Tuscumbia's 27th Ornament

TUSCUMBIA-The Tuscumbia Civitan Club's 2022 Civitan Christmas Ornament features the Almon House. It is the 27th ornament in the on-going series that showcases historical sites and landmarks in the community. The impressive Victorian Home is located across the street from the Tennessee Valley Museum of Art at the corner of Water Street and Almon Street. Current owners of the historic home are Mr. and Mrs.



Michael Ivey. This gabled Victorian house was built in 1888 for attorney Edward B.

Almon who served as Colbert County Circuit Judge and in the Alabama Legislature before being elected to the U.S. Congress. The home contains exceptional woodwork, a double staircase, and stainedglass windows. Topiary boxwoods on the lawn spell "L OVE.

The ornaments (shown here in reduced size) are now available at Helen Keller Public Library, 511 N. Main, Tuscumbia; Fiddledee D! Gift Shop, at 111 S. Main St. Tuscumbia, and at financial

See SHORTs... on Page 2

Automotive Inside

Advance Auto Sales

Jeff Elledge Auto Sales



Shoals Saturation! - We Mean Business!

Volume 139 Number 4

November 16, 2022

POSTAL PATRON

Courier Journal

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A Country Christmas Celebration

LEIGHTON- The weekend before Thanksgiving, LaGrange College Site Park once again will be filled with the sights and sounds of an old-fashioned Christmas.

The annual Christmas in the Country event takes place November 18-19 from 10am-4pm Friday will mostly be each day about Arts & Crafts vendors, bake sale items, and tours of the site. Saturday will include all of that plus

ond with direct mail, total market coverage Thanksgiving
Thank You for Shopping MARTIN'S
We Appreciate Your Business!! 5% off One Item

Valid November 16-19, 2022. May not be used with any other coupon, discount, or offer. Excludes Shoe Department, Employees. Limit one coupon per customer. Other exclusions may apply. Martin's Wakefield's tomer. Other exclusions may apply. Martin's may be ing used in accordance with company quidelines.

550 Cox Creek Parkway

entertainment, havrides, visits with Santa and Mrs. Claus, plus

See COUNTRY... on Page 10

Firm Dedicated to Wills for Warriors

firm of McCutcheon & Hamner continues its semiannual Wills for Warriors program this November by offering free simple wills, durable power of attorney, and living wills to all veterans, active service members, first responders, and local healthcare workers.

The program is in its 5th year and kicked off on Veterans Day. It continues through the Thanksgiving weekend.

"McCutcheon & Hamner is honored to have the opportunity to thank

Wills for program," explained partner Tom McCutcheon. Joel and I are proud to create a tradition of serving those who have served so much while meeting hardworking, many dedicated folks throughout our community.'

In addition to local news media, the law firm is using digital and social media to

See WILLS... Page 16

His Heart's in

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

FLORENCE– The 3rd Annual Trax4Max 5K Turkey Trot takes place Thanksgiving morning, Thursday, November 24 from First Baptist Church in downtown Florence.

Proceeds from this USATF certified event benefit YMCA of the Shoals. Max is held

Trax for in memory time YMCA and avid runner, Max Barnett, He passed away in the fall of 2020 after a three-year battle with Glioblastoma (GBM), a cancerous brain tumor.

'This run is perfect to honor Max as he was an avid runner," said his widow, Whitney, before the inaugural

Trax4Max on Thanksgiving Day, 2020. "He ran 6 miles three weeks before he passed away. He always

of longsupporter

made him feel good and he wouldn't let his cancer win." Athletes with more casual

told me that running was his

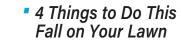
quiet time with God. Running

Barnett aspirations often choose to take part in the 1Mile Run/walk option.

Early registration is encouraged through

See TRAX... on Page 29

INSIDE THIS ISSU



- Young Learners
- Guest Op-Ed Cat & Kids
- Toy Share Drive Dave Ramsey
 - Hocus Soaps
 - Adopt-A-Friend Insurance Insights



- On Your Debt
 - Ask the Attorney The Truth in Love

Medicare Minute **SIGNS of the PAST**

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1996 FLEETWOOD BOUNDER new tires, carpet, queen bed, upholstery, \$11,000 OBO, 813-244-6175 Florence

NISSAN: ALTIMA SL MODEL, 2013 \$15,950. 1 owner, 4 door, black on black leather, only 42K miles, sunroof, naviga-tion, and rear-view camera. *Like New Condition!* 256-527-2125.

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KING Bedroom Suit with Sleep Number set, \$1,800; Ornate Queen Bedroom Set \$800; Claw Foot Round Table with four chairs \$250; Mahogany Ornate Dining Table with six chairs \$850. Call for pics & more info. 256-810-9065 Shoals area

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Dr. William Heaton, center, holding his **Florence Business** License for Fresh and Clean Laundromat, is flanked by his wife, Christine Heaton, left, and Melissa **Bevis, Business** Development for the city of Florence. Courtesy photo



Shorts...

Tuscumbia's 27th Ornament

Continued from Page 1

institutions within the city. The price is \$20 and purchases must be cash or check made payable to Tuscumbia Civitan Inventory from previous years will also be offered at \$15 as long as available, providing an opportunity to complete collections.

Purchase may also be made using Paypal, by sending an email request to Tuscumbiacivitan@ gmail.com. Your invoice will reflect an additional charge for shipping and surcharge by Paypal.

New Fresh and Clean is Open

FLORENCE - Fresh and Clean Laundromat recently celebrated the opening of its new full-service laundromat at 3065 Huntsville Road in Florence. Fresh and Clean Laundromat offers user-friendly convenience of 30 large washers, 30 hot dryers, complimentary WIFI, a children's playroom, full-service vending in a large bright space with plenty of folding tables. Its 80-pound capacity washers and 75-pound capacity tumble dryers provide the latest

in laundry technology. This includes touch screens that can be used in multiple languages, including English and Spanish. A variety of payment options are available as well. At Fresh and Clean, the focus is providing convenience and comfort in a safe, inviting environment.

"My wife and I are excited about the opportunity this fullservice laundromat offers the local community. stated Dr. William **Heaton**. "We are proud to continue investing in the Shoals area.

For additional information, call 256-740-3353 or visit www. freshcleanlaundromat florence.com

Nursing's 50th at NW-SCC

PHIL CAMPBELL -- The Northwest-Shoals Community College nursing program will celebrate its 50th anniversary with a reception on the Phil Campbell campus at 10am Friday, November 18 in building 305. The community and former students are invited to attend.

According to NW-SCC President Dr. Jeff Goodwin, the nursing

See SHORTs... on Page 6



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Yard

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

FLORENCE 3-FAMILY YARD

SALE, 315 Richards St., Sat, 7am-until? (Off Huntsville Rd.) Baby items & clothes, Dishes, Collectibles, Misc. Hugh Variety! Cancelled if raining.

MUSCLE SHOALS: 2218
JACKSON AVENUE Sat. 7am-,
Partial ESTATE Sale, IN THE
BACK YARD TOOLS, SAWS,
Ladders, Portable and Electric Drills, pressure washer, Kerosene forced air heater, Wheelchair, Misc. 256-386-7196 If rain no sale. Map ID #1098

FLORENCE: 2026 SAXTON DR.

(behind Burger King in Florence) Sat. 7AM, **HUGE YARD SALE!** Hundreds of estate items: kitchenware, fishing items, clothing variety of other things.

Map ID #1094

FLORENCE YARD SALE,

301 Benita Dr., Fri & Sat, 7am-1pm, Household items, Glass-ware, Pictures, Christmas Wreath and much more.

FLORENCE: 3513 Old Chisholm Rd Fri./Sat. 7am-, 4 FAMILY YARD SALE, Furniture, Rugs, Tool Box, Jewelry, Glassware, Mens/ Womens Clothes and a lot of MIsc. Map ID #1096

OVERDALE YARD SALE

1640 Co. Rd. 139 Thurs. & Fri. 8am-until?, Household, Clothes, 6 burner Frigidaire Gas Stove, Etc.

FLORENCE MULTI-FAMILY YARD SALE, 204 Woodberry Court, Cedar Park Sub., Fri. 7am-3pm and Sat. 7am-noon, Christmas items, Housewares, Dishes, Rugs, Little bit of Everything!

MUSCLE SHOALS YARD SALE, 110 Heather Lane, and several other homes! Fri & Sat, 7am-until? Christmas items, Avon, Home Decor, & much more!



FLORENCE: 2312 Parc Place November 12 Sat. 7 am - 2 pm, ESTATE SALE - Antiques and vintage items: furniture, home decor. household items, collectibles, tools, and much more. Map ID #

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- 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

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.

Would like more details call or write me.

Debbie Dixon, P.O. Box 2234,
Florence, AL 35630. Phone: 256-4431297. Tax ID# 27-2001583.

Sponsoring entails buying 3 gifts for

each child sponsored.

Public Notice and Opportunity to Comment - The Lauderdale County School System is attempting to locate any child with disabilities, ages 0-21, who may be living in the Lauderdale County School District and who are not currently in a school program.

Anyone knowing of a child, who may be in need of Special Services, is asked to contact Mrs. Kim Meeks,Director of Special Education at 256-760-1324 between the hours of 8am and 4pm, Monday thru Friday. All information will be kept strictly confidential.

LifeSouth Blood Drives for October
Wednesday, November 16,
10am-5:30pm - TVA Power Service
Shops, Muscle Shoals
Thursday, November 17, 9am-4:30pm

See NOTES... page 13

- Russellville Utilities, Russellville

Friday, November 18, 11am-6pm -Big Star, Red Bay Saturday, November 19, 10am-4pm -

Foodland, Killen

Sunday, November 20, 11am-5pm Walmart, Muscle Shoals

Monday, November 21, 7am-2:30pm - Mity Inc., Lawrenceburg Tuesday, November 22, Noon-6pm -

O'Reilly Auto Parts, Russellville Wednesday, November 23, 8am-1pm - BAM, Florence

The Friends of the Florence-Lauderdale Public Library will have a half-price sale until Sunday, November 20, at its Mitchell Burford Bookstore, located in the lobby of the Florence Library. All items in the bookstore are included with the exception of the handmade bookmarks. All revenue generated by bookstore sales go to





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All Private Party, Commercial, Real Estate & Yard Sale ads. 1/2 Price ad will run Nov. 30. OFFER EXPIRES at 4:30pm FRIDAY, NOVEMBER 23. RED LINE ADS are INCLUDED. Excludes other discounts. MUST CALL to receive discount.

Our schedule for ad-taking Thanksgiving week will be Monday-Wednesday. DEADLINE for placing any ads for Nov. 30 issue will be Wednesday, Nov. 23. Anything submitted on Friday, Nov. 25 will be published in the December 7 issue.

Private Party Rate \$ 50

3 LINES for 1 item Prepay - No REAL ESTATE, FIREWOOD, or TICKETS. Each additional line - \$1.50 -

CASH DISCOUNT -4 Weeks/3 LINES for 1 item \$13.50 -Each additional line - \$5.00 no credits

Commercial Rate \$7

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

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Shorts...

Nursing's 50th at **NW-SCC**

Continued from Page 2

program has positively impacted so many lives in Northwest Alabama. "We want to reach our alumni and community members that have benefited from our nursing program over the years and welcome them back to campus," he

The nursing program was started in 1972 on the Phil Campbell campus to help alleviate a shortage of registered nurses in Northwest Alabama. The program has grown from an inaugural class of 30 to almost 100 students in recent years.

"I believe the nursing faculty are the heart of the program," said Brittney Humphres, NW-SCC Nursing and Executive Director of the Phil Campbell campus. They are true student advocates who truly care about our students and them succeeding in their career."

According to **Sandi** Barnes, retired Vice President of Patient Services at Helen Keller Hospital and 1979 alum of NW-SCC, the nursing program builds the strong foundation that successful



nurses need

in the healthcare profession.

"This outstanding program not only allowed me to graduate with my nursing degree, but it opened my mind to the vast opportunities healthcare offers and greatly needs," Barnes stated. "I have experienced the amazing opportunities of many facets of the healthcare industry all within our community from clinical nursing to hospital administration through the foundation I received from Northwest-Shoals.

"As a Chief Nursing Officer and Chief Executive Officer at Shoals Hospital, and a Chief Nursing Officer and Vice President of Patient Services at Helen Keller Hospital, I remained fully aware of the strength of the graduates of the NW-SCC program. I will forever be grateful that the committed, outstanding faculty and strong curriculum allowed me to understand how to meet the diverse needs of patients.'

More SHORTs... on Page 9



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Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to 66,500 Shoals area and surrounding homes. It is Alabama's Largest Weekly-Mailed Direct, and enjoys a larger circulation than all local subscriber based newspapers combined.

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

219 W. Tennessee St. Florence, AL 35630

or email to: editor@courierjournal.net

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

DEADLINES: Issues Published Every Wednesday

INSERTS - 5 pm Thursday DISPLAY ADS - 5 pm Thursday CLASSIFIED ADS - 5 pm Friday unless otherwise specified

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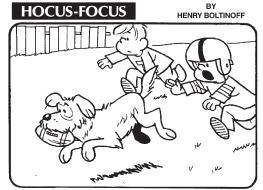
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Shorts...

Continued from Page 6

A Parade of **Porches**

TUSCUMBIA-The "Parade of Holiday Porches" staged throughout the downtown historic district of Tuscumbia will take place again this year Dec. 10-31. More than 50 residences participated with elaborately decorated porches staged in the area bounded in each direction by the Commons streets.

All residents within the designated area are invited to participate. Information and registration forms may be picked up at Fiddledee D! Gift Shop, 111 S. Main St. or email your request to participate to blueandgold1959@ yahoo.com. All porch registration forms must be received by the deadline, November 19, to be officially included in the Parade of Porches. Awards will be offered in various theme categories.

There is no charge to participate and there will be no charge for people to drive the designated display routes on their own.

For more information or to request a participation form call committee chair Mark **Orman** at 615-397-0338 or email: blueandgold1959@ vahoo.com

Flynt Talks Lee @ FLPL Nov. 17

FLORENCE - Writers scholars and journalists had pursued interviews with acclaimed and reclusive author Harper Lee for most of her adult life, but it was **Wayne** Flynt and his wife Dartie who sat and talked with Lee after she returned Monroeville, home to Alabama.

Flynt will recount those visits with Harper Lee during a free program at the Florence-Lauderdale Public Library beginning at 6pm Thursday, November 17, in the library's colonnade.

Harper Lee's iconic novel, "To Kill A Mockingbird," was one of iconic the most beloved and most taught works of fiction by an American author. The book was an instant success that sold more than 40 million copies and



launched Lee into literary celebrity status that she said she found oppressive. A film version of her book was released in 1962 with Gregory Peck in the starring role.

The world continued to try to call on Lee, but she became ever more reclusive after a second novel did not soon follow the first. And after a stroke in 2007, Harper Lee came home, and it is there that Wayne and Dartie became regular visitors at the assisted



discussions included Alabama folklore, family

Flynt and Lee's

genealogy and American literature. They were often joined on these talks by Harper Lee's oldest sister, Alice Lee and middle sister, Louise Lee Conner.

Those hours together are still cherished by Flynt. He said they yielded revelations that were the foundation of his book, "Afternoons with Harper Lee" (NewSouth Books), which is part memoir and part biography. His book offers a unique window into the life, mind and preoccupations of Harper Lee, who was awarded the Pulitzer Prize for fiction the year after "To Kill A Mockingbird" was published.

Rick Bragg, bestselling author of 12 books on the American South, said Flynt's visits with Lee offers a "true open window into Harper Lee, a warm, easy visit with her in the twilight of her life.'

Harper Lee died in 2016. She was 89. Dartie Flynt died recently, and Bragg calls Flynt's book monument to (Dartie) and Harper Lee and a South we will never see again."

Copies of Flynt's book, released in October, will be available for purchase after his program.

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Auto, Home, **Power Sports, Boat**

Country...

Continued from Page 1

food vendors.

The event attracts visitors of all ages to the historic park, the original location of the University of North Alabama.

The annual fundraising event reflects the olden days when decorations handmade were from natural materials.

Fresh, home baked goods adorn the back porch of the log pioneer Visitors Center just in time for the Thanksgiving table. Santa and Mrs. Claus will be stationed beside the fireplace inside the pavilion, overlooking Tennessee Valley. Free hayrides for the kids and family begin at 10am Saturday. One of the featured craftsman during last year's event is returning this year with an array of chainsaw and



hand carved sculpture for sale.

Back bv request this year will be the poplar Hallmark Sisters preforming Christmas music in front of the log plantation kitchen. The log kitchen is listed on the National Register of Historic places and once stood on the grounds of THE OAKS on Ricks Lane in Tuscumbia.

The Shoals Astronomy Club will also be hosting a guided tour for young Gazers at LaGrange Observatory inside the grounds of the College Site. Contact Mike Worthy 731-412-9240.

Admission is FREE. Donations are welcome and go toward the upkeep and maintenance of the facilities. Visit lagrangehistoricsite. com or contact. Colbert County Tourism at 256-383-0783.

Christmas in the Country is hosted by LaGrange Living the Historical Association and Alabama Tourism. Guided tours of the

numerous log buildings on the college site will be on-going during the day on Saturday at 1491 LaGrange College Road in Leighton off Highway 157 in Colbert County, near the White Community.

Contact Louise Lenz at 256-446-9324 for Arts/ Crafts and Vendors applications.



Display ads - Noon Classified ads - 4:30pm



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- Trimming
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click on careers.



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.

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

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

The City of Sheffield offers a Great Benefit Package

The City of Sheffield is an equal opportunity employer.

Submit resume: hr@set-tool.com Equal Opportunity Employer

CITY OF MUSCLE SHOALS - JOB OPPORTUNITY

FIREFIGHTER

Applications are available at the City Clerk's Office, 2010 East Avalon Avenue, Muscle Shoals, Alabama,

between the hours of 7:45am and 4:30pm, phone number 256-383-5675. Applications may be downloaded from our website,

www.cityofmuscleshoals.com

RESUMES WILL NOT BE ACCEPTED IN LIEU OF APPLICATIONS. Application Deadline Date: Friday, Nov. 25, 2022, 4:30PM

A current job description is available at city hall and the website which details essential functions of the job as well as knowledge, skills, abilities and physical requirements necessary for successful job performance. Any offer of employment is conditional based upon the successful applicant's satisfactory completion of a job related physical examination, drug and alcohol testing.

The City of Muscle Shoals participates in E-Verify, in compliance with a federal law to verify the identity and employment eligibility of all persons hired to work in the United States.

THE CITY OF MUSCLE SHOALS IS AN EQUAL OPPORTUNITY EMPLOYER

CITY OF MUSCLE SHOALS - JOB OPPORTUNITY

COURT CLERK-MAGISTRATE

Applications are available at the City Clerk's Office,

2010 East Avalon Avenue, Muscle Shoals, Alabama,

between the hours of 7:45am and 4:30pm, phone number 256-383-5675.

Applications may be downloaded from our website,

www.citvofmuscleshoals.com

RESUMES WILL NOT BE ACCEPTED IN LIEU OF APPLICATIONS.

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The City of Muscle Shoals participates in E-Verify, in compliance with a federal law to verify the

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Personnel Committee 301 N. Atlanta Avenue Sheffield, Alabama 35660

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Please apply in person (no phone calls) Or you may email a resume to: cshoemaker@lcnh.org

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



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 custo-

Send resume and references

Personnel Committee 301 N. Atlanta Avenue Sheffield, Alabama 35660

Part Time Maintenance Tech

Gateway Management is currently seeking a part-time Maintenance Technician for our Sullivan Village apartments located in Tuscumbia, AL.

Requirements: Candidates must have verifiable mainte-nance experience along with general maintenance knowledge. Some HVAC knowledge preferred.

Pay: Depends on experience. 20 hours per week.

Apply: Call 256-978-5042 M-F to set up an interview or come by, 104 Carrie Lane, Tuscumbia

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Notes...

Continued from page 4

Shoals Artists Guild Meeting Friday, November 18, 10am-Noon at the Southall-Moore House, next to the Kennedy-Douglass Art Center, Downtown Florence. Non-members are welcome to attend. For more info, contact Carolyn Wear, 256-

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 pick up on November 23 from 10am-6pm at Solid Rock Running Company, 2801 N. Mall Road, Ste. 12A,

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

Register at https://trax4maxturkeytrot5k. yourrace.com/

Must register by November 10 to

receive a t-shirt.

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

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 18-20 at Ritz Theatre 111 W 3rd St, Sheffield. Sanders Family Christmas is Sheffield 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: tennesseevallevarts.org

The following general membership meetings of the NAACP Tri County Branch take place in preparation for the November 2020 election of officers and executive committee members. All election procedures will take place at Gaston Chapel M.B. Church, 1206 Sterling Blvd,

According to the state office, only members in good standing shall be eligible

to run for office or vote in a branch election -One whose name appears on the roll of the branch as a bon fide member of the branch by April 1 of the election year and remains a continuous member of the branch through the election process and whose dues are current at least 30 days prior to the election; and who lives and/or works within the branch jurisdiction.

On November 17, the election of officers and members of the executive committee. Polls will open and voting will take place between 5:30-7pm. In order to vote in a Branch election, one must be a member in good standing at least 30 days prior to the election. Election is by paper ballot.

updates. visit NAACPTriCountyAlabama.org or listen each Sunday morning at 8:30am at www. WZZARadio.com, contact Secretary@ NAACPTriCountyAlabama.org, or call 256-381-1862 any member of the NAACP Tri

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 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.

See NOTES... page 42



Nov. 23



Display ads - Noon Classified ads - 4:30pm

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LEAD MAINTENANCE

Florence Housing Authority

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The job description is located on our website.

To apply and be considered for the position,

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No telephone calls. No hand delivered or faxed cover letters,

resumes or other information will be accepted at Authority offices.

Applicant review will begin on

Monday, November 21, 2022.

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Thomas McCutcheon

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

Credit Cards, Lawsuits and **Small Claims** Court

Occasionally we have a person contact us who has been sued for credit card debt. Sometimes these claims are for old debts that people don't remember. Occasionally we'll see people sued over charges made by a spouse from a previous

Anytime and every time a person receives a court complaint they should respond immediately. In court, time matters. If a person waits too long to respond, the

court has few options to grant relief. If a person does not respond no matter how invalid the complaint may be, the court has no option other than to find in favor of the creditor.

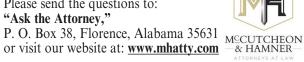
I want to point out that I did not use the term "credit card company" but instead used the term "creditor". There is a big difference. We see more often than not companies buy bad credit card debt in large quantities for pennies on the dollar and file suit to see who doesn't answer. They get a judgment and try and collect. Sometimes people have moved and find a judgment a few years old when they try and buy a home or obtain credit and by that time nothing can be done.

If you had a Discover card and made charges weren't paid for, Discover can sue you and will likely win. On the other hand, if Discover sold that debt to a company that buys debt (for example, Encore, Portfolio, Sherman, LVNV), they may not be able to prove everything they have to prove under the law to win. Those creditors often lose if there is an attorney involved. So, if you were sued by one of the companies with a different name than the credit card, file your answer and go to court. At a minimum, the creditor will offer a discount for an agreed upon settlement. If they don't have their ducks in a row, you may very well win.

If you don't file your answer and go to court, you can't win. Don't ignore the types of suits, they are winnable).

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

Please send the questions to:





🚹 facebook: McCutcheon and Hamner, P.C.

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

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Commentary

The Red Ripple and Blue Trickle

nticipation of last week's Big Red Wave across the US resulted in more of a modest red ripple.

Fevv

Words

TOM MAGAZZU

Editor

Two years ago Republicans united around the goals of taking back the

US House and Senate. Twenty-two months of disbelief, anger, and embarrassment for our country seemed to further fuel the objective. So, I don't know how the table could have been set more emphatically. As of press time, Republican control of the Senate is still a

With the last two years of absurdities that apparently represent a Democrat democracy, it presents a perspective of painful, missed opportunities by

never have been in question.

possibility, but it should

Republicans, and a perspective of how some voters simply don't care how badly their President or their party damages the US economy, its citizens, or its reputation. They will stay no matter what.

See THE RED RIPPLE... on Page 40

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

Courier Journal



Young Learners Discover Parker

FLORENCE-The Florence Indian Mound Museum's Young Learners Series continues on Saturday, November 19 exploring the life and accomplishments of Dr. Arthur C. Parker, an archaeologist and museum director from the Seneca tribe. The program for students ages 6-12 begins at 10am

Parker was an early advocate for the

See LEARNERS... on Page 28



Bank's Annual Drive Offers

3 Ways to Share

SHEFFIELD - Bank Independent's 12th Annual Toy Share Drive is underway and runs through December 2.

The bank will accept donations of new, unwrapped toys at any Bank Independent location. In addition, Toy Share can accept monetary donations through PayPal and through an Amazon shopping "Wishlist." All items will be distributed to local children in need through partner

organizations across North Alabama. "As our friends and neighbors emerge

Mauldin

See SHARE... on Page 20

bookmarks. All revenue

THE FRIENDS OF THE FLORENCE-LAUDERDALE

November 20 at its Mitchell Burford Bookstore, located in the library lobby. All items in the bookstore are included with the exception of the handmade generated by bookstore sales go to support library programming.

Public Library has a half-price

sale continuing until Sunday,

JOIN A FUN-FILLED PHOTOGRAPHY FIELD DAY

Saturday, November 26 from 9am-noon through Joe Wheeler State Park. Photograph wildlife, colorful vegetation, and beautiful sceneries during this event! Meet in the Lodge lobby before we depart for our first photography location. *You WILL HAVE TO DRIVE for this event.

Photography Areas to visit include - TVA Dam Lookout - TVA Powerhouse - Wheeler Lock - JWSP Birding Blind -Day Use Area: Pavilion #3. For any questions regarding this event, email: Samuel. Woodroof@dcnr.alabama.gov

THE 55TH ANNUAL TURKEY SHOOT on Saturday,

November 19 and December 17, 7am until we run our of shooters at Knights of Columbus, Langer Hall, 4051 Co. Rd. 30, St. Florian. All ammunition provided. Shotgun rounds, .22cal rifle rounds, .22 pistol rounds. We have ham rounds. The concession stand will be open. Youth friendly. Fun for the entire family





Your Courier Journal welcomes tastefully presented typed or neatly written letters to be published as space allows. Letters may refer to timely matters of local, state, or national interest or any topic of concern or interest. Letters must include name, address and phone number for verification. (Only name and town will be published.) Letters are subject to editing. Please limit letters to 400 words. All letters become the property of the Courier Journal and may not necessarily reflect opinions of the Courier Journal staff, its advertisers, or a majority of readers.

by Mail, in person, or mail slot **Editor-Courier Journal**

219 W. Tennessee St., Florence, AL 35630

- e-mail: editor@courierjournal.net
- FAX- 256-760-9618

It is VET-ER-ANS!

Americans observed Veterans Day on November 11. On that day and the days leading up to it, the word VETERANS was mispronounced far more often than it was correctly pronounced. Veterans is a three-syllable word: VET-ER-ANS. It is NOT a two-syllable word, as in VET-RANS.

I have a theory that explains this corruption, a theory that I immodestly call Crowder's theory of the conservation of syllables. It goes like this: For every syllable incorrectly omitted from a word, a syllable is somewhere else incorrectly added to another word. My favorite example of this is the word ATHLETE, a two-syllable word that often is

mispronounced by adding a third syllable, as in ATH-A-LETE. compound infraction is achieved in a reference to a Vetran Athalete.

Chide me as a meddlesome grammar sharp if you wish, but consider this. If we are to set aside a special day to memorialize those who sacrificed so much for their country, should we not endure the minor effort it takes to correctly pronounce the words that identify them and memorialize their special day of honor?

John Crowder Florence

Blaming Others

If the guy who attacked speaker Pelosi's husband was here illegally, then the Democrats can't blame Trump. They can blame Biden and themselves, but they will never do

Paul Sabatino Florence

See LETTERS... Page 37

They are on the sidelines at high school football games to aide as needed...



Matt's Handyman Services Pressure washing, lights, ceiling fans, gutter cleaning, painting, window cleaning. Rental property maintenance. 256-762-7803

CKC AND AKC SIBERIAN Huskie puppies, ready Nov. 20th, \$700. Males and Females. Shots/Dewormed/Vet Checked. Parents on site 356 606 4444

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PLAY THE GAME DAY SCORE CARD Contest every week during the football season. Win a \$50 gift card from 306 Barbecue for the best card and another \$50 gift card, plus \$50 cash if it is a perfect card. Only in the Courier Journal and at CourierJournal.net.

TOYOTA: PRIUS, 2011 \$13,750. 126K miles, excellent condition, 50 mpg, many upgrades, private owner. 256-443-4735.

2ND WEEK 1/2 PRICE on ALL CLASSIFIED ADS

ALL CLASSIFIED ADS
(excluding employment) this
week only! Offer ends at 4pm
Friday, Nov. 18th. Attentiongetter upsells are included.
NO limit to the number of ads.
NO CHANGES on 2nd week.
First week runs Nov. 23rd.
Second week runs Nov. 30th.
Please call 256-764-4268
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DODGE: JOURNEY CROSSROAD EDITION, 2016 \$19,950. 1 owner, only 48K miles, white, heated leather, rear-view camera, alloy wheels (WITH NEW TIRES), 2 keys. Excellent Condition. 256-527-2125

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Wills...

Continued from Page 1

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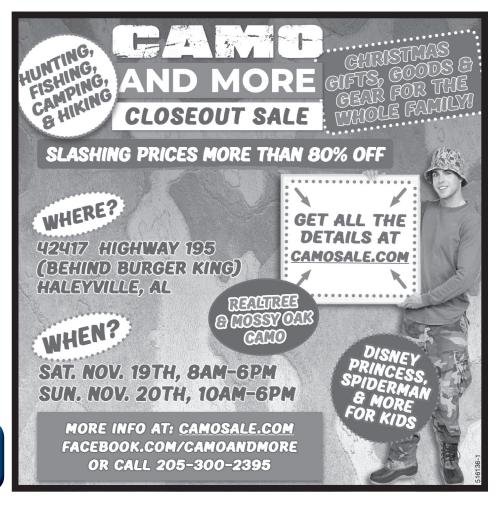
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ON YOUR DEBT

Personal Debt During Times of Financial Uncertainty



B. Grant **McNutt** Managing

A Federal Reserve report shows U.S. household debt increased to a record \$16.15 trillion in the second quarter, driven mostly by a \$207 billion jump in mortgage balances, with credit card and auto loan debt also rising as consumers increased their borrowing to deal with soaring inflation. This is a big number that includes all debt, and it is hard to understand how this may directly impact you. If you look at just credit card debt the amount is \$841,000,000,000 or about \$6728 per US household.

The Impact Of Rising Interest Rates

At the current average balance and the average credit card interest rate in the U.S of 19.20% the minimum monthly credit card payment is \$179.41. For someone with a mid-tier credit score, a realistic rate is 24.9% making the minimum payment \$207.45. The Federal Reserve put the average Credit Card interest rate at the end of 2020 at 17.5% or \$162.59 per month for the same balance.

The Impact Of Inflation

\$100 of groceries in 2020 now costs you \$116.37. Consumer prices were up 9.1% over the year ended June 2022, the largest increase in 40 years, and this is on the heels of a 7% increase in 2021. Food, Fuel, Clothes, and Incidentals all cost more.

All Of This Is Outside Of Your Control.

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Notice is hereby given that on December 10, 2022 at 10:00 am, the following motor vehicles will be sold at public auction for cash. The auction will be held at Smitty's Wrecker Service, 212 Industrial Dr., Muscle Shoals, AL 35661. Smitty's Wrecker Service will accept proof of ownership should anyone care to submit same, Monday through Friday between the hours of 9am and 5pm until the day of the sale. Vehicles may be viewed starting December 8, 2022 between the hours of 9am and 5pm.

YR/MAKE/MODEL		•	VIN#	TAG#	COLOR	TOWED FROM LOC
	2007		1GCCS149478207508	<u>1AU#</u>	Yellow	Robertson Scrap
	2007	Ford Expedition	1FMFU18525LA26167		Black	Railroad Ave
	2003	Ford Explorer	1FMZU62K52ZC65715	TVR389	White	Florence Blvd
	2010	Buick Enclave	5GALRBED4AJ209247		Silver	Town Plaza Parking Lot Couty
	2005	Chevrolet Trailblazer	1GNDS13S552331433	5318AJ0	Gray	Road 52
	2014	Dodge Avenger	1C3CDZABXEN218631		Blue	Thompson St
	2006	Chevrolet Cobalt	1G1AK55F967617303		Blue	Top Tech Auto
	2005	Ford 500	1FAFP251X5G182149	33CT130	Blue	6th And Wilson Dam
	1999	Ford Van	1FTPE2425XHC32676	LLD9655	Silver	Top Tech Auto
	2007	Ford Escape	1FMYU03127KA39677	20DP282	Gold	Avalon and Woodward
	2007	Ford Expedition	1FMJU1 K53AEB71624	20DF262 20A0346	Gray	1410 E 2nd St
	2010	BMW 325i	WBAAV33431EE25853	20A0340	Black	Hatch and 31st
	2001	Mini Bike	WDAAV3343TEE23033		White	S Atlanta
			111050100071011500		Blue	JB Minor and 72
	2007	Honda Civic	1HGF816827L011506	SCRAP		Bob Wallace and 6th
	2013	Chevrolet Impala	2G1WG5E37D1108933	N/A	Black	
	2008	Nissan Altima	1N4BL21E78N412524	1418BH3	White	211 Wisconson
	2006	Hyundai Elantra	5NPEU46F56H107196		Blue	Top Tech Auto
	1993	Nissan Quest	4N2DN11W6PD835340	2H41Y7	Silver	Rasch Rd
	2015	Ford Mustang	1FA6P8TH1F5346582	YKA672	Gray	North Patton and Florence Bl
	2005	Kia Amanti	KNLD124255059744		Gray	1102 Caver Homes
	1992	Cadillac	1G6CD53B1N4223050	K4704L	Red	110 S Cypress St
	2001	Mercury Grand Marquis	2MEFM75W51X656491	41A1BW2	Tan	Mars Hill Road and Cox Creek
	2004	Cadillac Escalade	1GYEK63N84R103219	20A004B	White	CR 27 and Florene
	2004	GMC Envoy	1GKES12P146165174		Black	CR 656 and CR 50
	2009	Lexus ES350	JTH BJ46G792303942	20AR898	Black	Royal Crest Apt
	2009	Chevrolet Impala	2G1WT57KX91194407	BDC474	Blue	1908 Jackson
	2006	Ford Fusion	3FAFP07Z76R160904	3573BD4	Blue	6th and George Wallace
	1990	GMC Pickup	1GTDK14K0LZ548478		Maroon	Florence Blvd
	1999	Honda Accord	1HGCG6670XA010985	20DJ906	Silver	CR 39 and CR 369
	2004	Nissan Xterra	5N1ED28T54C677758	70413A5	Red	483 CR 456
	1987	Jeep Commanche	1JTHL6318HT135785	41AZ532	Gray	12311 Hwy 72
	2010	Chyrsler Sebring	1C3CC5FD9AN192216	N/A	Silver	Fredricksons
	2021	Mini Bike		N/A	Black	Durwood and Walnut
	1992	Chevrolet Truck	1GCEC14Z6NE111271	TENN	White	CR 8 and CR 34



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Share...

Continued from Page 14

previous from the months, their generosity to the community helps lessen the impact of the pandemic on local families," said Macke Mauldin, President of said Macke Bank Independent. "Our charitable organization partners work tirelessly throughout the year to reach families in need. The hopes for the 2022 Bank Independent Toy Share drive are to help these vital organizations make Christmas morning brighter for everyone."

The Bank's Toy Share provided drive over 4,108 toys and more than \$1,981 in cash donations for distribution to local families last year. Bank Independent donated

an additional \$11,000 to match the \$11,000 that seven customers won during the Seven Weeks of Winning and Giving sweepstakes.

"This is one of our favorite events that we get to participate in to give back to the communities that we serve," said Independent Bank Community Engagement Leader, Hallie Mauldin. "We will once again be using Paypal to accept monetary donations at bibank.com/help. will also have a link to an Amazon Wishlist with pre-selected gift ideas for infants up to teenagers."

Charitable izations distributing Toy Share donations include the DHR of Franklin County, Cornerstone Church. Angel Tree Program with Lexington High School, DHR of County, Limestone Charities Christmas Year-Round, Committee on Church Cooperation, William Porter Foundation, Shoals CASA, Safeplace of the Shoals, North Alabama Children's Christian Home, and the Rogersville Fire Department

Toy Share is the last of four annual Share drives hosted by Bank Independent as part of the bank's Helping Hands initiative.

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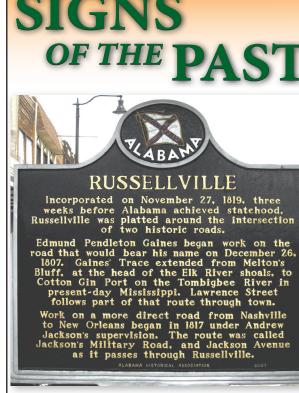
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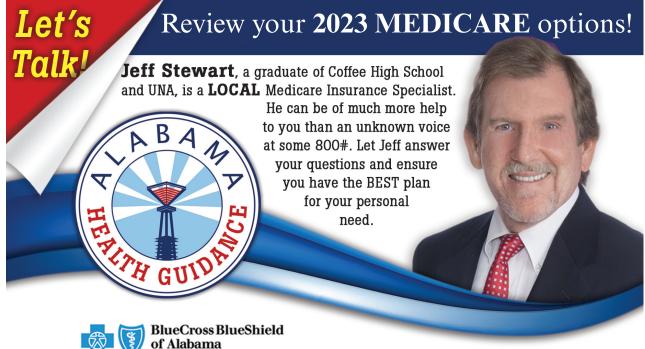
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~ Courtesy David Curott ~ author of 'Signs of the Past" and "More Signs of the Past"



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4 Things to Do for Your Lawn & Garden this Fall

by Tanner Hood

AUBURN UNIVERSITY, AL- Leaves are changing colors, cool temperatures are creeping in and fall is here. The change in the environment means a change in lawn and garden

Keeping lawns gardens pristine can be a challenge during the cold Megan Jones, an Alabama Cooperative Extension System regional grounds agent, provides four tips and tricks for keeping lawns and gardens up to par.

1. Clean Up Jones said one of the time-consuming parts of lawn and garden care can be cleaning

"Renew the mulch around shrubs and loosen rosebuds and mulches that have been packed down," Jones said. "Also, remove all the dead stems and trash from flower beds.

Loosening and removing the mulch allows nutrients easier access to the soil around the roots of the plants to liven them up and keep them healthy.

2. Control Fall Weeds

Every homeowner knows weeds do not go away when the weather changes. Weed control is still an important aspect of proper lawn and garden



"Poa annua, dandelions and lawn burweed are just a handful of the many winter weeds needing to be treated now by applying preemergent herbicides for prevention," Jones said. Jones said. "If a homeowner sprays a preemergent herbicide to help prevent the weeds, then a lawn is easy to maintain during the winter because the warm season turfgrass is dormant."

said Jones isoxaben, atrazine and benefin+trifluralin are recommended

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3. Plant in **Cold Weather**

these weeds.

There are different plants that can be cultivated in the fall and winter. Jones said the best bulbs to plant are hyacinth, daffodil, crocus, Dutch iris. anemone.

ranunculus and tulips. The best time to plant them is in November.

is also Fall recommended time to plant new trees and shrubs in the landscape.

4. Maintain for Warmer Weather

There are several ways homeowners and gardeners can keep their healthy through the cold weather to prepare for warmer temperatures.

"We recommend tests in lawns during the fall," Jones said. "Apply any recommended limestone this fall. Then, prune hydrangeas and gardenias once the flowering season is

Jones said it is important to water mums at the soil line daily as needed. Take care to pinch spent flowers.

More Information

Taking the right steps to care for your lawn and garden can keep everything fresh and healthy. More information is available in the November and December sections the Alabama Gardener's Calendar available Alabama Extension the website, www.aces.edu.





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Name	Unit#	Contents
Crabtree, Dora	C-33	Household Misc.
Hart, Heather	B-13	Household Misc.
Hill, Carrie	I-30	Household Misc.
Jones, Shirley	N-35	Household Misc.
Mooney, Christy	D-39	Household Misc.
Simmons, Aquailla	B-2	Household Misc.
Tackett, Thomas	E-20	Household Misc.
Twitty, Matthew	S-34	Household Misc.
Williams, Jason	R-5	Household Misc.

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

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

Walk-In Urgent and Family Care



Courier Journal / November 16, 2022 Alabama's Largest Direct Mail Weekly

by DAVE RAMSEY

DON'T BUY UNTIL THE FIRST ONE SELLS

Dear Dave.

My wife and I are looking to move from Washington, D.C., to Greenville, South Carolina, in a couple of months, and then sell our current home in February or March after she gets things wrapped up with her job. We are a little worried, though, because of all the things we're hearing about the housing market crashing. Could you speak to this, please?



Dear Nick,

Your up on you. I get that. But market.

I've been in the real makes sense.

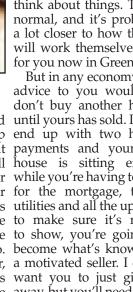
business since estate 1978, and I've never seen anything like it. Usually, it takes about 90 days to sell a house. You'll get some offers, and none of them will be at full price, but everyone will have time to think about things. That's normal, and it's probably a lot closer to how things will work themselves out for you now in Greenville.

But in any economy, my advice to you would be don't buy another house payments and your old the last couple of years want you to just give it have been crazy-strange away, but you'll need to be times for the housing very careful to make sure the timing on this deal

> Personally, I wouldn't buy another house until

Dave Ramsey is an eight-time bestselling Morning,





emotions and until yours has sold. If you things you hear can creep end up with two house the fact is, there are still house is sitting empty four buyers out there for while you're having to pay every house that's up for for the mortgage, taxes, sale. Now, are the buyers utilities and all the upkeep and the market as active to make sure it's ready and frenzied as they were to show, you're going to several months ago? No. become what's known as But you have to remember, a motivated seller. I don't

the first one sells.

- Dave

national author, personal finance expert and host of "The Ramsey Show," heard by more than 18 million listeners. He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people regain control of their money, build wealth, and enhance their lives. He also serves as CEO of Ramsey Solutions.

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Statement of Revenues and Expenditures

Muscle	Shoals City Board of Education
For the	Year Ended September 30, 2022

Fund Balances - October 1, 2021	
General Fund	5,704,055
Special Revenue Fund	2,062,995
Debt Service Fund	1,038,310
Capital Projects Fund	1,775,112
Fiduciary Fund	482,849
Total Fund Balances	11,063,320
Revenues	
State Sources	21,431,311
Federal Sources	4,724,281
Local & Other Sources	13,988,754
Total Revenues	40,144,346
<u>Expenditures</u>	
Instructional Services	19,740,212
Instructional Support Services	6,014,890
Operation & Maintenance	3,452,619
Auxiliary Services	2,922,536
General Administrative Services	1,653,768
Capital Outlay	2,579,396
Debt Services	993,137
Other Expenditures	1,168,983
Total Expenditures	38,525,540
Other Financing Sources	195,418
Excess Revenues & Other Sources of Expenditures	1,814,223
Fund Balances - September 30, 2022	
General Fund	7,467,873
Special Revenue Fund	2,279,887
Debt Service Fund	1,161,621
Capital Projects Fund	1,384,168
Fiduciary Fund	583,995
	·

12,877,544



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Learners...

Continued from Page 14

importance of Native American history and the creation of what became eventually Native American Heritage Month. Students will participate in a hands-on activity where they will create an exhibit about what they have learned about Dr. Parker his work. and Students will learn how to identify, interpret, and preserve artifacts at the Museum. Please visit https://www. florencealmuseums. com/young-learners to

sign up. The Young Learners Series allows students to explore the early history of the Shoals through short lessons and hands-on learning exercises. The programs

will explore 12 Native American figures through their biographies, contributions, hopes, and accomplishments. Students will be given a passport with the 12 figures. They will receive a stamp for each program

attended. who collect 6, 9, or 12 stamps will receive an award.

This program is free and is sponsored the City of Florence Department of Arts and Museums and the Muscle Shoals National Heritage Area. The Florence Indian Mound Museum is located at 1028 S. Court St. in Florence. For more information, please call 256-760-6427

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TRAX...

Continued from Page 1

QR Code with this article or by visiting https:// trax4maxturkeytrot5k. itsyourrace.com/

The cost is \$30 - 5K or the 1 Mile Fun Run. Participation in a Virtual 5K option is \$10 with all the details on the website.

Race time is 8am. Race day registration packet pick up starts at 6:30am. Early packet pick is available November 23 from 10am-6pm at Rock Solid Running Company, 2801 Mall Rd. Suite 12A in Florence.

Race sponsorships are still open at five levels from \$250-\$5,000 by calling 256-246-9622.

"Max was friends with everyone, always had a smile on his face, never

complained and was always looking for the next person to help," said business associate and long-time friend, Michal

"Max helped many people and local

organizations in north Alabama, Bevis continued. "Max was involved financially, but more importantly volunteered his time. Two

commitments that stand out were with First Baptist where he was a member and a deacon for 22 years and the YMCA where he was a board member for 17 years.

information More about the events is available at the Trax4Max or YMCA of the Shoals Facebook page.

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3FADP4BJXGM175847 1HGCG165XYA079704 5FNRL18684B059656 SHSRD68555U303081 JNKCA31A31T007400 1J4GL58K63W582075 5XYKT4A68EG540109 KNAFB1213Y5844495 KNAFZ4A81E5104077 4JGAB54E71A283733 2MEFM74WXWX695702 2MELM75W0VX702852 1N4AL11D94C120134 1N4AL21E27C178945 1N4AL21E39N467923 1N4AL21E39N554608 1N6AD0ER8DN753779 4N2DN1110VD811746 JN8AZ08T47W508752 JN8AZ08W05W404749 1G3NL52F63C259106 1GTR1TEX9BZ213779 1N4DL01D91C156067 1G2NW12E23C209640 4T1BF12B4VU151429 4T1BF28B0YU106294 4T1BF28B73U283319 4T1BF3EK0AU111883 4T1BG22K1WU354394 5YFBURHE9GP408403 JTLKT324054010629 3VW2K7AJ8FM233601 3VWBB21C41M473886 3VWDX7AJXBM337317 3VWSK69M43M040009

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Insurance Insights

Intersection Rules and Red Light Cameras

Running a red light is a bad idea, but in some places it can also mean a surprise ticket.

Since law enforcement can't catch everyone who runs a red light, some communities have mounted cameras on traffic lights to help reduce traffic violations, accidents and injuries.

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

How do red light cameras work?

When a vehicle doesn't stop for a red light, the camera takes a photo or video of the violation, recording

the date, time, vehicle information and speed. An officer typically reviews the footage to verify a ticket and the offending driver receives the ticket by mail.

Be warned that if someone claiming to be a police officer calls a driver to

demand a fine, it's likely a phone scam. If this happens, do not give out any personal information. Hang up immediately and call the police.

What should I do when approaching a red light?

Running red lights is a serious safety concern for veteran and teen

drivers alike. In 2020, it is estimated that 116,000 people were injured and 928 people were killed from crashes involving red-light running. Red light camera or no camera, always be cautious when approaching red lights.

- Come to a complete stop before the crosswalk or solid line. Obey the speed limit and slow down early.
- Never try to beat yellow lights. If you can't stop safely, maintain your speed through the intersection.
- When turning right on red, come to a complete stop before inching forward to look for gaps in traffic.
- Yield to pedestrians and bicyclists.
- Even after a light turns green, check in all directions before proceeding into traffic.

What are some of the intersection rules of the road?

Review these safety driving tips to make sure you and your passengers understand the possible dangers of intersections.

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

In all cases, you must yield the right-of-way to emergency vehicles (police, fire, ambulance, etc.) that are at an intersection.



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See the Classified Form on page 6 for details.





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China's Ally in its Crusade to Steal Western IP: THE UNITED STATES

By Walter G. Copan

The director of the FBI and the head of Britain's MI5 security service recently made an unprecedented joint appearance to warn the world of a singular danger.

Speaking to business leaders in London, they

warned that
the Chinese
government poses
the biggest longterm threat to
the economic and
national security
of the United
States, Great
Britain, and their
allies.
FBI Director,

FBI Director, Christopher Wray, described a lawless, stop-atnothing Chinese government agenda to

agenda to steal competitors' intellectual properties, and using these to dominate global markets. MI5 chief Ken McCallum called China's threat "game-changing."

Copan

They both made clear that Beijing aims to undercut and usurp the world's leading companies in strategic technology sectors -- among them aerospace, biotech, and artificial intelligence.

Unfortunately, as the FBI works to counter this threat, it's up against not just China, but the U.S. government itself.

That may sound surprising. However, in June the Office of the U.S. Trade Representative joined other WTO members to pass a measure that will waive patent rights related to Covid-19 vaccines.

This decision allows developing countries to ignore their obligations under the WTO's Agreement on Trade-Aspects Related Intellectual Property Rights (TRIPS) -- and seize intellectual property the without rights holder's consent.

Under WTO rules, China counts as a "developing country." An early draft of the agreement would have barred China from taking advantage of the waiver based on its enormous vaccine exports. But during debate leading up to the WTO decision, the Chinese government lobbied member countries to remove language that would have excluded it. In the final version, China is simply "encouraged" not to avail itself of the waiver.

S short, the world has been asked to trust Beijing regarding vaccine IP. But as Wray and McCallum made clear, it isn't a trustworthy partner.

And China's good fortune doesn't stop there. WTO member countries are c o n s i d e r i n g extending the IP waiver from vaccines to

Covid-19 diagnostic tools and treatments.

Expanding the waiver further will only expedite China's plans to undercut U.S. and European companies, control supply chains, and dominate the biopharmaceutical industry.

It's critical that WTO member countries wake up to China's not-so-secret plan. As Wray warned in London, "it may be a lot cheaper to preserve your intellectual property now than to lose your competitive advantage and have to build one down the road."

The United States has already lost its competitive advantages in technology and manufacturing for many product categories, including cutting-edge vanadium redox flow batteries. China is now the world's largest manufacturer of these high-performance batteries, using technology developed at U.S. national laboratories.

As NPR recently reported, this major loss was due in part to the Department of Energy "violating its own licensing rules while failing to intervene on behalf of U.S. workers in multiple instances."

Director Wray to privatespeaking sector businesses, but his message is just as relevant for leaders of democratic countries. China's nefarious tactics are easy to see; the last thing we should do is willingly hand Beijing the keys to our castles. Protecting intellectual property is about more than profitability -- our innovations, economic competitiveness, and national security are at

Walter G. Copan, PhD, is vice president for research and technology transfer at Colorado School of Mines, and senior adviser with the Center for Strategic and International Studies and co-founder of its Renewing American Innovation project. He previously served as director of the National Institute of Standards and Technology

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conscience. On Election she'd been accused of a Day, Abe and Paulina crime. Chanel was arrested. Sloan informed Chad that of their respective races for Mayor and Governor. Sloan ripped into Alex for his betrayal. Chad confessed

DAYS OF OUR LIVES his feelings to Stephanie. Xander wrestled with his Shawn informed Julie that she'd regained the upper hand. Leo opened up to Sonny. Paulina came clean with Abe. EJ confided in decision. Mac and Dante

Tony about Ava's demands. Bonnie's celebration for Maggie and Victor led to a shocking discovery. Susan pleaded for her freedom. Rafe and Nicole's marriage reached its breaking point. Xander ran into a new problem. Wait to See: Nicole and Eric have an emotional breakthrough. Jada reels from a major betrayal. Ava scrambles when EJ turns the tables on

GENERAL HOSPITAL Finn was floored. Nikolas received an unpleasant surprise. Cody made a big

were called to duty. Michael received some shocking news. Mac opened up to Felicia. The Hook struck again. Liz found herself in danger. Willow shared her concerns. Nina attempted to make amends. Jordan received a lead on a fugitive. Victor issued new orders. Britt confided in Austin. Spencer received a new

visitor. Wait to See: Sonny is summoned to the PCPD. Anna voices her gratitude. Trina receives some eveopening information.
THE YOUNG AND THE

RESTLESS Devon made a shocking decision. Jill returned home to chaos. Nick set boundaries with Phyllis. Nate made amends with Elena. Jack pointed

Adam in the right direction. Jack had a change of heart about Diane. Phyllis provided a voice of reason. Tucker shared intel with Ashley. Wait to See: Jill gives Billy a reality check. Audra confronts Noah about their past. Chelsea sees a new side to Adam.

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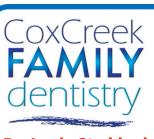


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Medicare Minute "Types of Medicare Advantage Plans"

There are basically two types of Medicare Advantage Plans. One type is a HMO. HMO stands for Health Maintenance Organization. The other type is a PPO or Preferred Provider Organization. Although both are Medicare Advantage Plans there are some distinct differences in the two.

In most HMO plans you generally can only go to doctors, health care facilities or hospitals that are on the provider list of the plan except in emergency. HMO plans require you to name a primary care provider (PCP). Your PCP becomes the quarterback of your health care. This means you may have to have a referral from your PCP if you want to see a specialist or another health care provider. All HMO plans do not require a referral, so this is a question you will want to ask of considering an HMO.

In a PPO plan, you also have a defined network of providers. You will pay less if you use a provider in the plan's network but, unlike a HMO, you may have some coverage if you go to an out-of-network provider. You will pay more for using an out-of-network provider versus an in-network provider. Also a PPO plan may give you the option of getting your health care from a provider outside your immediate geographical area whereas a HMO can be more limited.

HMO and PPO plans are similar in many ways. They both have a defined network of providers, both have a copay on most services you receive and except for a few exceptions will both include prescription drug coverage. Finding a Medicare health plan is about finding the plan that is right for you. It's a good idea to research both HMO and PPO plans if you are considering a Medicare Advantage Plan.

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





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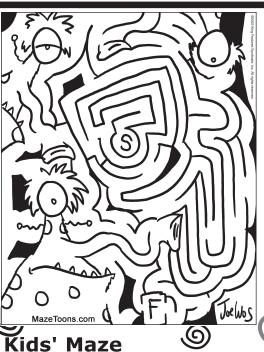
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Even Exchange by Donna Pettman

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. Planting season	_ P	Kite cord	T _
2. Tartan print	D	Ordinary	
3. Fearful anxiety	_ R	_ Air journey	L _
4. Mid-day meal	L	Intuition	н
5. Round map	B	Pitcher's mitten	
6. Horse seat	s	_ Oar	Р
7. Imp in a bottle	1 _	Hip-hop or classical	
8. Disclose	V	Rescind	F
9. Household task	E	Harmony	
0. Law officers	C _	Having good manners	

WO	RD	ΙΔ	חח	FRS

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

state





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.

beats



Free To Be

free. You don't feel tied down, beaten up or mistreated. I'm talking requirements, but just about the kind of love likes who you are - the

Love makes you feel that you should know is possible. It is possible. Love that doesn't have

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been blessed to have this genuine love for such a long time. 40 plus years, we have been together, and today he said, "I like being with you."

That is all that I have ever felt - that he likes being with me. I've never felt pressured to look a certain way, to accomplish certain things or to act a certain way. I've always been free to be me and felt honored in that. Like he married someone he liked - that is what I've always that you should aim for; ways you are. Oh, I have felt. He likes me. Loving

him has always been easy.

I've talked about the easy, differences between young love and mature love. But the one thing that is the same then and now is that I have always been validated and supported - respected for who I am. My boyfriend's love has always made me feel capable and free. Not judged or cornered or stupid, but free to be the strong person that I've always been. He has never been threatened. Have you ever just taken somebody's hand and started running?

In 1977, my freshman year in college, I met and fell in love with my Kevin. While I was falling and feeling that freedom to be who I was within that love, Barbra Streisand released her "Superman" album. That title song just said everything that I was feeling. I played that song as I flitted and floated around my dorm room. I listened to it as I studied at the library. I sang it as I walked around campus. Some of the words were these:

I'm superman

When you love me it's

I can do almost anything/ Watch me turn around, one wing up and one wing down

I never thought I could fall in love for good,

I'm superman

When you love me it's easy My sweet life has just begun,

I'm in love this time/And I know I have it, Fell into my life so I grabbed it

There's nothing I can do/ When I'm with you

I'm superman Cause I'm with you, It's

My sweet life has just begun,
I'm in love this time/And

I know I have it, Fell into my life so I grabbed it

There's nothing I can do/ Cause I'm with you

I'm superman

Funny, when my husband told me today that he liked being with me, "Superman" came to my mind. I still feel "super" when I am with him. Love is so easy. "Fell into my life so I grabbed

it", and I never let go.

Of course, my other falling-in-love song was West Side Story's 'Something's Coming" "Something's coming/ don't know what it is/ But it is gonna be great/... The air is humming and something great is coming." It came. Love came. And it's been great and fresh and free for 40 years. Blessed!

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Letters...

Continued from Page 14

Rural Health a Vital Asset

Editor:

We celebrate National Rural Health Day on November 17, a time

remember vour friends and neighbors Alabama's rural Alabama's many communities they

are among the largest employers.

Rural Hospitals are only economic engines; they are, more importantly, providers of essential services for their neighbors. They are a critical part of Alabama's healthcare system. By taking care of appropriate patients in their local communities, they allow larger urban hospitals to provide care to patients who may be more ill. Without the presence of rural hospitals, the Alabama health care system would have been unable to cope with challenges presented by COVID or deal with the current surge in influenza cases. Alabama's rural hospitals provide high quality healthcare 24 hours a day, seven days a week including weekends and holidays. They are always there to provide care for the community.

Rural hospitals are more than buildings. They are staffed with committed professionals who not only provide in the hospital, but also meet essential needs in the community. the During recent COVID challenge, rural hospitals gave thousands of doses of vaccine in community clinics. They are essential providers in health fairs and other activities. outreach Rural hospital employees are volunteers in local churches and civic clubs, giving of their time and resources both on and off the job. They are on the sidelines at high school football games to aide as needed. Most of all. Alabama's rural hospitals are staffed by your friends, neighbors and family members who are committed to improving the lives of our communities.

So, please join us in thanking your local hospital staff, physicians and volunteers for their tireless work and ongoing care of your community.

Joseph Marchant Chairman-Alabama Hospital Assn; CEO-Bibb Medical Center, Centerville

Donald E. Williamson, MD President/CEO Alabama Hospital Assn. Montgomery

hospitals. rural hospitals are an essential part of our communities. Over 12,000 people are employed by these hospitals. In

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pup and consider adopting her today. THE

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meet this precious dog.

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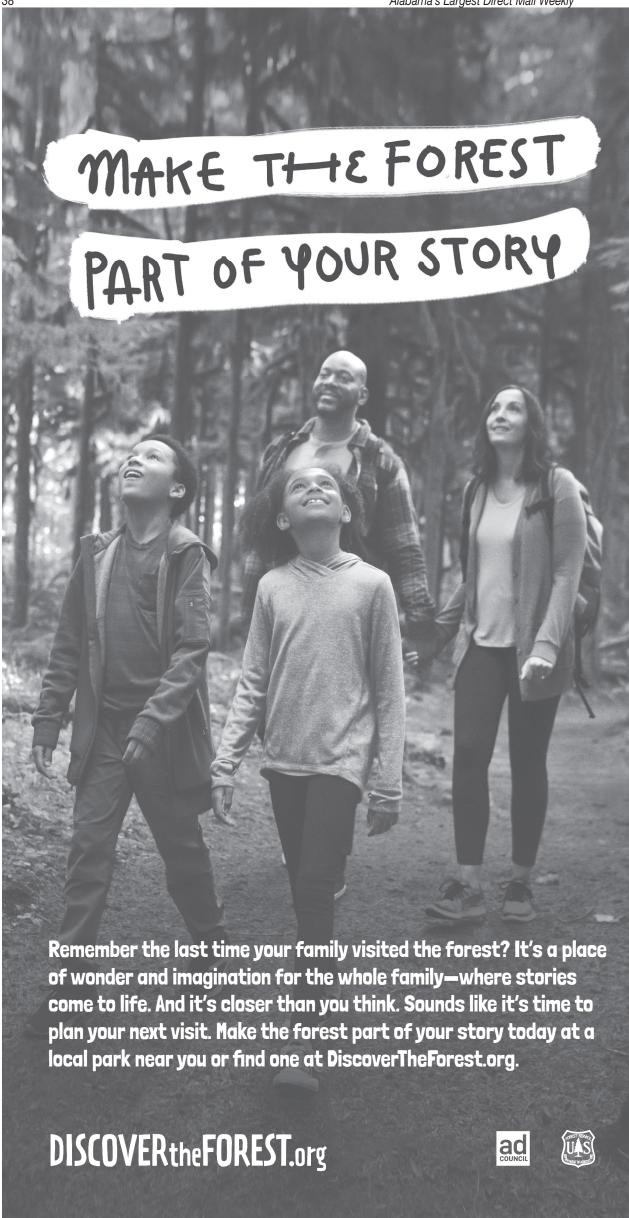
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5 Tips to Help Families Manage HOLIDAY STRESS

(FAMILY FEATURES)
'Tis the season for holiday parties, travel, hosting and more. While it is a joyous time of year, the never-ending to-do lists and school being out of session can make everyone feel a little overwhelmed, children included.

Consider these five practical tips from the experts at KinderCare to help families proactively manage holiday stressors.

Manage expectations. The commotion that often comes with the holiday season can be stressful for young children, but you can help alleviate worries by familiarizing them with what's to come. Talk to them about upcoming travel arrangements, who they'll see at events and what to expect throughout the season. If they are cautious in their current developmental stage. let loved ones know beforehand to give them a little extra space at festivities. Parents can also begin familiarizing little ones with relatives through photos and phone calls.

Empower children. important children to understand they have a choice - and family members are willing to respect that Parents should acknowledge children's body language and empower them to say "no" in uncomfortable situations. Parents can help by proactively asking questions such as, "Do you want a hug?" and if they say "no," support them in their decision. This also helps establish healthy long-term social skills.

Maintain your schedule. Children thrive on consistency, and during the holidays it's important to at least try maintaining

as much of what they're used to as possible, such as naps, meals and playtime. Changes in schedule can result in more tantrums, so be sure to allow space for them to safely work through their emotions.

It's also important to note that children feed off their parents' energy, so make sure you're in tune with your own emotions. When overwhelmed, openly discuss how you're feeling and involve your children when taking breaks. For example, "It's loud in here, would you like to go sit outside with me?"

Have fun. Make time to spread joy and integrate activities to bond as a family, such as reading holiday-themed books, crafting, playing games, singing or baking. Whether old traditions or new, these are moments your child can cherish for years to come.

Keep others in mind. While it's important to set children up for success ahead of the holidays, parents should also teach children the holiday season can look different for others. Putting a focus on experiences rather than the gifts can help them have more to discuss with their peers when returning to school. It's also a good time to consider donating toys to make room for new ones or volunteering at a local charity to show children joy can be experienced through more than just

To find more tips to help manage holiday stress, or to access additional resources around social development, setting boundaries and routines, visit KinderCare.com.

Speaking The Ruth Ephesians 4:15 In Love

Impossibility Of Apostacy

There are many in the religious world today who believe that once an individual enters into a saved relationship with Christ that it is impossible for them to ever leave that condition. Their persuasion is primarily based upon two passages: John 10:28 and 2 Peter 1:10. The first passage states, "they shall never perish, neither shall any man pluck them out of my hand." The second passage includes the statement, "ye shall never fall." Yet, in Paul's writing to Timothy, he clearly says that some had made shipwreck of the faith and mentions two individuals by name whom he had "delivered to Satan that they might learn not to blaspheme" 1 Tim. 1:19-20. In chapter 4, verse 1, of the same letter, he says "in the latter times some shall depart from the faith..." When he wrote to the churches in Galatia,

he told those who were seeking to be justified by the old law (law of Moses), that Christ had become of no effect to them and concluded, "ye are fallen from grace" Galatians 5:4.

But what about the first two passages that were referred to in the beginning of this article? A basic rule of Biblical interpretation is: never interpret any passage in a way that directly contradicts another passage. With regard to John 10:28, it is clear that no one can pluck a saved individual out of God's hand, but that does not eliminate the possibility that one's faith could grow cold and, as a result, that individual could return to their former way of life. In 2 Peter 1:10, the statement, "ye shall never fall" is based on the condition that they add to their initial obedience the Christian graces that are listed in verses 5-7. If one adds those Christian graces, he will be "neither barren nor unfruitful in the knowledge of our Lord Jesus Christ," 2 Peter 1:8.

John's statement in the latter part of Revelation 2:10 clearly states how a Christian can continue in a saved relationship with the Heavenly Father, "...be thou faithful unto death, and I will give thee a crown of life."

Searching The Scriptures...

Was Noah saved by grace, faith or works?

(Answer, last week: Mark 16:16; Acts 2:38; Acts 22:16; 1 Peter 3:21)

One Final Thought To Consider...

It is God's grace (Titus 2:11), our obedient faith (John 8:24) and works (Eph. 2:10) that save us.



Questions, comments, or criticisms are welcomed. Responses may be sent to:

Church Of Christ at Cedar Grove 6421 County Road 26, Rogersville, AL 35652 or email to: Cedargrovechurchofchrist@gmail.com www.cedargrovechurchofchrist.org HOME IMPROVEMENT AND BUILDING: siding, additions, garages, painting, decks, Free Estimates. 256-383-3218

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PUBLIC NOTICE

Lauderdale Country Board of Education **Special Education Department**

Special Education records for students who graduated or should have graduated during the year 2016 and 2017 are going to be destroyed in January, 2023. Persons interested in receiving their records should contact the

Special Education Department at 256-760-1324 before December 16, 2022.

Commentary

The Red Ripple...

Continued from Page 14

Republicans can at least prevent more reckless legislation from making it to the President's desk.

Regardless of where the Senate falls, it's clear that both parties have a lot of work ahead of them in the next two years.

Republicans will never have a more favorable election environment. If they can't capitalize on the

IRA's, 401-K's, Their work House and Senate in the next round.

What will they do with the divisiveness created by Donald Trump?

front of them as well.

They must figure out what to do with President Biden before 2024. He is no less compromised by his business associations and kickbacks connected to his son's antics. He is not an asset to the party or the country. In fact, even before the election, CNN, New York, Times, Washington Post others has already started taking issue with some of his recent statements and positions. And where do they hide Kamala? She is not high politics on anybody's list. And who

100, is someone on the left finally going to decide how many different genders there are? And while we are at it, at what point exactly can a "man" conceive and give birth?

Now that many states run by Democrats have approved abortions right up to birth and outside the womb after children are born alive, the party of blue will have to decide where that line can be Does it extend drawn. beyond birth, to the 28 days one state hopes to approve? Then where, 3 months? What if toddlers become unwanted and

You laugh, and say, "What an idiot. That could never happen." On

However, 50 years ago, what sane person would have ever believed our society would be wackedout to this point in their lifetime?

In the coming years,

inflation issue, rampant crime, the ongoing border crisis, and retirements being gutted, fuel and energy shortages, and parental rights being taken, when can they? is cut out for them as to how they can take the Presidency and increase their numbers in the

Democrats have a lot in

can they turn to in short

Before we blow past

order?

burdensome?

the surface, I would agree.

we'll see who really wants to save our democracy and save our country. We'll see if they are looking out for America and American liberty or looking out for their own

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11631 Highway 101 Lexington 256-229-6262 shoalsprimarycarellc.com

Showed Up Too Late 1 Corinthians 15:51-57 "Behold, I shew you a mystery; We shall not all sleep, but we (saved) shall

all be changed, In a moment, in the twinkling of an eye, at the last trump: for the trumpet shall sound, and the dead (saved) shall be raised incorruptible, and we (saved) shall be changed. For this corruptible must put on incorruption, and this mortal must put on immortality. So when this corruptible shall have put on incorruption, and this mortal shall have put on immortality, then shall be brought to pass the saying that is written, Death is swallowed up in victory. O death, where is thy sting? O grave, where is thy victory? The sting of death is sin; and the strength of sin is the law. But thanks be to God, which giveth us (saved) the victory through our Lord Jesus Christ." 1 Thessalonians 4:13-18 "But I would not have you to be ignorant, brethren, concerning them which are asleep, that ye sorrow not, even as others which have no hope. For if we believe that Jesus died and rose again, even so them also which sleep in Jesus will God bring with him. For this we say unto you by the word of the Lord. that we which are alive and remain unto the coming of the Lord shall not prevent them which are asleep. For the Lord himself shall descend from heaven with a shout, with the voice of the archangel, and with the trump of God: and the dead in Christ shall rise first: Then we which are alive and remain shall be caught up together with them in the clouds, to meet the Lord in the air: and so shall we ever be with the

Lord. Wherefore comfort one another with these words. Coming soon at your local earth. Newspapers read: MILLIONS MISSING WORLD WIDE". People every where cannot find their loved ones. Children missing. Hordes of folk demand answers from Washington and flock to churches seeking lunatics who claimed this would happen. Guess what, you showed up too late. You missed Jesus. Save this little note. Real misery for this world will soon take place, and you knew better.

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!

www.courierjournal.net



Enter at CourierJournal.net for your chance to

Win a meal for 2 at



in Downtown Florence

www.rosiesmexicancantina.com

Last week's winner is **Joyce Hutchens of Florence**

who correctly guessed "Evergreen Place" 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.



Courtview

Towers

Studio Apartments
1 & 2 Bedrooms
available.
Convenient to
downtown Florence.
Rent based on

income. Equal Housing Opportunity 256-767-0201

NEW METAL GARAGE

\$46,000, 256-366-6149,

BUILDING plus 1.3 Acres. Small Workshop on Co. Rd. 8 and 94 Intersection,

SEVERAL

BUSINESS

OFFICES

FOR RENT

Court Street.

Downtown Florence

\$600-\$750

Includes utilities

Call 256-656-3578

Equal Housing Opportunity

Real Estate

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 Phone 731-412-2344 or Live onsite at the lot. For information visit www.tonyneill.hibid.com



AREA. FLORENCE. Zoned

for business/residential, 4 bdrm., 2 ba., \$1,300 per month plus deposit. Call 256-394-6227

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

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

2ND WEEK 1/2 PRICE ON ALL CLASSIFIED ADS

(excluding employment)
This week only! Offer ends
at 4pm Friday, Nov. 18th.
Attention-getter upsells are
included. NO limit to the number of ads you can place. NO CHANGES on the 2nd week. First week runs Nov. 23rd. Second week runs Nov. 30th. Please call 256-764-4268 to place yours!

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

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

LEXINGTON .3 BDRM. 1 Bath, 1 plus Acre Totally Remodeled Move in Ready, \$179.900.256-366-7272

HIDDEN CREEK CAMP-GROUNDS OPEN, for

camping full hook ups. Event Room.256-320-5097 info@hiddencreekcamping.c

HOUSE FOR RENT, 2 bdrm., off Rose Trail, past Cherokee \$525 per month, First & last months rent. 256-335-4896





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

COURT-ORDERED REAL ESTATE AUCTION

Saturday, December 3, 10 am

From The Margaret Jackson Estate

Held On Site: 1511 County Rd 24, Florence

Real estate consists of a 3-bedroom, 1-bath house with kitchen, dining room, living room, hardwood floors and carpet, window unit, gas wall heater, city water and gas, septic tank, single carport, vinyl siding, shingle roof, and gutters. Nice lot with 4.5+/- acres, sold according to deed, house in need of repair. Property shown by appointment. Sale subject to Lauderdale County Circuit Court Approval.

DIRECTIONS: In Petersville, intersection of County Road 7 and 24, take Stoney Point Road (County Road 24), north 1.2 miles, property on the left, signs up.

TERMS: 20% down day of sale with the rest due within 30 days. Seller will furnish deed and title policy. Property sold AS-IS. Prospective buyer has the right to inspect up to 10 days before auction. House may contain lead-based paint. Couch Auction & Realty is agent of the Seller. Seller reserves the right to refuse any and all bids. All information in this ad is from sources believed to be correct but is not guaranteed. Announcements made day of sale take precedence over any printed material.

NO BUYERS PREMIUM



www.couchauctionandrealtv.com 801 N. Patton Street • Florence, AL 35630 256-740-9901

Tony Couch - Auctioneer/Broker Ricky Kennedy – Auctioneer/Sales AL Lic #657, TN Lic. #4812, GA Lic. #2911, TN Firm Lic. #5485

Home Improvements: Ceiling removal, sheetrock, painting and flooring. 256-443-3663 or 256-443-3697. Free Estimates!

NISSAN: ALTIMA 2.5S, 2013, \$11,500. White, 2-door, All extras, Great shape! 256-366-6341

RED LINE YOUR AD SO EVERYONE CAN SEE IT! See page 6

The ad deadline next week is Wed., Nov. 23 for the Nov. 30 paper. All ads placed on Friday Nov. 25 will go into the Dec. 7 issue. Thank you.

HOME IMPROVEMENT AND **BUILDING:** siding, additions, garages, painting, decks, Free Estimates. 256-383-3218 ADAY'S WORK: Home/Mobile Home Remodel/Repair, handyman iobs, ceramic tile, decks, all flooring, sheetrock, painting, roof repair, pressure washing, Kool Seal, underpinning, rental property maintenance and much more.

CHEVROLET: IMPALA LT, 2016 \$14,950. 1 owner, V6, grey interior, full power. Just serviced including NEW TIRES. Extra Sharp! 256-527-2125.

256-856-6213 or 256-389-3179

YORKIES FOR SALE, 8 males and 6 females. 205-269-1889

HOME IMPROVEMENT AND **BUILDING:** siding, additions, garages, painting, decks, Free Estimates. 256-383-3218

WE BUY CARS, TRUCKS, VANS, SUVs, and MOTORCYCLES, running or not. Must have titles, send a pic, get a price. 256-275-2276

FUSE BOX OR ELECTRICAL PROBLEMS?

Call American Electric In Florence, AL.
We have over 30 years
experience, with friendly,
dependable and affordable
service. Locally and Veteran
Owned, 256-760-1152

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Specializing in rigging, lifting and moving structures, floor leveling, and replacing damaged floor components. Call or text: 256-275-1570, 256-633-2722

QUALITY HOME REPAIR

Cabinetry, Stairs, Drywall, Fencing, Decks, Etc. Jim: 256-648-7561 40+ years of experience



Community Notes...

Continued from page 13

Arts & Crafts people and vendors interested in participating in the LaGrange Christmas in the Country event November 18-19 should contact call Louise Lenz at 256-446-9324 or

St. Joseph's Helping Hands Holiday Market at St. Joseph Parish Hall, Plum St., Florence on Saturday, November

1-6:30pm and Sunday, November 20, 9am-12pm. Arts, Crafts, Food, and

Come shop for the holidays. All proceeds go to charities in our area.

Public Notice - Lauderdale County Board of Education, Special Education
Department - Special Education records students who graduated or should have graduated during the year 2016 and 2017 are going to be destroyed in January 2023. Persons interested in receiving their records should contact the Education Department at 256-760-1324 before December 16, 2022.

The weekend before Thanksgiving, November 18-19, LaGrange College Site Park will be filled with the sights sounds of an old-fashioned Christmas attracting visitors of all ages to the historic park for the annual Christmas in the Country Event.

The annual fundraising event reflect the olden days when decorations were handmade from natural materials and fresh, home baked goods were eagerly anticipated

Hosted by the LaGrange Living Historical Association and Alabama Tourism, guided tours of the numerous Historical log buildings on the College Site will be on-going during the day on Saturday. Admission is FREE. Donations are

welcomed and go towards the upkeep and maintenance of the facilities. Visit www.lagrangehistoricsite.com contact, Colbert County Tourism at 256-383-0783. Contact Louise Lenz at 256-446-9324 for Arts/Crafts and Vendors

applications. The location of Alabama's First Charter College and forerunner of the University of North Alabama is located at 1491 LaGrange College Rd, Leighton, off Alabama Highway 157 in Colbert County, near the White Oak Community.

The Shoals Astronomy Club will be hosting a guided tour for young Star Gazers at the LaGrange Observatory, located inside the grounds of the former college site during the Christmas in the Country weekend November 18-19. Contact: Eric Geater for more details, 731-431-3742

55th Annual Turkey Shoot on Saturday, November 19 and December 17, 7am until we run our of shooters at Knights of Columbus, Langer Hall, 4051 Co. Rd. 30, St. Florian. All ammunition provided. Shotgun rounds, .22cal rifle rounds, .22 pistol rounds. We have ham

Concession stand will be open. Youth friendly. Fun for the entire family

The Shoals Chamber Singers will present "Rejoice" at 7pm on Tuesday, November 29 at Good Shepherd Lutheran Church, 2001 Cloyd Blvd, Florence. Conductor: Jane Powell, accompanist: Davonna Blasingame

Christmas dinner - Covered-dish dinner for the Central Community Center will be at 6pm, December 12 at Pleasant rch Life Center, 2705 County Road 222 in Florence

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

Free! Fun! Stretch and Tone Exercise class. Tuesday and Thursday 9-10am. Killen Senior Center, 227 J.C. Mauldin Hwy. Killen, 256-757-1792.

Food Pantry at North Wood Methodist Church, North Florence. Call for appointment, 256-764-2111

Chapel Hill Church of Christ welcomes you each week at its 10:30am Worship with New Preacher, Larry Kilpatrick. Chapel Hill is located on Hwy 72. just west of Tuscumbia.

The Alzheimer's Caregiver Support **Group meets** at the Florence Lauderdale llibrary at 2pm every 3rd Monday of each month. All caregivers are welcome. We all need encouragement.

The Batting Brigade Quilt Guild meets every 2nd Monday at 9:30am at Edgemont Methodist Church, 1330

ROOFING - LEAKS REPAIRED, Chimneys Flashed, Valley Repair. All Work Guaranteed. Free estimates, 256-383-3218 Eauclaire Ave in Florence. Everyone interested in Quilting is welcome - from beginners to expert

60 or older? Join us for lunch Monday thru Friday at 11am for a one dollar donation. Our hours are 8:30am -12:30pm. Also if you would like to join Bingo every Tuesday and Thursday bring a small one dollar gift to play. Killen Senior Center, 227 J.C. Mauldin Hwy. Killen, 256-757-1792. See you soon!!

Come Travel with The Club (Florence Senior Center), Diamonds in the Rough. 256-760-6642. Our trips are open to the general public.

Mackinac Island, May 14-20, 2023, \$775 double rate per person, add \$219 for private room. \$75 deposit on signing Final payment 3/7/23

Mount Rushmore, the Badlands & Black Hill of South Dakota, Sept. 30-Oct. 8, 2023. \$999 double rate per person,

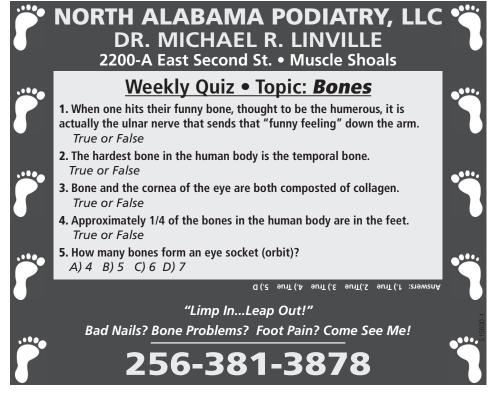
add \$286 for private room. \$75 deposit on signing up. Final payment 7/23/23.

Grief can be an overwhelming season to go through. There is a monthly grief support group that meets on the third Friday of each month at 10am at First Baptist Church of Rogersville, 222 College Street. Come and share and let us pray with you for strength and comfort! These groups are FREE, open to the public, and include supportive materials. Another grief support meeting also takes place at 10am every first Tuesday at Cliff Haven Church in Sheffield. These groups are sponsored by Kindred Hospic more information, call 256-764-0873.

HOME IMPROVEMENT AND **BUILDING:** siding, additions, garages, painting, decks, Free Estimates. 256-383-3218

A Central Storage Shoals, LLC, located at 5428 2nd Street, Muscle Shoals, AL 35661 in accordance with the Alabama Self-Storage Act; per Section 8-15-34, Code of Alabama, 1975, legal notice is hereby given that the following units will be sold or disposed of by sealed bid after November 18, 2022. Past due charges and fees will be accepted until 4pm on November 18, 2022. A Central Storage, LLC reserves the right to withdraw any unit from sale or disposal.

Name	Unit#	Contents
Arnold, Julie	J-16	Household Misc
Baxter, Sara	K-40	Household, Misc
Davidson, Mariko	K-17	Household, Misc
Fitzgerald, Keonna	F-3	Household, Misc
Miller, Greg	C-54	Household, Misc
Parsons, Nick	F-26	Household, Misc
Smith, Deedra	J-37	Household, Misc
Speegle, Regina	L-16	Household, Misc





PUBLIC NOTICE AND OPPORTUNITY TO COMMENT

The Lauderdale County School System

is attempting to locate any child with disabilities, Ages 0-21, who may be living in the Lauderdale County School District and who are not currently in a school program.

Anyone knowing of a child, who may be in need of Special Services, is asked to contact

> Mrs. Kim Meeks, Director of Special Education at 256-760-1324

between the hours of 8:00 a.m. and 4:00 p.m. Monday thru Friday.

ALL INFORMATION WILL BE KEPT STRICTLY CONFIDENTIAL.



Even Exchange

- Spring, String
- Plaid, Plain
- Fright, Flight
- Lunch, Hunch
- Globe, Glove

6.

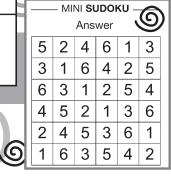
- Genie, Genre
- Reveal, Repeal
- Chore, Chord
- Police. Polite



WORD LADDER Answer

STATE, STARE, STARS, **SEARS, BEARS, BEATS**

Word Spiral Answer **ABASHEDLY**





Daily Money Managers Can Help Seniors with Financial Chores

Dear Savvy Senior,

help my elderly mother bank My dad always used to financial abuse or fraud. handle the bill paying and paperwork, but he passed away last year, and mom struggles to keep on top of things. And I don't live your mom lives, DMM close enough to help her on a regular basis.

Concerned Daughter Dear Concerned.

It sounds like your mom could use a good volunteers to provide daily money manager (or basic DMM tasks, such DMM). These are financial as bill paying at no cost. savvy professionals that To find out if this is can help older adults who available in your mom's have difficulty managing area contact her Area

they provide typically information. includes paying bills, financial balancing and creditors. DMMs can started offering DMM also prepare checks for services for a fee. Cost for clients to sign, help older these services varies by people organize prepare and deliver bank hour. Most clients need

organize documents for Can you recommend tax returns, help decipher services that can medical bills, and review statements with her financial chores? order to detect potential

Where to Find DMMs

Depending on where services may be available through private non-profit elder assistance organizations or government agencies. These agencies often use their own day to day Aging Agency. Visit personal financial affairs. ElderCare.acl.gov or call The types of services 800-677-1116 for contact

In addition to the maintaining non-profit DMMs, an records, increasing number checkbooks individuals and private negotiating with for-profit companies have bank region but it often ranges financial records, between \$25 and \$100 per deposits, gather and approximately four hours of services per month, but this too varies according to the complexity of the person's financial situation.

The best place to look for a professional DMM in your mom's area is through the American Association of Daily Money Managers (AADMM.com),which offers an online directory that lets you search by ZIP code. All the pros listed there have signed the group's code of ethics. Some have passed a certification exam to earn the designation of Certified Daily Money Manager.

hiring Before daily money manager, however, get references from two or more of their clients and check them. Also, find out what they charge and what type of insurance coverage they have. Keep in mind that neither federal nor state governments regulate the DMM industry, so there is little oversight of these services. So before turning over your mom's bills, make certain it's someone vou can trust.

One other highly rated bill-paying service you should know about that's specifically designed for older adults and caregivers is SilverBills (SilverBills.com). Available nationwide, this is a secure concierge bill management service that will manage your mom's bills and pay them on her behalf, on-time and correctly, for a flat fee of \$50 per month.

If you opt for this service, your mom will be paired with an account manager who communicate and work with her over the phone, or through email, text or mail (her preference) no computer is required. SilverBills also reviews all bills for errors and fraud and provides monthly statements showing the date, amount and manner of each payment.

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



WINDOWS DIRTY? Cloud 10 Window Washing makes them sparkle! Pressure washing + gutter cleaning. 256-349-9277. FREE Estimates

RICK'S STUMP GRINDING

Low prices and Free estimates, 256-740-2363 if no answer, leave message

ROOFING - LEAKS REPAIRED. Chimneys Flashed, Valley Repair All Work Guaranteed. Free estimates, 256-383-3218

BIG D'S CLEANING SERVICES -Free quote. Maid Services. Residential and Commercial. Shoals city limit. 256-394-0159. Service Hours Sun-Fri 9AM-4PM and closed on Sat.

FORD: ESCAPE SE MODEL, 2014 \$11,950. Full power, navigation, rear-view camera, alloy wheels, just serviced including **NEW TIRES**. Extra Clean. 256-527CADILLAC: SRX LUXURY EDITION! 2014 \$19,950. 1 owner, only 30K mile silver with gray leather, navigation, sunro MICHELIN TIRES. *Like New Condition* 256-527-2125.

FIREWOOD FOR SALE:

Seasoned and Split 4x4 rick \$50 you pick up. Fire pit bundles \$10. Call 256-349-9601 or 256-443-7395 Leave Message

McCaig's Garage
Late model and low mileage motors and transmissions. 90 day guarantee. Call Gary McCaig, 256-332-5366.

PUBLIC SERVICE ANNOUNCEMENT

The NACOLG SENIORx Medication Assistance Program supplies free and low cost medications for anyone in Alabama with a disability or a chronic illness regardless of age that requires daily medication. Medicare recipients may also be eligible.

For more information contact NACOLG SENIORx today. There is no charge for this service.

1-800-AGELINE (1-800-243-5463) Paula Pardue

256-389-0529

This program is in partnership with the State of Alabama and Alabama Department of Senior Services

ewer Items on our Ad are Due to Warehouse Help and Supply Shortages This Ad Good November 16-23, 2022 Big Star Co. Rd. 47, St. Florian 256-764-0245 Quantity Rights Reserved. None Sold To Dealers. We Welcome WIC & Food Stamp Shoppers Leave You Holding The Bag DR. PEPPER FRESH SELECT DR. PEPPER MELLO YELLO, OR MELLO YELLO, OR **RIBEYE STEAKS** LB. **COCA COLA** COCA COLA 12 PACK, 12 OZ. CANS 6 PK. 1/2 LITER BTLS. **SHANK PORTION** SWANSON OR FROZEN SWEET SUE **TURKEYS** HAMS CHICKEN BROTH IB. LB. (LIMIT 2) 14-14.5 OZ. CAN **MISSISSIPPI** WOODBRIDGE McKENZIE'S **BLUE BELL** WINE **SWEET FROZEN ICE CREAM** 1/2 GALLON CARTON **POTATOES CORN** 750 ML 16-20 OZ, CHUB

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Retired? I can help.

I can help make your money work for you – safely. With a WoodmenLife® Single Premium Deferred Annuity, you'll receive our return of premium quarantee. That means you'll never receive less than the total premiums you pay into the annuity. *Plus:

- Earnings compound tax-deferred
- · Competitive interest rates1

This month's interest rates:

2.85% \$10,000-\$24,999 \$25,000-\$99,999

\$100,000-\$499,999

Call today for details about a solid way to save.



Rocky Beck rbeck@woodmenlife.org



*Minus any previous withdrawals. 1. These rates apply to certificates issued in November 2022. Rate guaranteed for initial lock-in period. Lock-in periods of one month or one year are available. After the initial lock-in period expires, interest rates may vary each month. Interest rates are set monthly by WoodmenLife and will never be lower than the minimum guaranteed interest rate of 2.00%. Withdrawals before age 59½ may be subject to an additional 10% IRS early distribution penalty. WoodmenLife surrender charges may apply to withdrawals. Membership is part of eligibility. Certificate 7962-XX-0707, 7962-02-0905. All products may not be available in all states. CD1638 11/22 Woodmen of the World Life Insurance Society: Omaha, NE

