- Pet Talk



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**NOVEMBER 8**  
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## Shorts...

### 18-36 Months at Calvary

Continued from Page 1

their physical, educational, social, and spiritual growth.

Breakfast, lunch, and snack are provided along with Abeka Curriculum, Gym and Playground Time, Arts and Crafts, and Weekly Devotionals

For more information, call or email the Tuscumbia Director, **Parker Fleming** at 256-381-6650 or at learningcenter.calvary@gmail.com

### Two ASUN All Academics

ATLANTA, GA—University of North Alabama seniors **Morgan Ebert** and **Grace Lensing** have been named to the 2022 ASUN Conference Women's Soccer All-Academic Team. The Lions were among 11 student-athletes honored by the ASUN Conference with the academic award.

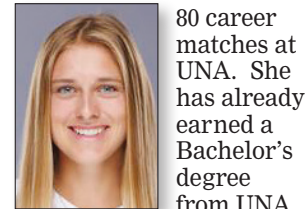
Ebert and Lensing are both five-year members of the UNA women's soccer program and both

competed as graduate students during the recent 2022 season. They have been members of the UNA program for the entire four-year Division I transition and the first year of full Division I membership.

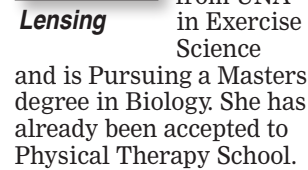
Ebert started all 18 matches in 2022 and all 64 of her career matches at UNA. She graduated from UNA in May of 2022 and earned the Keller Key Award for the highest grade-point average from the graduating senior class. She graduated with a Bachelor of Science in Criminal Justice and is pursuing a Masters in Criminal Justice.

Lensing started in 63 of her 80 career matches at UNA. She has already earned a Bachelor's degree from UNA in Exercise Science and is Pursuing a Masters degree in Biology. She has already been accepted to Physical Therapy School.

Both student athletes have a 4.00 GPA



Ebert



Lensing

documentary premieres on Alabama Public Television Thursday, November 17 at 8pm CST and will stream on demand.

Noted film documentarian, Alabama native, and Shoals Writers Guild author, **Edie Hand**, wrote and produced the documentary, the second episode in Hand's *Women of True Grit* series. Hand will host a screening of her APT documentary "Women of True Grit," personally at 11am Saturday, November 19 at the Florence Library. There is no admission charge.

NASA's *Women of True Grit* title sponsors include 8 Track Entertainment, Alabama Power, and Coca Cola Bottling Company United.

In this compelling episode, Hand shines a light on **Jody Singer**, Director of NASA's Marshall Space Flight Center; **Dr. Lisa Watson-Morgan**, Manager of NASA's Human Landing System Program; and **Lakiesha Hawkins**, Deputy Manager (SES) of the Human Landing System Program at NASA. Hand's in-depth one-on-one interviews share the captivating stories of these three professional women.

"We are excited to work with Edie Hand to explore the stories of the women of NASA who are leading work at Marshall Space Flight Center," said **Phil Hutcheson**, Interim Executive Director/Alabama Public Television. "These Women of True Grit are role models for the coming generation of scientists and engineers reaching for the future here in Alabama."

More SHORTS... on Page 7

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Whole Catfish \$5.99 Lb.

## Hand, Women of True Grit Here Nov. 19

FLORENCE—NASA's *Women of True Grit*, is a 30-minute documentary showcasing three women behind NASA's planned missions to put the first woman and person of color on the moon. The

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# Yard Sales

**KILLEN YARD SALE**, 56 Briarwood Dr., Off Bridge Rd., Fri. & Sat., 8am-2pm, Cabinets, Household, Kitchen, Décor, Clothing, Shoes, Toys and more!

**FLORENCE MIULTI-FAMILY GARAGE SALE** 1506 HERMITAGE DR. Fri. & Sat. 7am-until? Household items, Home decor, Toys, Boys clothing, Womens clothes & more! No early sales!

**FAMILY YARD SALE** 24865

**Morrow Rd.**  
(Behind Country Club, next to Dog Days Flea Mkt.)  
**Fri., Sat., & Sun.,**  
**Daylight to Dark**

Glassware, tools, yard tools, hand tools, old tools, jewelry, cookware, cast iron, pots and pans, corning ware, vintage iron wheels, movies, CDs, knives, sports stuff, Nascar collectibles, fishing stuff, lures, rod & reels, sewing supplies, canning jars, gas cans, ghords, hardware, old glassware, Christmas decor, Lots of neat stuff!  
Map ID#

**TOWN CREEK YARD SALE**  
23590 AL Hwy 157  
Intersection Hwy 157 & 101, by Dollar General  
Serenity Ministry Thrift Store  
Nov. 4th & 5th, Fri. & Sat., 7 am  
Tools, Push Mowers, Riding Mowers, Chainsaws, Tillers, Weed Eaters, Wheelbarrows, Cast irons, Air Compressors, Pressure Washers, Trailers, Hedge Trimmers, Handles, Yard tools & More!

**FLORENCE INDOOR SALE**  
Good Shepherd Lutheran Church  
2001 Cloyd Blvd.  
Fri. 7:30am-3pm &  
Sat. 7:30am-12pm, Collectibles, Household goods, & clothes

**KILLEN VARIETY SALE & CHICKEN STEW**  
Greenhill Methodist Church  
15050 Co. Rd. 47  
Fri. 7am-until?  
Light Breakfast, Bake Sale, Beans & Greens Lunch, Furniture, Large selections of Upholstery Fabric & Fringe, Etc.  
256-757-5007 256-740-2569  
Map ID#1042

**MUSCLE SHOALS 3-FAMILY YARD SALE**  
216 W Nassau Ave.  
Sat. 7am-until?  
Clothes, Home decor, Household items, Some jewelry, Lots of things! No early Sales

**KILLEN: 62 RIDGECREST LANE MOVING SALE** .Fri. 7am-, Sat. 8am-12pm, Furniture, Clothing for All, lamps, Household items, Dishes, Toys, Etc. Cash ONLY  
Map ID #1049

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

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

**ST. FLORIAN SENIOR CENTER YARD SALE**  
81 St. Florian Rd.,  
Sat., Nov. 5th, 7am-until?

**Florence 3-Family Yard Sale**  
315 S. Richard St. (off Huntsville Rd.) Sat. 7am-until? Baby clothes & items, Dishes, Collectibles, Misc. Huge Variety for Everyone! Cancelled if raining!

**FLORENCE HUGE YARD SALE**, 1617 Broadway Blvd., Fri. & Sat., 7am-until?

**ROGERSVILLE YARD SALE**  
5050 Co. Rd. 51 Fri. & Sat. 8am-4pm, Sports memorabilia, Antiques, Vintage items, Electronics, Lego's, Books & more!

**FLORENCE YARD SALE**  
CO RD. 60, Sat. 7am-1pm  
Blue Building & House across from building. \*Turn on Co. Rd. 60, Blue building on right & house across from building. \*Furniture, Antiques, Clothes, Sm.-Plus, Men's items, Home Decor. Too much to mention!

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# Community Notes

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

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

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

Florence, AL 35630. Phone: 256-443-1297. Tax ID# 27-2001583.  
Sponsoring entails buying 3 gifts for each child sponsored.

**LifeSouth Blood Drives for October**  
Wednesday, November 2, 7:30am-3:30pm - Central High School, Florence

Thursday, November 3, 10am-4pm - UNA Student Nurses Association, UNA Nursing Building

Friday, November 4, 8:30am-3pm - Vina High School, Vina

Saturday, November 5, Noon-6pm - Walmart, Russellville

Sunday, November 6, 1-7pm - Walmart, Hough Rd., Florence

Monday, November 7, 10am-4:30pm - Colbert County Courthouse, Tuscumbia

Tuesday, November 8, 8am-3:30pm - Wilson High School, Florence

Wednesday, November 9, 11am-5pm - Bank Independent, Sheffield

**FALL CLOTHES GIVE AWAY** - Thursday, November 3 from 8-10am at the Care Center, First Baptist Church, Killen

**First United Methodist Church of Russellville Rummage Sale for Missions** - Friday, November 4 from 7am-5pm and Saturday, November 5 from 7-11am downtown Russellville. Furniture, baked goods, kitchen items, household goods, jewelry, books, and more

**Church Women United invites all to World Community Day Friday**, November 4 at N. Wood United Methodist Church, 1129 Willis Ave. in Florence. The theme is "A Call to Pray." Guest speaker is Heather Begley LMSW, Shoals CASA Executive Director. Gathering at 9:30am; Program at 10am. CWU's Mission: "Agreed to Differ, Resolved to Love, United to Serve."

**First Baptist Church of Littleville - Join us for a singing** with Kent Curtis Family on Saturday, November 5 at 6pm. Hwy 43 in Littleville, AL Everyone welcome.

See NOTES... page 9

**Home to Home**  
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**Christmas for Kids** - It's that time again. We are in need of sponsors for children during Christmas. These children have one or both parents in jail or prison.

These innocent children have done nothing but are certainly affected because of their parents wrong-doings.

If you or your organization would like to sponsor one or more of these children who do deserve a beautiful Christmas or would like more details call or write me.  
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# ON YOUR DEBT

## The U.S. Department Of Education – “Fresh Start” Initiative



**B. Grant McNutt**  
Managing Attorney

The U.S. Department Of Education Is Giving Borrowers Who've Fallen Behind On Their Student Loans A Chance To Get Into Current Standing.

**Collection Activity Will Also Be Suspended For A Year After The Covid-19 Pause Ends.**

If your loans are eligible, you'll temporarily regain several student aid and credit reporting benefits. You'll also get the opportunity to get out of default and keep those benefits for the long term.

**A Fresh Start For Federal Student Loan Borrowers In Default**

**Benefits Available Now**

- Stopped Collections – The collections relief you've gotten during the COVID-19 payment pause continues during Fresh Start. You'll continue to get the following collections relief:

- o Tax refunds (and child tax credits) will not be withheld.
- o Wages will not be garnished.
- o Social Security payments (including disability benefits) will not be withheld.
- o Collection calls will not be made.

- Eligibility for Other Government Loans – Reporting of your default status in the government credit reporting system (CAIVRS) is rescinded. With this Fresh Start benefit, you may become eligible for certain types of government-backed loans, such as mortgages.

- Restored Ability to Rehabilitate Loans – Fresh Start will not count as your one chance at rehabilitating your loan(s). If you go into default again and want to rehabilitate your loan(s) later, you can.

**Benefits To Be Made Available Later**

- Account Reporting Status – Your defaulted loan(s) will be reported as “current” rather than “in collections” to credit reporting agencies.

- Access to Income-Driven Repayment (IDR) Plans – Your monthly payment amount can be as low as \$0. That's because on an IDR plan,

your monthly payment is based on how much money you make (income) and your family size.

- Access to Short-term Relief (Forbearance and Deferment) – Because of Fresh Start, you'll be able to get out of default. Then you'll be able to request short-term relief if you choose.

- Access to Student Loan Forgiveness Programs – If you take advantage of Fresh Start, you'll get out of default status. Then you'll regain the ability to apply for forgiveness programs, including Public Service Loan Forgiveness.

**Qualifications**

Eligibility depends on the kind of loans you have, and at what point the loans defaulted. Defaulted Perkins loans held by a school and private student loans won't be included in the relief. If you default on your federal student loans after the payment pause ends, you'll miss out on the opportunity.

**How Will This Impact My Credit Score And Report?**

Under the Fresh Start initiative, the Education Department will delete reporting on loans that have been delinquent for more than seven years. It will also report all other defaulted loans for eligible borrowers to credit reporting agencies as “current”. After you get your loan transferred to a new servicer, you may want to order a free credit report to make sure your loans are no longer marked as delinquent.

**Bond & Botes Helps People Struggling with Debt**

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Debt in all forms can be overwhelming. The attorneys here at Bond & Botes provide guidance on helping clients reduce or eliminate debt. If you have student loans and other debts you feel you cannot pay call our offices today for an absolutely free and non-judgmental conversation on how you can get relief from your debt. Call us today and let us help you! We can alleviate your stress! We want to help

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



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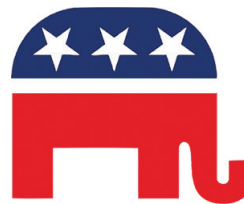
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Keep

# Joe Hackworth County Commission

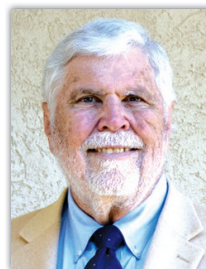
“As your commissioner, I have worked hard to deliver results for our citizens. I will continue to see that Lauderdale County’s interests and needs come first.”



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Dr. Hunter H. Snyder

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for  
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## Shorts...

Continued from Page 2

### Spine & Sport PT in Killen

KILLEN—“Spine & Sport Physical Therapist Care opened for business October 3 as the sole physical therapist provider in Killen.

**John Waggoner** is the owner and therapist of Spine & Sport PT Care, and he has nearly ten years of experience, with the last seven-plus years being in the Shoals area. He received his Doctorate of Physical Therapy at Duke University and is board-certified in Orthopaedics. Waggoner is also one of 12 Manual Therapy Fellows in the state of Alabama.

Spine & Sport PT Care provides one-on-one care, visits with the same physical therapist each time, and individualized exercise prescription/instruction.

### Grandparents Art Camp

FLORENCE—Kennedy-Douglass Center for the Arts is offering two “Grandparents’ Holiday Art Camp” workshops before the holidays arrive and visiting relatives are upon us.



Learn a creative activity or two that you can take home and enjoy teaching to your grandchildren during their next visit. Include these easy-to-learn projects in your upcoming holiday plans and strengthen family bonds while making fun memories!

**WORKSHOP 1:**  
Thursday, November 10, 3-4:30pm—**Holiday Card activity**

Learn to make your own holiday cards using simple printmaking practices and easy-to-find everyday household supplies.

**WORKSHOP 2:**  
Thursday, November 17, 3-4:30pm—**DIY Wrapping Paper activity.**

Enjoy putting your personal touch to gift wrapping this year by making your own wrapping paper with easy printmaking methods and common supplies.

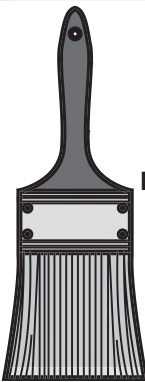
Each workshop will be limited to 20 participants, so sign up for one or both today! Participation is \$15 per person/per

class. Separate sign-ups are required for each workshop. All supplies will be provided, just dress for mess! This is an adult only Art Camp.

To register, visit Kennedy-Douglass Center for the Arts at 217 E. Tuscaloosa St. in Florence Monday–Friday

from 9-4 or on Sunday from 1-4.

The deadline for registration is Monday, Nov. 7. No credit cards are accepted, so be prepared with cash or a check made out to Kennedy-Douglass Center for the Arts.



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WB10439B52ZF45443	2002 BMW R1150	1HGEJ8248VL042263	1997 HONDA CIVIC
1GYEK63N55R136406	2005 CADILLAC ESCALADE	JHMES95654S011392	2004 HONDA CIVIC
1G1ZE5ST1HF189949	2017 CHEVROLET MALIBU	1J8HH582X6C289211	2006 JEEP COMMANDER
1G1ZK57738F295775	2008 CHEVROLET MALIBU	KNDJP3A54E7712554	2014 KIA SOUL
2G1WB58K469133357	2006 CHEVROLET IMPALA	JTHBJ46G772062820	2007 LEXUS ES 350
2G1WT57K591178180	2009 CHEVROLET IMPALA	1MRBP98F0FY653470	1985 LINCOLN MARK VII
2G1WX15K319109218	2001 CHEVROLET MONTE CARLO	4F4CR16X5VTM32576	1997 MAZDA PICK-UP
1GBJP37W1H3327890	1988 CHEVROLET MOTORHOME	1MEFM40105G612422	2005 MERCURY MONTEGO
1C4GP44G1YB770202	2000 CHRYSLER TOWN & COUNTRY	2MEFM75W95X632474	2005 MERCURY GRAND MARQUIS
1FTNX20F7XEC36238	1999 FORD F-250	1N4AL2APXBC121080	2011 NISSAN ALTIMA
1FAFP446X4F193553	2004 FORD MUSTANG	1N4BA41E18C815847	2008 NISSAN MAXIMA
1FAHP3E24CL150499	2012 FORD FOCUS	1N4AL2AP0CC171066	2012 NISSAN ALTIMA
1FAHP3N26CL428030	2012 FORD FOCUS	1N4AL2AP8AN400689	2010 NISSAN ALTIMA
1FMYU03107KC04822	2007 FORD ESCAPE	JN1CA21D5VT842994	1997 NISSAN MAXIMA
1FMZU63W63ZA45485	2003 FORD EXPLORER	1G2ZG58N974111184	2007 PONTIAC G6
1FMZU67E02UD05991	2002 FORD EXPLORER	LCETDNP5596000103	2009 QLIN MOTORCYCLE
1FT7W2B64KEC74365	2019 FORD F-250	5GZCZ53495S856034	2005 SATURN VUE
1FTBR11S2FUB74254	1985 FORD RANGER	2S3DB517476110329	2007 SUZUKI XL7
1ZVBP8AM2B5102908	2011 FORD MUSTANG	JTDAT123320201113	2002 TOYOTA ECHO
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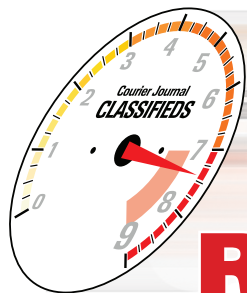


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**Commercial Rate 4 LINES** Each additional line add \$1.50 - applies to anyone engaged in sale of goods/services on a recurring basis or for profit, licensed or not - including pets. 6 Weeks \$36 - Each additional line - add \$7.50 total ..... **\$7<sup>50</sup>** Week

**Real Estate Rate 5 LINES** Each additional line add \$1.50 - applies to agencies, individual, developers and anyone engage in selling, renting, leasing structures and/or properties in Real Estate or General section. 6 Weeks \$36 Each additional line - add \$7.50 total ..... **\$7<sup>50</sup>** Week

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## Welcome at 1Table...

Continued from Page 1

neighbors who meet new friends, call each other by name, and show up ready to belong.

"Some friends and I saw that Huntsville was putting on something similar in 2016, but it didn't return the next year," said Brittany Ashley, one of the organizers of the event. "So, we just said, let's try it here. While we all know that one meal will not change the world, we can all appreciate the moment of community and joy to kick off the holiday season."

According to Ashley, the first Shoals event took place in November of 2017 in perfect weather with 500 attending. The second-year saw freezing cold weather with snow, yet around 700 people still came. In 2019 rain forced a last-minute change of venue to First Methodist. "To our complete shock, 900 people participated," Ashley said. From all of these experiences, we have learned that the magic is not in the environment, it is in the simple act of people coming together."

The five who organized 1Table Florence include Brittany Ashley, Chelsea Wassner, Bevin Thomaston, Scarlett Lyons, and Kristin Husainy.

"That first year, we literally had no clue how we would pull it off, Ashley recalled. "I called a caterer I had heard good things about (Jill's Sweet Memories) to ask her for some advice and recommendations for how to handle the food aspect. She fell in love with the idea and offered to provide the entire meal for \$1 per plate."

The generosity of Jill and her team is more impressive each year! Jill's Sweet Memories is the definition of what it means to be an active part of our community!" Ashley stated. "Jill has been so amazing to provide the food for this event as a way of giving back. It's a wonderful hot meal and we know health codes are followed," she added.

Obviously, a nice catered meal for many hundreds costs far more than \$1 per plate. Donations come in from individuals and businesses who recognize the value in his type of open community event.

"We are a 501(c)(3) and this year have set up an online platform that allows donors to support 1Table through a variety of ways. After we cover all costs, we give Jill's Sweet Memories the rest. We have never come close to fully reimbursing her costs, but she comes back each year just to help enrich our community."

Ashley indicated that event costs other than the food are fairly minimal: liability insurance for the day, paper products, coffee accoutrements, signage, volunteer refreshments, and a few other things. In addition, some area businesses allow them to borrow items for the event, like tables, benches, brown paper to cover the tables, and some festive decor.

"We five organize the event, but 1Table is done 100% by the community coming together. We have about 50 volunteers the day of to pull it all off." The rain location is First United Methodist Church in downtown Florence

Donations will be accepted at the event to help offset Larkin's costs. Donations also are accepted online at [givebuttr.com](http://givebuttr.com)

Look for updates on Facebook at 1TableFlorence



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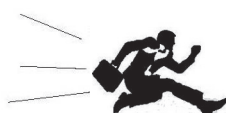
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Florence, AL 35630**

or email to: [editor@courierjournal.net](mailto:editor@courierjournal.net)

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 For more information:  
**256-766-6061**

Refreshments will be served. Come join us and bring a friend  
 All proceeds are donated to Charities

## Notes...

Continued from page 4

**The Muscle Shoals Songwriters Festival** early bird tickets are on sale now for the upcoming festival, scheduled for November 4-5 in Muscle Shoals.

The festival will feature more than 50 songwriters at multiple venues across The Shoals. A portion of the lineup is now available online. The remainder of the lineup, along with the festival schedule and headliner, will be announced later this summer.

Early Bird general admission weekend pass is \$79. Early Bird VIP weekend pass is \$99, and Early Bird VIP weekend pass and access to Thursday night Kick-Off Party is \$129. For more information and to purchase tickets, visit [www.mssongfest.com](http://www.mssongfest.com).

**Sheffield Remembers** - Elvis Tribute on November 4 and 5 at The Clarion, 4900 Hatch Blvd., Sheffield. The Elvis Tribute Artists will sing and anyone else that would like to sign up is also welcome.

For more info call 256-381-4710 or visit Sheffield Remembers on Facebook.

**Chicken Stew and Variety Sale** at Greenhill Methodist Church, 15050 County Road 47 on Saturday, November 5 at 7am. Light breakfast, bake sale, beans and greens lunch. Furniture items etc. Large selections of upholstery fabric and fringe.

Info: 256-757-5007 or 256-740-2569

**Alabama A&M University's "Start Here - Go Anywhere" Juniors, Seniors + Community College Day** will be Saturday, November 5. The Muscle Shoals Area Chapter of Alabama A&M Alumni Chapter will provide a free bus. The will bus will pick up at the Lauderdale County Court House in Florence at 6am and at Rural King parking lot in Muscle Shoals at 6:30am.

Onsite acceptance. Campus tours and scholarships. Free lunch and admission to basketball game.

Witness the Thrill of the Hill. See the Marching Maroon & White. Band and Greek Organizations Step Show.

Events take place at the new AAMU Event Center. Call 256-810-0154 for details.

**Friends and Family Day** at Hendrix Chapel Church of Christ, 13007 County Road 8, Florence on Sunday, November 6 with guest speaker, Floyd Farris.

Bible Class 9am, Worship 10am, Thanksgiving meal after the morning service, Evening Worship 7pm.

**The Alzheimer's Association's 2022 Walk to End Alzheimer's in the Shoals** is set for November 6 at McFarland Park. Volunteers are needed from 12-3pm to help with registration, greeting, and engaging with the community. We expect to have 500 participants and raise over \$90,000 for Alzheimer's research, advocacy, and care/support efforts in our community.

Registration begins at 1pm and the Opening Ceremony and Walk begin at 2pm.

If you are interested in learning more, please visit our website and enter the zip 35630 to volunteer, or call Jen at 256-655-5460. You may also email her at [jkmaning@alz.org](mailto:jkmaning@alz.org)

**Trax 4 Max - 5K Turkey Trot - 1 Mile Fun Run/Walk** on Thanksgiving morning, November 24 at First Baptist Church, 209 Walnut St., Florence. Race time is 8am. Registration and packet pickup begins at 6:30am. Early packet pickup on November 23 from 10am-6pm at Solid Rock Running Company, 2801 N. Mall Road, Ste. 12A, Florence.

In memory of Max Barnett. Benefits YMCA of the Shoals.

Register at <https://trax4maxturkeytrot5k.itsyourrace.com/>

Must register by November 10 to receive a t-shirt.

More info see event page on facebook, Trax4Max or YMCA of the Shoals.

**The annual memorial service for All Saints' Day** at St. John's Episcopal Church, 300 N. Dickson St., Tusculumbia takes place at 3pm on Sunday, November

6. The public is invited. The church, built in 1852, is Alabama's oldest Carpenter's Gothic Church. Though closed for regular services, the building remains unchanged and contains original furnishings. Restoration is underway on the stained-glass windows. For more information, call 256-710-9081.

**Two by Two, Yi-Men CAI & Scott Holshouser, Piano** - Sunday, November 6 at 3pm - Norton Auditorium, North Pine St., Florence.

Poulenc - Concerto for Two Pianos in D Minor, FP 61  
 Brahms - Symphony No. 2 in D Major, Op. 73

It is a rare site to see two full-size grand pianos grace the stage in front of a full orchestra! Guests will be excited to hear two energetic, powerful masterworks fill Norton Auditorium in a way that will

leave you on the edge of your seat from start to finish!  
 Info: 256-710-1623. Tickets at [tickets@shoalssymphony.org](http://tickets@shoalssymphony.org)

**Holiday Extravaganza** - Carl Casiday's Holiday Design Demonstration and Auction will be from 5:30-8pm on November 7 at First Presbyterian Church, 130 E. Fifth St., Sheffield. There will be a holiday food presentation by Chef Alan Phillips, and hors d'oeuvres by local caterers.

Tickets are \$50 available at Kennedy-Douglass Art Center, Tennessee Valley Museum of Art, First United Methodist Church of Florence, First Presbyterian Churches of Florence and Sheffield, and Lola's. Proceeds benefit CaringPlace of the Shoals.

**See NOTES... page 38**

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Dr. Amber Olsen received her undergraduate degree from Auburn University and attended Edward Via College of Osteopathic Medicine in Auburn. Dr. Olsen completed her Family Residency at University of Alabama at Birmingham - Huntsville. She is now seeing patients at Medical Associates Cloverdale Road.



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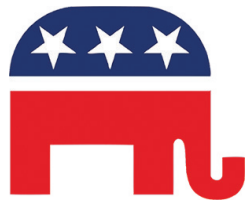
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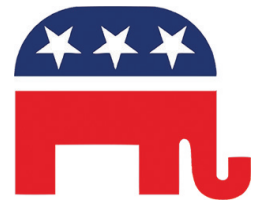
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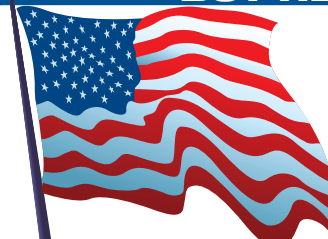
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Promotions...

Continued from Page 1

Credit Analyst and has served in the roles of Loan Portfolio Analyst, Loan Portfolio Manager, and Sales Officer. He graduated from the University of Alabama in 2010 with a B.S. in Commerce and Business Administration – Finance and Investment Management. He graduated in 2019 from the Alabama Banking School at the University of South Alabama. Harris is a member of the Athens Rotary Club and volunteers with The American Chestnut Foundation, a non-profit scientific research organization focused on forestry preservation.

“Since moving into a commercial lending role less than 18 months ago, Harris has had a remarkable amount of success in a short period of time,” Bank Independent Athens City President, Bob Thompson, said. “He has contributed a sizeable amount of growth to our loan portfolio in Limestone County and to the Bank as a whole. We are all very proud of Harris and his accomplishments and look forward to seeing him further contribute to the Bank’s success in the years to come.”

Dustin Rhodes has been promoted to Senior Vice President – Sales Officer at the Muscle Shoals sales

office. Rhodes first joined the Bank in May 2007 as a Collections Adjuster and moved into the roles of Loan Review Analyst and then Sales Officer before moving out of state in 2015. He returned in 2017 as a Sales Officer. The Muscle Shoals native graduated from UNA with a degree in Economics and is currently enrolled in the class of '23 at LSU Banking School. Rhodes serves on the NACOLG Revolving Loan Committee and is a board member of the Lion’s Athletic Club at UNA.

“Dustin has been with Bank Independent for many years and worked his way up through the organization,” Bank Independent Shoals Area President, Bill Howard said. “He has become one of our top commercial lenders and has truly earned this promotion.”

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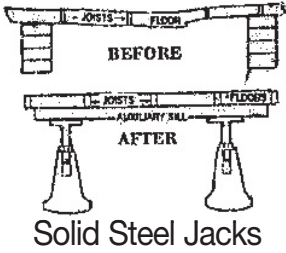
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# 75

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To celebrate this milestone, we will gather together for worship and fellowship on Sunday, November 13th, 2022.

Please join us during our annual Homecoming Service as we worship God and thank Him for all the wonderful years we've had together and pray for many more to come.

Classes begin at 9:00AM and Worship starts at 10:00AM. Please contact our church office with any questions.

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Commentary

Courier Journal

in the Shoals

THIS WEEK

November 2, 2022

Happening THIS WEEK

A Privilege and a Responsibility on Election Day

Voting is one of our sacred rights as citizens, but it is also a privilege and a responsibility that we should take seriously. As flawed as our republic is, the brilliance of the founders is amazing. We have the responsibility to maintain the independence created by generations of courageous men and women before us.

In A Few Words



TOM MAGAZZU Editor

Everyone who is eligible to vote should take the time to do so. There are no new Voter ID issues in Alabama like some would have us believe. We've been required to show an ID ever since I can recall voting. More Alabamians are registered to vote now than ever before.

Some people will persist in a racial angle until this world ends. Asking people for an ID to vote is prudent in any case. It keeps the one person - one vote concept intact.

Judging from record early voting totals in

See ELECTION... on Page 29

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



No Party Limits on Midterm Vote

SHOALS-Voters this coming Tuesday can choose from any candidate in any race on their ballot. They can choose any party candidate or Independent which may be in any race. They can also write in a candidate for any race on the ballot.

Alabama's restriction on crossover voting only applies to Primary elections and Primary Runoff elections. A voter in the primary must choose a party ballot and they can only vote for candidates in that party during the primary and during any runoff races that occur in the following weeks.

In the November General Election, the party selected

See MIDTERM... on Page 33



Input on the Trace Bridge

TUPELO, MS- The National Park Service (NPS) is seeking public feedback on the John Coffee Memorial Bridge Replacement or Rehabilitation project along the Natchez Trace Parkway (Parkway), six miles north of Cherokee.

A 30-day civic engagement period is open until November 28. The public is encouraged to share observations, concerns, and ideas about

See BRIDGE... on Page 26

THE HEALING PLACE IS HOSTING A WEBCAST of the 2022 NACG Fall Conference! We invite anyone who has an interest in mental health to join in on November 4. This event will provide CEU's to mental health professionals and will give vital information from experts in grief and bereavement to anyone looking for more understanding. The cost of this event is \$60 per individual payable to The Healing Place via check, cash, or PayPal. Please RSVP to the event by messaging Healing Place on Facebook or calling the office at 256-383-7133. For information about the conference and the information that will be provided, please visit: https://nacg.org/fall-conference/

THE MUSCLE SHOALS SONGWRITERS FESTIVAL November 4-5 in Muscle Shoals will feature more than 50 songwriters at multiple venues across The Shoals. A portion of the lineup is now available online. For more information and to purchase tickets, visit www.mssongfest.com.

THE ELVIS TRIBUTE, SHEFFIELD REMEMBERS is November 4 and 5 at The Clarion, 4900 Hatch Blvd. in Sheffield. The Elvis Tribute artists will sing and anyone else who would like to sign up is also welcome. For more information call 256-381-4710 or visit Sheffield Remembers on Facebook.

Advertisement for North Alabama Athletics featuring Football (Nov 5 vs Austin Peay) and Volleyball (Nov 4 vs Liberty, Nov 6 vs Queens) games.

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.

by Mail, in person, or mail slot Editor-Courier Journal 219 W. Tennessee St., Florence, AL 35630

Use No Equipment

Editor:

Clinton Curtis is a computer programmer who is known as the first to write code to change the results of an election using computerized vote-counting equipment.

In his opinion, the only way to secure elections using voting equipment that is run by computers is to not use the equipment at all.

To help people understand, he pretends to write a number between

one and two on the palm of his hand. He then closes his hand and asks what number he wrote. Regardless of the answer, he claims they are wrong. If the person wants to see what he wrote, he simply refuses to show them.

That is how Alabama's elections work. If you doubt this, try to verify the results of any election in Alabama and see how far you get. You will run into roadblocks everywhere.

We must have a reason to trust our elections. Our government telling us they are trustworthy is not a reason.

But for now, it's all we've got.

Wayne Christopher Grand Bay, AL

House Race Decided

Editor:

In response to Mr. Mike Lane's letter on October 19, Regarding Our Election Integrity, and the Alabama District 2 House race, there appears to be a misunderstanding of the situation which could mislead the citizens and voters.

Mrs. Butler didn't just lose the election by 14 votes. The primary election in question shows Mrs.

... A smart man does not have to tell you how smart he is; ...





See LETTERS... Page 23



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BAPTIST CHURCH

**Nursery Caregiver**

York Bluff Baptist Church  
Sheffield, Alabama.  
~Sundays~  
9:30 a.m. - 12:30 p.m.  
4:30 p.m. - 6:30 p.m.  
~Wednesdays~  
4:30 p.m. - 6:30 p.m.

Send resume and references to the  
**Personnel Committee**  
301 N. Atlanta Avenue  
Sheffield, Alabama 35660

**York Bluff**  
BAPTIST CHURCH

**Part Time Church Custodian**

York Bluff Baptist Church Sheffield, Alabama is hiring a part time church custodian to assist the full-time custodian in cleaning the church facilities. 20 hours per week under the direction of the Church custodian.

Send resume and references to the  
**Personnel Committee**  
301 N. Atlanta Avenue  
Sheffield, Alabama 35660

**York Bluff**  
BAPTIST CHURCH

**Part Time Financial Secretary**

York Bluff Baptist Church Sheffield, Alabama is hiring a part time Financial Secretary, 16 hours per week; 8 hours on Mondays, 4 hours on Tuesdays and Wednesdays. Must be computer proficient and have a working knowledge of accounting.

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**Personnel Committee**  
301 N. Atlanta Avenue  
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**256-314-5496**

**The City of Sheffield**  
will begin taking applications for  
**POLICE OFFICER**  
Certified/Non-Certified

Applications will be accepted beginning **Tuesday, November 1 at 8am** through the close of business **Monday, November 14 at 4:30pm.** Applications with job description may be obtained in person from the **City Clerks' Office** and the **City's Facebook page.** The completed application must be returned to the City Clerk's Office, **600 N. Montgomery Ave., Sheffield**

**The City of Sheffield offers a Great Benefit Package**

*The City of Sheffield is an equal opportunity employer.*

**The City of Sheffield**  
will begin taking applications for a pool of applicants  
**FIREFIGHTER**  
Certified/Non-Certified

Applications will be accepted beginning **Tuesday, November 1 at 8am** through the close of business **Wednesday, November 30 at 4:30pm.** Applications with job description may be obtained in person from the **City Clerks' Office** and the **City's Facebook page.** The completed application must be returned to the City Clerk's Office, **600 N. Montgomery Ave., Sheffield**

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**306**  
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**Courier Journal**

**Look for the entry form in this issue**

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## McFarland

Continued from Page 1

release last week from Mayor Andy Betterton and Parks and Recreation Director Bill Jordan.

A project presentation and community open house event for the public will take place on Tuesday, November 8 from 5:30-7pm in The Mane Room at 310 N Pine St in Florence.

At the open house, the design team from Goodwyn Mills Cawood will present the plan, including elements such as an expanded marina and RV Park, improved festival grounds, a new fishing pier, and more.

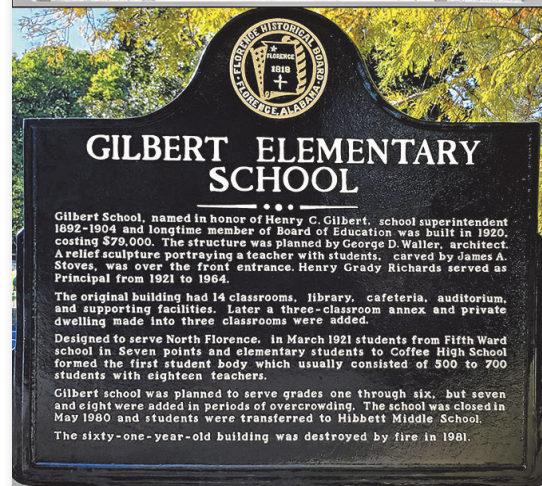
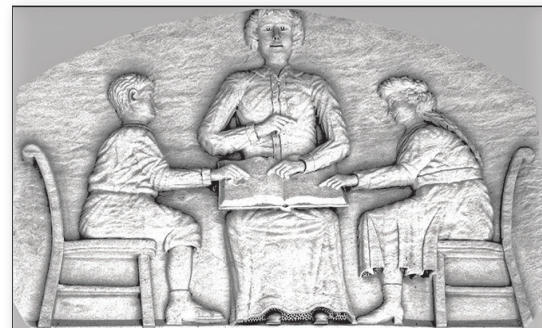
The goal of the master plan is to build upon the many assets and attractions

currently in the park while reimagining how new and improved amenities can maximize utilization of the park to bolster its status as both a local community park and a regional attraction. The project will further activate the park's waterfront and natural areas in order to strengthen Florence's position as an active riverfront community.

Approximately 2,500 citizens have already contributed to this process through online surveys.

Although the plan is nearing completion, this event is an important opportunity to voice your opinions.

## SIGNS OF THE PAST



*Location: 34.8161°N, 87.6826°W  
near 1110 Sherrod Ave, Florence*

The original marker has been recently replaced. The wording is the same, but the format is different. The sculpture which adorns the front of the Florence Lauderdale Public Library was saved from the Gilbert School after the Gilbert burned.

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



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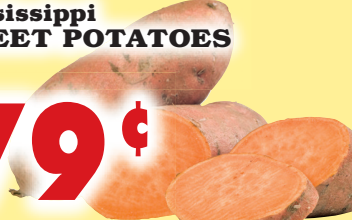
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Lb.

**79¢**



Peru  
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3 Lbs.

**\$3.59**



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TOMATOES  
Lb.

**\$1.69**



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CRAB  
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AD GOOD - NOV. 2-8, 2022

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<b>Brookwood Assorted BBQ</b> 15-16 Oz. .... <b>\$4.29</b>	<b>Kelley's Assorted SMOKED SAUSAGE</b> 16 Oz. <b>\$4.99</b>
<b>Ball Park Regular, Turkey Or Bun Size FRANKS</b> 15 Oz. .... <b>\$2.99</b>	<b>Williams SAUSAGE PATTIES</b> 28 Oz. .... <b>\$6.99</b>

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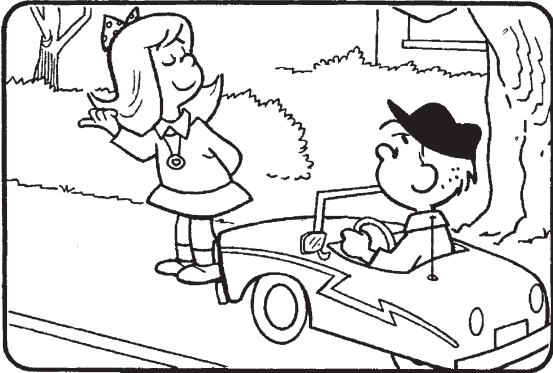
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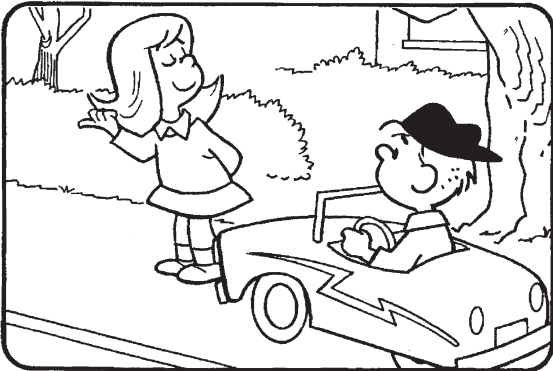
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BY HENRY BOLTINOFF



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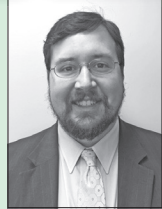


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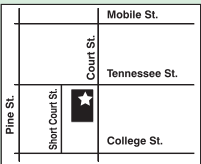
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## CHIROPRACTIC SOLUTIONS

# How Chiropractic Care Eases the 3 Most Common Types of Back Pain

Do you suffer with back pain? Well, you're not alone. According to the American Chiropractic Association back pain is one of the most common reasons for missed work and the second most common reason for visiting a doctor (only behind upper respiratory infections).

Why is back pain so common? There is more than one answer to that question. A large number of back pain patients suffer because of the following three reasons:



Doctors: Troy Smith, Amanda Franconi, and Bruce Thompson

**1. They have suffered a back injury.** Individuals can hurt their backs by lifting heavy objects, overexerting themselves, or moving the wrong way. The muscles and ligaments in the back can be twisted and damaged.

Back pain that is the result of a recent injury is called acute pain, meaning it comes on suddenly. Acute pain is usually temporary, so when the injury heals, the pain lessens or disappears completely. Over the counter medications such as analgesics, topical creams, and anti-inflammatory drugs help manage back pain caused from an injury but don't necessarily fix the problem.

Chiropractic care is another way to lessen acute pain and feel more comfortable. By adjusting the spine, chiropractors can relax the muscles, and relieve acute pain faster than simply suffering throughout the injury.

**2. They battle a medical condition or illness.** Unfortunately, there are several illnesses that can cause back pain. Fibromyalgia, osteoarthritis, inflammatory diseases of the joints, and scoliosis are some of the common conditions that cause back pain. Because the conditions create pain that lasts longer periods of time, this type of pain is considered to be chronic pain.

Chronic pain is an entirely different animal than acute pain, and patients who suffer with it often look for options outside of traditional medication. Chiropractic care is an excellent choice in dealing with chronic back pain.

Adjustments to the spine can promote healing in all areas of a person's body, as well as provide relief from the pain. Chiropractic care for medical conditions sometimes takes a bit longer to show results, so the patient must be committed to the treatment plan the chiropractor suggests in order to enjoy the maximum benefits of chiropractic.

**3. They have made poor lifestyle choices.** Decisions we make can affect

our health, either negatively or positively. Being overweight, avoiding an exercise routine, and smoking can result in health issues that cause back pain.

Additional weight puts extra stress on an individual's back that can eventually cause pain.

Smoking is a habit that has many negative consequences, including increasing the chances for back pain. According to the National Institute of Arthritis and Musculoskeletal and Skin Diseases, smoking can cause a lack of nutrients which affects the back's discs. In addition, people who smoke tend to heal slower, so smoking can actually increase the length of time a person must endure back pain.

Exercise increases a person's strength in muscles and tendons, and a sedentary lifestyle weakens a person's body, often bringing on back pain, as well as other health issues.

Chiropractic care can assist in lessening a patient's back pain, which then hopefully leads to better lifestyle choices.

Feeling better often prompts patients to embark on a fitness routine, eat healthier, and quit smoking. Exercise regimens that include strength training can positively impact a person's health in a number of ways, including back pain reduction.

Millions of people struggle with back pain on a daily basis. Fortunately, there are multiple ways to treat both the symptoms and the underlying causes. Chiropractic care either by itself or in a combination with other treatments is one of the best choices available today.

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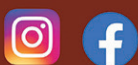
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# Letters...

## House Race Decided

Continued from Page 14

Butler was almost 200 votes behind the vote leader, Ben Harrison. Mr. Harrison also took first place in the run-off election four weeks later to become the Republican nominee. In neither election did it come down to just a few votes for first place.

The question of whether Mrs. Butler came in second or third in the May election is a moot point since Mr. Harrison came in first in both the May primary and June run-off. This made him the clear winner and only Republican on the ballot November 8.

The situation of Kimberly Butler not supporting the Republican nominee reminds me

of the destructive so-called Republicans that publicly said they would not support Donald Trump after he won the nomination in 2016.

Mrs. Butler has held campaign events and posted online with support posts from well-known Democrat party operatives and community organizers. Yes, we have these even in Alabama.

Did you wonder why Mrs. Butler is running as a write-in candidate instead of as a Democrat or Independent? It is because we have a sore loser law in Alabama that prevents her from doing so after not winning in the Republican primary elections. Any way you look at it, Ben Harrison is the only Republican and conservative choice in the upcoming election for House District 2.

Remember to support him at the polls. We must mark his name on the

ballot instead of leaving it blank even though no other candidate will be shown as an option.

Angela Broyles  
Florence

## About Truth & His Mercy

Dear Editor:

This note is in response to a letter published in the October 26 issue of the *Courier Journal*, entitled "Are We That Stupid?"

I oppose the statement "96% of Republicans voted against letting women keep birth control."

If you believe the words of the Lord, 96% of Republicans voted to make murder illegal. God stated in Jeremiah 1:5, "Before I formed you in the womb, I knew you."

The author of the letter then stated that "the Supreme Court has same sex marriages and gender-neutral humans on the chopping block."

The Lord clearly stated in Leviticus 20:13 that same sex relationships are an abomination to God, and in 1 Corinthians 6:9-10, He reiterated that those who practice such acts will not inherit the kingdom of God.

Jesus addressed gender neutrality in Matthew 19:4 when He quoted a portion of Genesis 1:27 stating that "He who created them from the beginning made them male and female."

Christians are warned in 1 Corinthians 2:14 that people who are not Christians cannot receive the things of the Spirit of God because they are foolishness to these people and they cannot understand them.

I hope the letter writer and anyone who agrees with her, comes to know my Savior, Jesus Christ, while He is still abundantly showering us with mercy. I'm not "gullibly stupid", as the author of the letter stated. However, I have

been warned that people of the world will view me as if I am because I have chosen to follow Jesus and obey His commands.

I pray for those who persecute Christians (whether physically or verbally) as I pray for those of us who are persecuted. I pray for myself - a sinner, just like all of humanity. Jesus saved me from sin, not due to my works, but because I believe and place my faith in Him. Praise God!

I am not a Republican, as the author insinuated. I vote for the person with Biblical morals because I am a Christian. I sincerely hope that you are as well.

Patrick McGee  
Sheffield

## Judging Our Leadership

To the Editor:

As a kid growing up in rural Alabama, I vividly recall a wise senior neighbor telling me a brief but poignant proverb that sticks with me to this day:

A smart man does not have to tell you how smart he is; a wealthy man would not have to tell you how rich he is; tough men never have to say how tough they are; a beautiful woman never has to say how pretty she is; musicians and artists never have to relate how gifted they are; genuine Christians never should have to tell you how strong their faith is; and most of all, honest men will never have to tell you how honest they are.

A person's attributes will be obvious.

These thoughts are a good barometer when judging our political leadership before we vote on November 8. Make your vote count for something!

James W. Anderson  
Talladega

See LETTERS... Page 39

# Speaking The Truth In Love

Ephesians 4:15

## God's Desire For ALL to Be Saved In Heaven

The wonderful passage of John 3:16 reflects on God's loving us SO much that He gave His only begotten Son. **He wants you to be saved!**

Paul wrote Timothy (1 Timothy 2:3-4) that God wants all to be saved and live eternally in heaven. **He wants you to be saved!**

Jesus built His church (Matthew 16:18) and salvation in found in the church (2 Timothy 2:10). **He wants you to be saved!**

The Son of God is the Saviour of the body, the church (Ephesians 5:23; Ephesians 1:22-23; 4:4). **He wants you to be saved!**

Consider: what else could God the Father, Christ the Son and the Holy Spirit do to make it possible for you to be saved than what they have done? God gave, Christ died, the Holy Spirit has brought us the Word of God. Why? Because **He wants you to be saved!**

Christ has invited us, every one of us, to come in submissive loving faith to Him and He "will give you rest" (Matthew 11:28-30). **He wants you to be saved!**

Jesus stated boldly "I go to prepare a place for you, and if I go and prepare a place for you, I will come again and receive you unto myself; that where I am, there you can be also" (John 14:1-6). **He wants you to be saved!**

Simon Peter spoke of the longsuffering (patience) of God, not willing that any should perish (2 Peter 3:9-10). **He wants you to be saved!**

So, friends, it is up to each of us! We determine our eternal destiny by our "doing the will of the Father" (Matthew 7:21). Some will be saved, others will be lost (Matthew 25:46). If you died today, stood before Jehovah in judgment - would you be SAVED or LOST? Please, make sure you are among the chosen few (Matthew 7:13-14)..



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Searching The Scriptures...

What type of wood was Noah to build the ark? What were the measurements?  
(Answer, last week: Exodus 20:11, God's work week = 24 hour days) and God compared it to the creation days.

One Final Thought To Consider...

If you were arrested for being a Christian, would there be enough evidence to convict you?

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:  
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6421 County Road 26, Rogersville, AL 35652  
or email to: Cedargrovechurchofchrist@gmail.com  
www.cedargrovechurchofchrist.org

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# Soap Opera Preview

**DAYS OF OUR LIVES** "Charlie" advised Ava to stay in Salem and exact revenge on EJ. Chad comforted Stephanie over being fired by Paulina. Maggie unwittingly got Alex out of a jam. Victor gave Xander a hard time. Ava offered Xander a job. Chanel questioned Wendy about her intentions regarding Johnny. Stephanie redeemed herself with Paulina. Chad learned that Alex came through for Stephanie. Gabi became suspicious when she caught Wendy and Johnny together. Kristen ordered Li to make an offer to Chloe. Meanwhile, Chloe bristled at Brady's concern over her involvement with Stefan. Rafe was thrown by Jada's news. Alex suggested that Nicole and Eric model together. Stefan found Gabi ready to move forward in her life. Johnny explained to Susan that he believed EJ might have done something to Stefan. Ava had second thoughts about her plan. *Wait to See:* Wendy and Johnny work together to uncover Dr. Rolf's whereabouts. Stefan comforts Chloe over her breakup with Brady. Rachel becomes upset when she overhears Brady and Kristen arguing.

**GENERAL HOSPITAL** Finn treated a new patient. Robert opened up to Holly. Scott defended Anna. Alexis called out Gregory. A long-awaited reunion took place. Elizabeth's world was rocked. Robert rejected Sonny's offer. Finn checked in on Anna. Drew sought advice from Alexis. Sam tried to keep the peace. Trina confided in Josslyn. Scott and Obrecht gave Cody the cold shoulder. Alexis called on Jordan and Dante for help. Gregory voiced his reservations. Sam enlisted Spinelli's aid. Austin comforted Gladys. Portia and Curtis changed their plans. Maxie and Sasha had an important meeting. Robert was shocked by Mac's news. Holly was torn. Cam and Drew reminisced. Austin had a request for Spinelli. *Wait to See: Joss is surprised by what she sees. Jordan puts pressure on Portia. Maxie shares her theory.*

**THE YOUNG AND THE RESTLESS** Nate pondered an enticing offer. Adam crossed the line. Billy supported Chelsea. Devon discovered Nate and Victoria's alliance. Abby caught Chance in a lie. Lily set the record straight. Victor questioned Nick's judgment about Sally. Kyle

learned some disturbing news. Phyllis scored a win against Diane. Lily and Billy shared a difference of opinion. Abby confided in Devon. Nate and Elena discussed their relationship. *Wait to See: Jack and Phyllis share a difference of opinion. Diane comes clean. Ashley faces a tough decision about Tucker.*

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# Cat & Kids

by Cathy Turner

## Slow Walking

The other night I taught a class on adoption. And as a part of the subjects that we were covering, at one point, I used the process of plant grafting to enhance the understanding of how the adoptee is added to the original family. You see, one of the most common ways of plant grafting is using the V-cut. You slice the bottom of the branch that you want to graft into a "V", so that the cambium, the inside living, pithy, viable part of the branch, is exposed. Then you cut a "V" in the cambium of the original/host plant, leaving some bark to surround and support the incoming branch. Then the adopted branch is inserted such that the living, viable parts of both plants are touching. They get wrapped together and over time the plants become organically united. For instance, if one was a pink flowering rose plant and the other was a white blooming rose plant, the grafted plant would bloom both pink and white flowers. What a wonderful thing adoption is - bringing someone into your original family and surrounding them with such love and care that over time you share the same root system. That's beautiful!

Then something came out of my mouth that I wasn't expecting, I said that's how it should be in all my relationships. I should expose my soul so that others can open up their souls. Then I can wrap my arms around them and have our living, pithy, viable parts touch. And through time and learning we can unite. You know... you can't graft a dead or ruined rose branch or a frog into a rose bush. But we are all humans. We share the same spirits. However, some of us don't want to be grafted into relationship. It makes me think of that cool, hostile teenager who for years would pass by my office and throw a sneer my way. I found out his name, and for years, I would smile and say good morning, calling his name. Over time he became less hostile. One day he stepped into my office and said, "I need

your help." He explained that his dad, who they had a restraining order against, was in the building and if he saw him one more time they would have to fight. I took care of him and the situation. After that we were united. And then there was the gruff old man who for years wouldn't speak to me or make eye contact. If he did, it was only to complain. I was committed to being inconsistently kind to him, and I tried to fix his complaints if they were within my scope. One day he reported that our wrist roller was broken, and that it was his favorite, and that he needed it. I made a special effort to replace it quickly. The day he used it, he came in my office to tell me that I had saved his life. His doctor had told him that if he didn't exercise his hands, he would lose them. After that we were friends.

If only humans would just share our spirits with

others! Some people think that they lose their power (their cool, their rank, etc.) when they expose their living, viable, vulnerable selves. That perhaps they will have to give up what is them to be in relationship. But why can't we (like that pink and white rose bush) have the same root system of love and still bloom the things that are true to us? Different blooms - the same tree - that's amazing! But it takes time and commitment. Try adopting/grafting a hostile/ruined/different friend. As my daddy would say, "Slow walk them down." Take the time to make the world a better place.

Email comments or suggestions to [CatnKids1@gmail.com](mailto:CatnKids1@gmail.com)

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## Bridge Input...

Continued from Page 14

the project. "Your participation is crucial in providing a comprehensive understanding of the John Coffee Memorial Bridge and surrounding area," said Chief of Resource Management Christina Smith, "It could potentially help the project team identify resources and could lead to important additions to the project design."

Comment Online at: <https://parkplanning.nps.gov/JohnCoffeeMemorialBridge>

Additionally, two public meetings will be hosted on the following dates and locations:

**November 2, 5-6:30pm**  
Cherokee Senior Center  
1249 2nd St Cherokee.

**November 3, 5-6:30pm**  
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#### Tips for Driving in Ice or Snow

- **Slow down.** Bridges and overpasses freeze first, so take it slow and avoid sudden changes in speed or direction. Watch out for black ice.
- **Keep windows clear.** Visibility is crucial, especially in bad weather. Turn on the lights and wipers and crank up the defroster, if necessary. Scrape the ice off of your windows before you leave to ensure proper visibility.
- **Brake cautiously.** Abrupt braking can cause lock-up and loss of steering control. If you have anti-lock brakes, apply constant, firm pressure to the pedal.
- **Resist the urge to "floor it."** If you get stuck in snow, straighten the wheels and accelerate slowly. Avoid spinning the tires. Use sand or blocks under the drive wheels.



#### Tips for Driving in Rain

- **Turn on wipers.** Wipers should be replaced every six to twelve months for optimal performance.
- **Use headlights.** Visibility is usually compromised in rainy conditions. Headlights can help.
- **Keep windows clear.** The defroster or air conditioner may help keep windows and mirrors clear.
- **Be patient.** Take it slower than normal. Leave more room when stopping. Wet pavement may cause loss of traction and lead to sliding or hydroplaning.
- **Go around.** Never cross a flooded roadway because it's tough to tell how deep the water is. Take the time to find an alternate route. The last thing you want is to get caught in a flash flood.
- **Turn off cruise control.** When roads are wet it is best to allow the driver to control speed and react to conditions.

#### Tips for Navigating in the Fog

- **Turn on the low beams and fog lights.** Headlights should be on and set to low beam in the fog.
- **Wait it out.** If you're having trouble seeing, safely pull over to the right side — well out of the traffic lane — and turn on your emergency flashers. Wait until visibility improves before continuing.

#### Tips for Handling Your Vehicle in High Winds

- **Look out.** Keep an eye out for flying debris. And use extra caution near trailers, vans or vehicles carrying lightweight cargo.
- **Some cars shouldn't be driven.** It's best not to drive a trailer, van or other "high-profile" vehicle (autos with high centers of gravity like SUVs and trucks) in high winds.

#### Severe Weather Driving Tips

- **Listen to the radio.** Tune into a local weather station for storm and traffic updates.
- **Never try to outrun a tornado.** Get out of the car and find shelter. If you can't reach a safe structure, lie down in a ditch or low area. Stay face down to protect yourself from flying debris, and cover the back of your head and neck with your hands. Stay alert for flash floods.
- **Don't wait.** Leave low-lying areas and move inland.

#### Driving in All Types of Weather

- **Buckle up.** Every trip, every time.
- **Focus on your destination and avoid distractions.**
- **Emergency kit.** Pack and store an emergency kit in your trunk or cargo area with items you could use in the event of a roadside situation.



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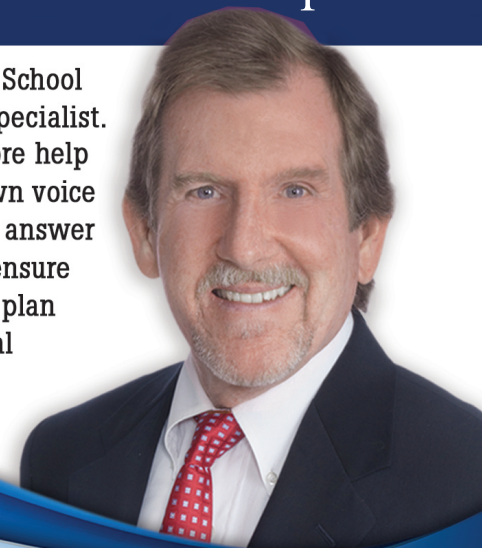
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# ASK THE ATTORNEY



**Thomas McCutcheon**

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

## Amendment Voting On November 8, 2022

I get a lot of questions about the amendments to the Alabama Constitution to be voted on in November. Some of those amendments relate to a particular county and really don't concern people outside of those particular counties. I am generally in favor of those amendments.

I really like the amendment that will reorder the Alabama Constitution sequentially and organize the Alabama Constitution in a logical way.

I really can't express my dislike of the first amendment that appears on the ballot. This proposes to take away the right to bail for people accused

of certain crimes. It's dumb. It's unconstitutional. It's a waste of time for a whole lot of people who will have to deal with the consequences of this amendment just to see that it won't work. We pay those people who have to strike this amendment down later and it's just a waste of money.

Certainly, many politicians run on being "tough on crime". Maybe that's why the United States has more people in prison than any other country on earth. Even China and Russia. That being said, it's not my job to reform the system and I don't know where I would start. It is my job to give my opinion on the constitutionality of the law when asked.

This is a really nice teaching point. Think of the game "rock, paper, and scissors". The United States Constitution can not be amended or contradicted by a state constitution. A citizen's constitutional right under United Constitution can't be taken away by a state constitution. The 8th Amendment of the U.S. Constitution says that "excessive bail shall not be required". The 14th Amendment says, "nor shall any state deprive any person of life, liberty, or property, without due process of law".

Putting somebody in jail without a trial just because they're accused of a crime deprives them of due process required by the United States Constitution. Remember the presumption of innocence?

It might seem like a good idea to preventatively detain someone without a trial but as one of our foremost constitutional law senators said, "if you give up freedom for safety, you won't have safety or freedom for very long".

It's not for nothing that on the day I write this, October 27, 2022, is the 235th anniversary of the date the first publication of the Federalists Papers which argued and explained our proposed constitution in all of its wisdom and majesty in the newspapers of the day.

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

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

P. O. Box 38, Florence, Alabama 35631 or visit our website at: [www.mhatty.com](http://www.mhatty.com)

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



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Commentary

**Election...**

Continued from Page 14

Georgia, the charges of Jim Crow-type voter suppression with new ID laws is as shallow in truth as some of the other political platforms we may hear about.

Elections create anxiety for many of us because we control so little ourselves. We have one vote, but that vote can mean a great deal. Regardless, do remember that the sun will come up on Wednesday.

One way to reduce stress levels is to ignore the social media hamster wheel of distortions, doom, and death. It's uncontrollable, stressful, and detrimental to overall health. Every electronic

device has an off button for a reason.

Anyway, you know how you are voting by now and how your friends and family members are voting. Opinions, arguments, and predictions are pointless.

Voting takes a little time, but that is only as it should. Legitimate mail-in or absentee voting for medical or travel reasons is one thing. Otherwise, we need to get off our backsides and go vote. It shouldn't be so easy and haphazardly unaccountable like it was in 2020 and shows signs of being in some places again this year.

Post Office assurances of secure mail-in voting do nothing for my confidence in that avenue of submission.

**Courier Journal**  
**Mystery Photo of the week**

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Last week's winner is **Jodie Nesmith of Killen** who correctly guessed "Sunoco Station at Cox Creek Pkwy & Old Hsv Rd." in Florence

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



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# Savvy SENIOR

## What You'll Pay for Medicare in 2023

*Dear Savvy Senior,*  
I've read that retirees will be getting a nice cost-of-living increase in our Social Security benefits next year but what about Medicare? What will our Medicare Part B monthly premiums and other Medicare costs be in 2023?  
*Planning Ahead*

**Dear Planning,**  
From an entitlement program standpoint, 2023 is going to be a very good year for retirees! Not only will you receive a nice 8.7 percent cost-of-living increase in your Social Security retirement benefits – the largest since 1981 – the Centers for Medicare and Medicaid Services also recently announced that your Medicare Part B standard monthly premium will be lowered 3 percent (\$5.20) from the current rate of \$170.10 per month, to \$164.90/month in 2023.

The reason for the reduction is a correction to last year's hefty Part B premium increase, which was larger than it needed to be. The 2022 premium hike of about 14.5 percent was announced amid uncertainty about the potential impact of a new Alzheimer's drug called Aduhelm, which threatened to explode Medicare costs. That didn't happen. The cost of the drug was cut roughly in half from an original \$56,000 a year and Medicare sharply limited coverage. This created a large financial reserve for Part B, allowing the program to reduce next year's premium.

You'll also be happy to know that in addition to the premium reduction, the annual deductible for Medicare Part B will also be lowered \$7 from \$233 in 2022, to \$226 in 2023. And if you have a Medicare Part D prescription drug plan, the average premium in 2023 will be about \$31.50, which is a 1.8 percent decrease from \$32.08 in 2022.

But the news isn't all rosy. The deductible for Medicare Part A (hospital coverage) per benefit period (which generally starts when you are admitted to the hospital) will be \$1,600 in 2023, up \$44 from this year's \$1,556. That applies to the first 60 days of inpatient care. For the 61st through 90th day, the coinsurance will be \$400 per day, up from \$389 this year. And for days 91 to 150, the charge will be \$800 per day (up from \$778 in 2022).

And the skilled nursing facility coinsurance for days 21-100 will also increase to \$200 per day, up from \$194.50 in 2022.

**Wealthy Beneficiary Breaks**  
High earning Medicare beneficiaries, which makes up about 7 percent of all Medicare recipients, will also receive a break in 2023. Medicare surcharges for high earners are based on adjusted gross income from two years earlier, which means that 2023 Part B premiums are determined by 2021 annual income.

So, if your 2021 income was above \$97,000 up to \$123,000 (\$194,000 up to \$246,000 for married couples filing jointly), your 2023 Part B monthly premium will be \$230.80, down from \$238.10 in 2022.

Monthly premiums for singles with an income between \$123,000 and \$153,000 (\$246,000 and \$306,000 for joint filers) will decrease from \$340.20 to \$329.70 in 2023.

Individuals earning above \$153,000 up to \$183,000 (\$306,000 to \$366,000 for joint filers) will see their monthly premium decrease from \$442.30 to \$428.60 in 2023.

Those with incomes above \$183,000 up to \$500,000 (\$366,000 to \$750,000 for joint filers), your 2023 Part B premium will be \$527.50, down from \$544.30 in 2022.

And single filers with income of \$500,000 or more (\$750,000 or more for joint filers) will pay \$560.50 per month next year, versus this year's premium of \$578.30.

High-income beneficiaries with a Medicare Part D prescription drug plan will also pay a little less next year. If your income was over \$97,000 (\$194,000 for joint filers) you'll pay a \$12.20 to \$76.40 monthly surcharge on top of your regular Part D premiums based on your income level.

For more information on Medicare's 2023 costs see // [Medicare.gov/basics/costs/medicare-costs](http://Medicare.gov/basics/costs/medicare-costs).

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





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<input type="checkbox"/> Missouri	<input type="checkbox"/> Notre Dame	
<input type="checkbox"/> Florida at	<input type="checkbox"/> Auburn at	<b>TIE BREAKER</b> Write Exact Score Below
<input type="checkbox"/> Texas A&M	<input type="checkbox"/> Mississippi State	
<input type="checkbox"/> Texas at	<input type="checkbox"/> Wake Forest at	<b>Tennessee at</b> <b>Georgia</b>
<input type="checkbox"/> UAB	<input type="checkbox"/> NC State	
<input type="checkbox"/> Liberty at	<input type="checkbox"/> Austin Peay at	
<input type="checkbox"/> Arkansas	<input type="checkbox"/> UNA	

(vs: games at a neutral location)



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# Midterm...

Continued from Page 14

during the primary and the runoff is of no consequence. A registered voter can vote for any candidate in November.

An added option that causes some confusion during the general election is that a voter can mark the circle for a straight party ticket, and then vote for candidates down the ballot that represent another party.

For example, someone may want to vote for a friend, former classmate, or they may simply think that a candidate in a particular race is more qualified than the candidate in their preferred party. The voter can mark a straight ticket and the preferred candidate. The voting machine will tabulate that exception to the straight party nod.

The Alabama Secretary of State's website is a great source for election law information and covers virtually any voting question you may have. ([sos.alabama.gov/Alabama-votes](http://sos.alabama.gov/Alabama-votes))



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## No-Doctrine Equals No Absolutes

This apostasy opens the door for schisms or isms or opinions to desensitize the real body of Christ and mislead lost folks! Real contact with God demands a relationship, a new birth, not a feeling or comfort zone we love to dwell in. Abandoning doctrines and absolutes allows the influence of Satan to flourish. **Luke 6:26** "Woe unto you, when all men shall speak well of you! for so did their fathers to the false prophets." **1 Timothy 4:1** "Now the Spirit speaketh expressly, that in the latter times some shall depart from the faith, giving heed to seducing spirits, and doctrines of devils;" **2 Timothy 4:2-3** "Preach the word; be instant in season, out of season; reprove, rebuke, exhort with all longsuffering and doctrine. For the time will come when they will not endure sound doctrine; but after their own lusts shall they heap to themselves teachers, having itching ears;" The reason preachers don't preach doctrine is they are not sure of their faith or salvation. Being unsure of salvation, they cave on bibles, sin, names, words, hell, judgment, fire, and suffering, and show little excitement about the horrors of hell or the joys of heaven.

Beware the messenger trying not to offend anyone. If you are saved and love the world, you should feel awful about how your influence might convince others to lose their soul in hell, it's called conviction. Preaching should contain the Word, some excitement, some purpose and doctrine and shake the minions of darkness and hell and open the door of heaven. But when you have nothing to offer, then nothing gets done. See: 2Timothy 4:1&2. The death of doctrine has just about finished off this generation. Devil's doctrines include: "no absolute salvation", "your too rotten too be saved", "too good to need salvation", "death ends it all", "no judgment or hell", "I don't sin", are just a few. The devil preaches and lies on all counts. 400+ versions? Aw c'mon. Correcting the KJV proves unhappiness with the Author and uncertainty in your own soul. Which author of confusion are you following? No doctrine promotes chaos in the soul.

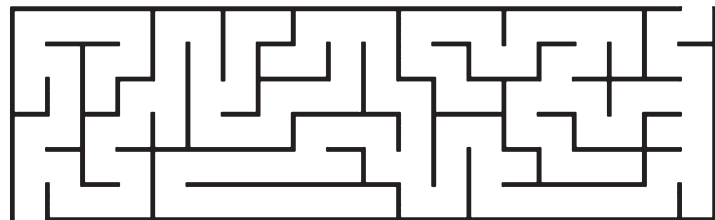
### Beacon Baptist Church

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!



### Kids' Maze



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### Even Exchange by Donna Pettman

Each numbered row contains two clues and two 6-letter answers. The two answers differ from each other by only one letter, which has already been inserted. For example, if you exchange the A from MASTER for an I, you get MISTER. Do not change the order of the letters.

- |                      |           |                         |           |
|----------------------|-----------|-------------------------|-----------|
| 1. PTA member        | ___ R ___ | Copyright               | ___ T ___ |
| 2. Canal boat        | B ___     | Huge                    | L ___     |
| 3. Building division | ___ O ___ | Bread ingredient        | ___ U ___ |
| 4. Nappy             | ___ A ___ | Ladle                   | ___ P ___ |
| 5. More peculiar     | ___ D ___ | Born first              | ___ L ___ |
| 6. Book cover        | J ___     | To-go ketchup container | P ___     |
| 7. Like a watchdog   | ___ L ___ | Ward off                | ___ V ___ |
| 8. Take small bites  | ___ B ___ | Agile                   | ___ M ___ |
| 9. Silent            | ___ E ___ | Homemade bed cover      | ___ L ___ |
| 10. Knife's edge     | ___ D ___ | Accuse                  | ___ M ___ |

### WORD LADDERS

Can you go from GLADE to RENDS in 6 words? Change one letter for each rung in the ladder.

glade

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

rends

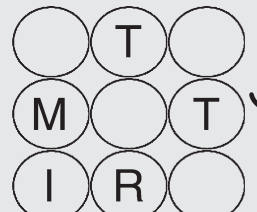
## Puzzle Whirl

### MINI SUDOKU

	3		4
6		1	
3	5		6
4	6		3
	1	6	

Place a number in the empty boxes in such a way that each row across, each column down and each small 6-box square contains all of the numbers from one to six.

### WORD SPIRAL



Fill in the missing letters to reveal the nine-letter word that starts at one of the four corners and moves clockwise around the perimeter before ending in the center.

Answers on Page 38

# AUCTION

**Saturday, Nov. 5 @ 10am**  
**980 Prosser Rd, Leoma Tn.**  
**WWW.TONYNEILL.HIBID.COM**



**Partial Listing:** 2013 F150 & 2013 F350 Ford trucks, 2008, Featherlite Como Trailer, 1996 Sundowner Living Quarter, 3 horse Trailer, 2630 JD & 895 Case Tractors, 2022 20 ft, & 2017 25 ft & Big Tex 20 ft. Flat trailers w/ dovetail & ramps, 2015 NH SKID STEER, Equipment and Tools, 2011 4 wheel drive dump bed side-by-side, Equipment, and Tools, **MUCH MORE**

**NOTE: No buyer Premium if bid live. 10% if bid online.**  
 David Oliver Auction manager and Affiliate Auctioneer.  
 Call 931-446-0062 for questions and to inspect.

**TONY NEILL**  
 Auctioneer/Broker  
 731-926-3133  
 #1101 Savannah, TN



**DAVID OLIVER**  
 Auctioneer  
 931-446-0062  
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# DAVE Says

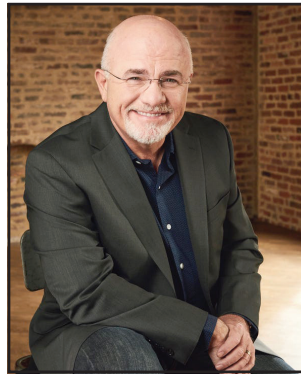
by DAVE RAMSEY

## HONESTY IS A NECESSITY

*Dear Dave,  
 After hearing you talk about financial infidelity, I have to admit that I hide money from my husband. I have been setting aside money for emergencies without his knowledge. He is not terrible with money, but he always seems to find something to spend it on. Before I started doing this, we never managed to save much money at all. But now I feel like I have been doing something wrong. What should I do?*

Lana

*Dear Lana,  
 I believe in saving up for emergencies. I mean, I'm the guy who tells people to have three to six months of expenses saved in an emergency fund, right? But deception is never a positive thing in a relationship—especially a marriage. You need to talk*



to your husband about this.

I know it won't be easy for you, so you have to make sure you tell him in the right way. Playing the blame game won't help. Basically, you've been deceiving him about this. Sure, it sounds like he has been immature when it comes to your household finances, but you made the decision to hide things. You chose to do this instead of talking to him about your concerns.

Let's start here. Tell your husband you need to talk to him about something important, and sit down together with no distractions. Explain what's been going on, and that you're sorry for not being honest about things, but you also need to speak up and tell him why you were doing this secretly. If you were afraid

to disagree with him, tell him that. Tell him why, too, and let him know you just want the two of you to have a successful financial future, and that you're committed to never hiding things again.

Managing money in a marriage isn't a "his" or "hers" thing. It's a "we" thing. You can fix this, but it's going to take some honesty, understanding and making an effort to work together toward the same goals—like saving or living on a written, monthly budget.

You each have a vote, but it also means you have to stand up and vote no, Lana, if he wants to blow money on silly stuff when you guys don't have your finances in order.

— Dave

*Dave Ramsey is an eight-time #1 national best-selling author, personal finance expert, and host of The Ramsey Show, heard by more than 18 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.*

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 SEE PAGE 8 FOR DETAILS

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FORD: EDGE SEL MODEL, 2011 \$13,950. Heated leather, sunroof, 95K miles, alloy wheels, rear-view camera, just serviced. Excellent Condition! 256-527-2125.

HONDA: CR-V SE MODEL, 2016 \$16,450. full power, alloy wheels, rear-view camera, just serviced. Excellent Condition! 256-527-2125.

511128-1

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during the month of November.

A five minute lung cancer screening could add years to your life.

Sign up online  
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or call: 256-327-5792



513042-1

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Call 256-764-4268 for details

# STRANGE but TRUE

• **Romania's Movile Cave**, isolated from the outside world for more than 5 million years, contains more than 30 species not found anywhere else on Earth.

• **Tom Hanks' brother Jim voices** "Toy Story's" Woody when his sibling is too busy.

• **A hat that doubles as a weapon?** Sure, if you're a gum-leaf skeletonizer caterpillar, which wears its old molted heads on top of its noggin and uses them to bat away predators!

• **The human jaw** can clench with 250 pounds of force.

• **Those chocolate-covered caramel candies** we fondly know as Milk Duds were originally intended to be perfectly round. But when machines in 1928 couldn't produce them consistently, the misshaped goodies were called "duds," hence their unusual name.

• **From the "nothing like planning ahead" files:** CNN has prepared a doomsday video, to be played by the last surviving employee. In 2009, a former intern

posted the footage online. It shows a low-resolution video of a U.S. Army band playing a mournful rendition of "Nearer My God to Thee."

• **Boxing heavyweight champion** Jack Johnson invented the household wrench in 1922.

• **The center of the Milky Way** tastes like raspberries and smells like rum.

• **In the 1970s, Chrysler advertised its luxury cars** as containing "Corinthian leather." But spokesman Ricardo Montalban admitted on "Late Night with David Letterman" that the term really meant nothing, as said leather was actually sourced out of New Jersey.

• **In the 1700s, "bitch the pot"** or "standing bitch" was English slang for hosting a tea party.

• **The movie title "Death Wish III"** was changed to "Death Wish 3" after a survey conducted by the Cannon Group revealed that nearly half of Americans couldn't read Roman numerals.

*Thought for the Day:*  
"Try to be a rainbow in someone else's cloud."  
--Maya Angelou

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## Jeff Elledge

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01 Dodge Ram 1500 \$2000 DOWN	11 Chrysler 200 \$1800 DOWN	17 Mitsubishi Mirage \$1500 DOWN	09 Ford Explorer Sport \$1500 DOWN
08 Ford Edge \$1500 DOWN	06 Honda Pilot \$1200 DOWN	06 Lincoln Town Car \$1000 DOWN	06 Nissan Maxima \$1500 DOWN

## AUCTION

**Saturday, Nov. 19 at 10:01am**  
Vacant Corner lot at Plum Street Northeast and East Central Avenue, Tuscumbia

According to Tax Records 125x132 being Lots 67-71 Davis Addition Resurvey Tuscumbia Alabama 35674. Tax Pin # 2329 Parcel Number 1302033018030000, Owned by Leo Waters by will of Bud Dixon Crawford Estate, probated in Davidson County, Tennessee and further recorded in Colbert County, Alabama.

**Terms:** 10% Buyer's Premium applies. Taxes prorated to closing. \$1000 (one thousand dollars) cash or good check day of sale and balance with deed within 30 days. Title Insurance split 50/50 between Buyers/Seller. Buyers pay their closing costs and the seller pays his closing costs. Closing held at NORTH ALABAMA ABSTRACT, 208 N Main St. Tuscumbia.

**Bidding: Bidding may be done**  
**Online at [www.tonyneill.hibid.com](http://www.tonyneill.hibid.com)**  
**Phone 731-412-2344 or Live onsite at the lot.**  
**For information visit [www.tonyneill.hibid.com](http://www.tonyneill.hibid.com)**

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Auctioneer/Broker/Stables




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**731-926-3133**

TAL #1101 • AAL #5441 • Broker: TN262789 • AL112698

## AUCTION

**SATURDAY, NOV. 12, 10AM**  
**46± Acres - Timberland**  
CR 298 - 7 Miles North of Florence  
Sale Site: Zip City Community Center




**Real Estate - 46± Acres:** This property fronts 297± ft on CR 298 and is predominately wooded, consisting of mixed hardwoods and pines at various ages. A recent timber cruise is available. Public water and electricity are in the right of way of Co. Rd. 298.

**Directions to Property:** From Cox Creek Pkwy (AL-133) and Chisholm Rd (AL-17), go N on Chisholm Rd for 9.6 miles. Turn right on CR 298 and go 0.7 mile to property on right.

**[www.kingrealtyandauktion.com](http://www.kingrealtyandauktion.com)**

**TERMS:** 10% down payment on day of sale with balance due in 30 days. Seller reserves the right to accept or reject any and all bids. Real Estate will be sold "AS-IS" without warranties of any kind.  
All information contained in this ad is believed to be correct, but not guaranteed. Announcements made by the Auction Company day of sale supersede any printed material.



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# MEDICARE

# Questions?



## Get Answers!

Call

## Derrick Gargis

# (256) 335-3384



# Real Estate

**FLORENCE DUPLEX APARTMENT**, 2 bedroom, 1 bath, 250-A Rose Dr., \$700 per month. Call Kairos Property Management 256-656-3578

**FLORENCE: BUSINESS RENTAL:** Building available on 1224 N. Pine St., previously a beauty shop. Call Kairos Property Management 256-656-3578

**BARTON AREA ,2 MILES** from the Tissue Plant, 4 Bdrm, Farmhouse w/ 3.5 acres with barn, \$130,000.256-412-3365.

**HOME FOR RENT: 1933** Chisholm 4 bedroom, 3 bath, with detached garage, \$1,600 per month. Call Kairos Property Management 256-656-3578

**2 HOUSES FOR SALE on same property!** 1/4 mile off Hwy 43. Hackleburg: Both on 3.5 acres. 205-528-0321.

**LAND FOR SALE AT** Murphy, NC: 20.65 Acres Contact Brenda Rippy 828-541-4079 or 910-712-4833.

**FLORENCE: ROOM IN LARGE** house near mall, free utilities, cable, internet, no deposit. \$475 per month. 256-810-7456

**SHEFFIELD: FOR RENT: NEWLY RENOVATED** One Bedroom Apartments in Downtown Sheffield. Call 615-415-8345

**HIDDEN CREEK CAMP-GROUNDS OPEN,** for camping full hook ups. Event Room.256-320-5097 info@hiddencreekcamping.com

**SEVERAL BUSINESS OFFICES FOR RENT**  
510 S.Cherry Street  
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\$300-\$350  
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**NEW METAL GARAGE BUILDING** plus 1.3 Acres. Small Workshop on Co. Rd. 8 and 94 Intersection, \$46,000, 256-366-6149.

**GREENHILL: A LARGE COZY HOME FOR RENT** with family room. Fireplace, room with a window wall parlor, large kitchen, & dining area in same area. Many closets & a pantry, large garage, front & back yard, sunny & shady. Near Rogers K-12. Price reduced for hard times. Call Carl 256-394-9226

**Two New Custom Built Homes** in Muscle Shoals School District. Financing available. Large lots, with garages, 1,500 sq. ft., 3 bdrm., 2 ba., 103 James St., Muscle Shoals, AL. Call Roger Bradford 256-412-7278

**76x28 DOUBLE WIDE MOBILE HOME:** 4 bedroom, 2 bath, Great Condition. Must be Moved, \$89,000, 256-443-6418 Colbert County Area

**Courtview Towers Studio Apartments** 1 & 2 Bedrooms available. Convenient to downtown Florence. Rent based on income. Equal Housing Opportunity 256-767-0201

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**PROPERTY FOR SALE** in Muscle Shoals, 3.45 Acres on Mary Mack St., Call 256-740-1960

**TUSCUMBIA: OFFICE SPACE RENTAL,** \$650 per month, \$650 Deposit 256-577-1784 or 702-1868



**FLORENCE: 4265 BRYSON BLVD** 7500 Square foot warehouse for lease in Florence industrial park. Small office, bathroom, 16' ceilings, semi dock and adjacent 100' x 50' lot if desired. Building lease \$2200/mo with first and last due at signing. Lot is extra if desired. Henry Heredia. 909-744-7354

**SEVERAL BUSINESS OFFICES FOR RENT**  
Court Street,  
Downtown Florence  
\$600-\$750  
Includes utilities  
Call 256-656-3578

**ABSOLUTE ESTATE AUCTION** Saturday, Nov. 5th 10:00 AM



**ENTERPRISE ROAD (HWY. 166) MT. PLEASANT, TN**

**324± Acres at the Edge of the Mt. Pleasant City Limits**

- SELLING IN TRACTS -

*Estate of the late C.F. Alexander, Jr.*  
324± acres selling in 16 tracts.

Approximately 12 tracts ranging from 5 to 20 acres with road frontage on Enterprise and Dry Creek Rd. Also some tracts have frontage on Sugar Creek.

Approximately 3 tracts ranging from 34 to 65 acres with road frontage on South Main St. and Dry Creek Rd.

These 15 tracts are a mixture of open hay and tillable ground with some woods. Survey is in progress and soil sites are established on these 15 tracts. Possible development potential.

Also selling approximately 75 wooded acres. This property has been mined and is ideal for hunting and other recreational activities.

**All tracts have public water available and are accessible.**  
Go out anytime and take a look!

Visit [parksauction.com](http://parksauction.com) for pictures and survey.

**ATTENTION REALTORS: 1% BROKER REFERRAL**  
Real Estate agents must register 48 hours in advance and attend auction. No exceptions. Call Auctioneer for details.

**AUCTIONEER: REX BICKNELL**  
931-580-0116  
Lic #1970  
REFERRED BY: KAY PETTY

**DIRECTIONS:** From Mt. Pleasant, take Hwy. 243 (South Main St.), bear left onto Hwy. 166 (Enterprise Rd.) Auction on the left.  
**TERMS:** 10% down day of sale, balance due in 30 days. 10% Buyer's Premium added to bid to determine final sale price.  
**TAXES:** Paid by Seller **POSSESSION:** With Deed

ALL ANNOUNCEMENTS MADE DAY OF SALE TAKE PRECEDENCE OVER PREVIOUS ADVERTISING. ALL INFORMATION DEEMED RELIABLE BUT NOT GUARANTEED.

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## AUCTION

SAT. NOVEMBER 5TH 10 AM

SELLING BY TRACT, COMBOS, OR AS A WHOLE.

gotoauction.com #10767  
auctionzip.com #29747

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Terms of sale: 10% non-refundable earnest money required day of sale balance due on or before 45 days at close. A 10% Buyers Premium will be added to final bid to determine ultimate final sales price. Taxes will be prorated. Possession given with deed. As in all auctions this property is being offered in "as is where is" condition. The Auction Company or sellers make no warranty either implied or expresses as to property size or condition. Buyer purchases property based solely on their own inspection and estimation of value. In all instances the Auctioneer is acting as agent to the seller. Announcements made day of sale take precedence over all printed materials.

Troy Elmore ALSL# 5137

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# ESTATE SALE!

**Nov. 4-6 • 123 Rhett Dr., Muscle Shoals**  
**Friday 9am-6pm; Saturday 9am-1pm; Sunday 1-4pm**

Very Nice Quality Items! Beautiful Dark Stained Ornate Dining Table, (4) Nice Matching Dining Chairs, (2) Matching Dining / Accent Chairs, (2) Marble Top End Tables, Beautiful Tiffany Style Floor Lamp, Nice Traditional Style Floor Lamp, Cream Color Occasional Chair, Round Glass Top Kitchen Table no chairs, Tall Cherry Blossom / Dogwood Artificial Tree, Samsung 55" Wide Screen TV, Curio Cabinet with Collectibles, Large Round Coffee Table, Home Decor, Christmas Decor, Angels, Cross Decor, Kitchen Items, Men's Cuff Links & Watches, Nice Bedding Sets, Blankets, Purses, Belts, Scarves, Sunglasses, Framed Art, Beautiful Bedroom Suite with Matching Dresser, Night Stand and King Size Dual Adjustable Bed with Serta Mattresses that look to be clean, Mid Century Style Full Size Bedroom Suite with Bed, Dresser, Mirror and Night Stand, Brass Finish Bed, Matching Dresser, Chest, 2 Night Stands, Handicap Equipment, and More!

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# Notes...

Continued from page 9

**The Florence Exchange Club's Annual One Nation Under God Prayer Breakfast** takes place on Tuesday, November 8 at the Marriott-Shoals Conference Center in Florence.

The Guest Speaker is American Country Artist, Marty Raybon, Lead Singer of the group, Shenandoah.

Tickets are \$25 each. A table of 8 is \$200. Breakfast Served at 6:30am. The program Begins at 7am.

For ticket Information, contact Heather Begley at hbegley@shoalscasa.org or 256-765-0041.

**Veteran's Day Parade** on Friday, November 11 in downtown Tusculmbia.

**Free Dental Work for Veterans Only!** Friday, November 11, no appointment needed, first come, first served. One procedure per patient. Free. Cleaning, Filling, or Extraction.

Ryerson & Associates, DMD, 1013 East Avalon, Muscle Shoals. Dr. James Ryerson & Dr. Joshua Wear.

DD214, Military ID, or NGB23 Required.

**Free Diaper Giveaway** on Saturday, November 12 from 9am – Noon at Pleasant Valley Church of Christ, 3700 CR 33 in Killen.

**Christmas Bazaar** on Saturday, November 12, 10am-2pm at Underwood/Petersville Community Center. 20+ Vendors including arts & crafts, wood working and many more. One stop Christmas shop. Event is free. Food and drinks will be available.

Come and support small businesses.

**There is space for YOUR EVENT** here, and plenty of eyes to read it. Email your information to editor@ CourierJournal.net.

**Sanders Family Christmas**, November 12-13 and 18-20 at Ritz Theatre 111 W 3rd St, Sheffield. Sanders Family Christmas is the sequel to Connie Ray and Alan Bailey's wildly successful bluegrass gospel musical Smoke on the Mountain.

It's December 24, 1941, and America is going to war. So is Dennis Sanders, of the Sanders Family Singers. Join Pastor Mervin Oglethorpe and the rest of the Sanders family as they send Dennis off with hilarious and touching stories and twenty-five Southern Gospel Christmas favorites.

Performances: Fridays/Saturdays at 7:30pm, Sundays at 2pm. Info & tickets: tennesseevalleyarts.org

**Jacksonburg Church of Christ**, at 414 Lauderdale 28 in Florence, will observe Homecoming on Sunday, November 13, with guest speaker, Brooks Jackson. Services begin with Bible class at 9am and worship at 9:45am. A fellowship meal follows the morning worship. The afternoon service is at 1:30pm.

**PUBLIC NOTICE** The Colbert County Conservation of Soil And Water will hold its monthly board meeting: Thursday, November 17 at 7am, at Two Fat Sister's Restaurant, 1606 US 72, Tusculmbia.

All are welcome to attend. Dutch Treat if you choose to eat breakfast.

Any questions or comments, please call: Brooke Pate 256-383-4323 EXT# 3

**SHOALS CREEK RV PARK** PHASE II OPEN, five minutes to Florence. Weekly/Monthly 256-272-0890

**LINCOLN: TOWN CAR, 2005** \$2,650. 256-324-8042

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

**JEDI** is a 2 year old boy that weighs around 60 pounds. This amazing boy gets along with other dogs and really loves attention from everyone. Jedi is looking for a friend or family for life. He is calm and full of personality. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Please call or come by Florence Lauderdale animal services 256-760-6676 to meet this fun loving boy for adoption.





**DRUMSTICK** is still waiting on someone to make him part of their family. This amazing dog is sweet, playful and friendly. Did we mention Drumstick's adorable face? He is 1 years old, and weighs around 44 pounds. He is an amazing dog who is just right for any family who will give him the love he needs. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Please call or come by Florence Lauderdale animal services 256-760-6676 to meet this handsome boy for adoption.






# Puzzle Whirl

## Answers

**Even Exchange**  
answers

1. Parent, Patent
2. Barge, Large
3. Floor, Flour
4. Diaper, Dipper
5. Odder, Older
6. Jacket, Packet
7. Alert, Avert
8. Nibble, Nimble
9. Quiet, Quilt
10. Blade, Blame

**Kids' Maze Solution**



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WORD LADDER

Answer

GLADE, GLADS, GOADS,  
ROADS, READS, RENDS

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Word Spiral

Answer

IMITATORS

MINI SUDOKU

Answer

5	1	3	6	2	4
4	6	2	1	3	5
1	3	5	2	4	6
6	2	4	3	5	1
2	4	6	5	1	3
3	5	1	4	6	2



# Medicare Minute

## "Medicare Advantage Plans Part 2"

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

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

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

If you have questions regarding any aspect of Medicare or Medicare health plans feel free call us at Alabama Health Guidance (256-648-5710), stop by our office at 885 Florence Blvd (Four Lane Shopping Center) or email me at [ikey@alabamahealthguidance.com](mailto:ikey@alabamahealthguidance.com). Alabama Health Guidance is an independent insurance agency and is not affiliated with Medicare or any other government agency.



**Ikey Fowler**  
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(Four Lane Shopping Center)



# Letters...

Continued from Page 23

## Join Me in Voting "Yes"

Editor:

Three years ago this week, the nation watched as Alabama learned of an unjust tragedy that never should have taken place. While we prayed for a different outcome, Aniah Blanchard's untimely death revealed flaws in the judicial system.

It is past time we fix those issues, but because of the unwavering dedication of Aniah's family and the unanimous support by the Alabama Legislature, Amendment One, also known as Aniah's Law, will be on the ballot this November.

I encourage every Alabamian to join me in voting Yes on Aniah's Law to ensure no family would have to go through the pain of preventable tragedy. Public safety is a top priority, and Aniah's Law won't just bolster public safety, but it will honor and allow for Aniah to redefine Alabama's judicial system to help save lives across the state.

If passed, Amendment One would allow judges to deny bail to a person charged with a violent felony following a hearing. This power would be extended to 13 first-degree offenses, including murder, assault, kidnapping, rape, sodomy, domestic violence, human trafficking, burglary, arson, robbery, sexual torture, terrorism and aggravated child abuse.

**Kay Ivey**  
Governor of Alabama

*Editor's Note: On the surface, this proposed law may seem appropriate. However, it is largely based on emotion created the heinous death of a young, attractive victim. It doesn't lessen the need for vigilance; However, the proposed amendment tramples due-process protections in the US Constitution, especially for the accused with no convictions and no previously reported incidents. Amendment One should bear strong scrutiny.*

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