

**Lauderdale
Job Fair**

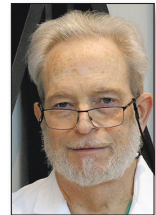
FLORENCE— The Lauderdale County Commission will host a Spring Job Fair Tuesday, May 2 from 11am-6pm at the Florence-Lauderdale Coliseum at 702 Veterans Dr. in Florence.

Road Department, Solid Waste Department, Commission Office, License Department, Emergency Management, and Sheriff's Department are all included. Full and part time positions are available. Full-time benefits include vacation, sick leave, insurance, and retirement.

On-site interviews with department heads will be taking place, so don't miss it! More details and job descriptions are available at www.lauderdalecounty.al.gov

**Funderburk
Joins NAMC**

FLORENCE – North Alabama Medical Center recently welcomed **Michael Funderburk, MD**, to the medical staff as our newest urologist. Dr. Funderburk comes to NAMC from Advanced Urology in Decatur, Georgia.



Funderburk

With more than 25 years practicing General Urology, Funderburk focuses on Urologic Cancer, Stone Disease and BPH.

He served as clinical associate professor in Surgery for Mercer Medical

See **SHORTS...** on Page 6

Volume 139 Number 27 April 26, 2023 POSTAL PATRON

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

MARTIN'S SUPER SENIOR DAY 20% Off
Your Purchase Wednesday, April 26th
Must be 55 years or older. Not valid with any other coupon, offer or discount. Valid Wednesday, April 26, 2023. Excludes Shoe Department, Previous Purchases, Green Sticker Merchandise, Employees, Gift Cards. Other exclusions may apply. In store only.

For information about advertising in premium positions like this, please call 256-740-4701.

Martin Touts Fitness

New Outdoor Gym has Seven Exercise Stations



UNA Doctoral student, Micah McGlathery, was working out last week at the Fitness Court in Florence's Martin Park. The Huntsville area resident is studying Exercise Science and Health Promotion.

Staff photos: TVM

FLORENCE – Florence Parks and Recreation, North Alabama Medical Center, Florence City Schools, Blue Cross and Blue Shield of Alabama, and the National Fitness Campaign are proud to announce a partnership to bring an outdoor Fitness Court® and digital wellness programming for Martin Park.

The Fitness Court® located at 420 N. Royal Ave. will officially open on Tuesday, May 2, at 3pm with a ribbon-cutting ceremony and launch event. Residents are invited to attend and try out the Fitness Court®.

See **FITNESS...** on Page 9

Foster, Jenkins All-Academic

MUSCLE SHOALS – Northwest-Shoals Community College students Hannah Foster and Alana Jenkins were recently honored as two of 46 students in the state to the 2023 All-Alabama Academic Team. Foster and Jenkins each receive a \$1,000 scholarship for being selected to the team.



Foster



Jenkins

See **ACADEMIC...** on Page 5

9th Annual Banquet Honors BSHS's Best

FLORENCE—The 9th Annual Burrell-Slater High School Athletics Hall of Fame Banquet will take place Friday, May 5 at 6:30pm at the gymnasium on West College Street in Florence.

Five individuals and a men's basketball team will be inducted, highlighting the achievement of outstanding athletes at this historic institution.

The individual honorees are Lock Beachum, Isaiah Coffey, Charlie Liner, William Lee Simpson, and Gary Weaver. The 1955-56 basketball team, the first to play in a statewide tournament, will also receive recognition.

Tickets to the banquet are \$30 each and may be purchased from any HOF committee member or by calling 256-710-9057.

Amazing records were established by these young men who were athletic champions and leaders in



See **BURRELL SLATER HOF...** on Page 2

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Burrell Slater HoF...

Continued from Page 1

the community. **Lock Beachum** was a starting lineman for two seasons on the 1951 and '52 football teams. He was an excellent leader serving as team captain and was chosen as a league All-Star. His mobility and robust frame made him a force to be reckoned with. Beachum was coached by Welton Reynolds and was a fierce competitor. He graduated from Fayetteville State University and was an educator in Youngstown, Ohio where he currently enjoys retirement.

game including 31 points in the game against Coffee High. Simpson grew up playing recreational basketball at the Handy Center in West Florence but made history as a 6-1 guard under Coach Harvest Mitchell whose victorious teams are legendary. He continued his superb shooting at Northeastern College in Colorado. Simpson died in 2001.

Gary Weaver's football career began at Burrell-Slater and ended as a professional player in the NFL.

Isaiah Coffey played basketball for four years under Coach Harvest Mitchell. He played forward and center on winning teams during what are fondly regarded as some of Burrell-Slater's golden years.

Born and reared in Florence, Weaver was a young junior varsity player at Burrell Slater until mandated desegregation moved him to Coffee High School where he graduated in 1968.

His story as a lettered athlete who averaged 12 points a game will be remembered and lauded. Coffey continued his career at Trinidad College in Colorado and Daniel Payne College in Birmingham. He is now a retired Nuclear Control Operator at TVA.

He played college football at Fresno State College and was drafted as a linebacker by the Oakland Raiders. After three years as a Raider, Weaver played six years with the Green Bay Packers, where in 1977, he was voted the NFL's Most Valuable Defensive Player.

Charles Liner was an defensive and offensive player during the football games in the mid-1950's. He had no time to catch a breath during halftime because he was also an important member of the Burrell-Slater Marching Band. While his fellow teammates were being refreshed and reviewed during halftime, Liner was on the field providing fans with musical entertainment. - Quite a story of stamina, concentration, and dedication! As a defensive linebacker and offensive center, Liner wore jersey #19 - a tradition followed by his siblings in Burrell-Slater sports.

Since his retirement, Weaver spends enormous amounts of time, energy, and resources, supporting causes for children and promotes youth sports activities in Berkley, California.

The Men's Basketball Team of 1955-56 comprised 10 outstanding talented young players.

It was the first Burrell-Slater team to play in a statewide tournament, the first Burrell-Slater team to play in an invitational tournament outside the area, and reigned as champions of the North Alabama High School Athletic Association. The team finished with a 32-5 record and was undefeated against all NW Alabama teams. All 10 players lettered. After a stay in the military, Liner graduated from Florida Junior College. He currently resides in St. John, Florida.

They were led by first year coach and 1955 Alabama A&M graduate, Robert Foote.

William Lee (Lucky) Simpson ranked among the top Alabama high school basketball players when he was selected as All State, All Quad-Cities, and was a *Florence Times* Player of the Week in 1969. Known for his accuracy as an outside shooter, Simpson scored more than 20 points per

Team members were **Charles Armstead, John Humes, Paul Lambert, Robert Dennis, Frederick Walker, Harrison Humes, James Ford, Ellis Houston, Edison (Roy) Horne, and Elbert Johnson.**

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TUESDAY, MAY 9

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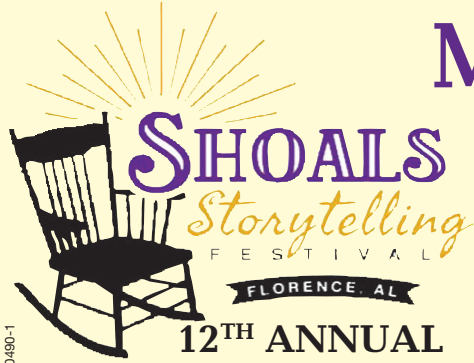
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Yard Sales

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

To list your sale, fill out the form on page 6.

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

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Sat. 8AM-? and Sun. 1PM-? (4/29 AND 4/30), **ESTATE SALE!** 3 bdrm. suites, coffee + end tables, washer, dryer, many household and kitchen items. Inside sale! Rain or Shine!

FLORENCE: 5789 Highway 43 April 27, 28 and 29 Thurs. 6:30, Fri. 6:30, Sat. 6:30, Multi-Family yard sale. Clothes, tools, furniture and so much more. Lots of vintage and antiques from antique booth that had to close. Most everything from the booth on sale. Map ID #1207

MUSCLE SHOALS YARD SALE, 110 Heather Lane, Fri. & Sat., 7am-until? AVON, Jewelry, Ladies & Men's Suits, Hats, Bicycles, Clothes Dryer, Men's, Women's & Children's clothing & much more!

FLORENCE: 1512 Ridge Ave 4/29/23 Sat. 7am, Huge multi-family yard sale. Name brand clothing for the whole family. Shoes, furniture, seasonal decor. Home decor. Toys. Books. Etc. Little bit of everything. Start time 7am. No early birds please. 1512 Ridge Ave, Florence. Canceled if raining. Cash and credit accepted.

COME JOIN ALABAMA HOSPICE for a COMMUNITY YARD SALE for our Hospice Promise Foundation, Friday, April 28th and Saturday, April 29th 8am-2pm, 1404 East Avalon Ave., Tusculmbia, AL. (in the Medical Mall parking lot) We will also have Flashy Funnel Cakes on site from 10am-2pm.

TUSCUMBIA: 813 Volunteer Drive 4/29/2023 Sat. 9am to 4pm, Amazing Selection of quality items! Vintage collectibles, kitchen bits, new in package, open box small electronics & appliances, pottery, glassware, serve wear, dolls, toys, games, artwork, cross stitch, and seasonal decorations. Rain or Shine. Small bills appreciated.

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<p>2007 Nissan Xterra</p>  <p>\$1,500 Down + \$90/week</p>	<p>2012 Ford Fusion</p>  <p>\$3,000 Down + \$130/week</p>	<p>2004 Nissan Frontier</p>  <p>\$2,000 Down + \$100/week</p>	<p>2008 Ford F-150 4x4</p>  <p>\$2,000 Down + \$110/week</p>
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<p>2011 Honda Element</p>  <p>\$1,000 Down + \$80/week</p>	<p>2004 Dodge Ram 1500</p>  <p>\$1,200 Down + \$100/week</p>	<p>2007 Toyota FJ Cruiser</p>  <p>\$3,000 Down + \$120/week</p>	<p>2006 Mercury Mariner</p>  <p>\$1,200 Down + \$90/week</p>

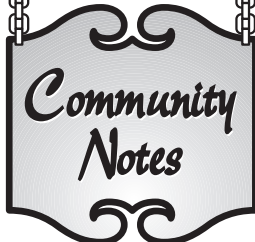
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note is published, your event will have coverage in two different locations.

The Colbert County Domestic Violence Response Coalition (CCDVRC) is hosting a diaper drive during the month of April. The coalition is collecting diapers, primarily larger than newborn size, and wipes for Colbert County families experiencing domestic violence and its consequences. Pick up locations include: the Customer Service Desk at the Tusculmbia Foodland, the Leighton Town Hall, The Healing Place (2409 Wildwood St. Muscle Shoals), WBTG Radio (1605 Gospel Road in Sheffield), and Renaissance Antiques (3803 Florence Blvd. Florence). Monetary donations are accepted as well. Checks can be sent to PO Box 434 Tusculmbia, AL 35674, or via PayPal to jenniferccdvrc@gmail.com.

LifeSouth Blood Drive Dates

Thursday, April 27 North Alabama Medical Center, Florence, 9am - 5pm
Friday, April 28 CVS, 1715 Woodward Avenue, Muscle Shoals, Noon - 6pm
Saturday, April 29 Walmart, 2701 Cloverdale Rd, Florence, 10am - 4pm
Sunday, April 30 Salem Church of Christ, 9671 Highway 17, Florence, 11am - 3:30pm

The Catherine Barnes Women's Health Fair takes place on April 28 at Shoals Community Clinic in Florence.

See NOTES... page 30

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Academic

Continued from Page 1

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Foster, a Haleyville resident, plans to apply to the physical therapist assistant program at Wallace State Community College. After receiving her license, her goal is to work with different cultures and communities traveling.

Jenkins, a Russellville resident, plans to attend the University of North Alabama and earn a Bachelor's Degree in Elementary Education. Her goal is to teach children grades K-6th grade.

The faculty and staff of NW-SCC nominate students for the All-Alabama Academic Team. The criteria for selecting students is to choose students who "excel academically, demonstrate intellectual rigor in their course of study, show academic growth and potential, and use their two-year college education to better themselves, their schools and their communities." Each community college in Alabama has two representatives.

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Shorts...

Funderburk Joins NAMC

Continued from Page 1

School, teaching medical students and residents. He has also served in leadership of all hospital staff positions and in the American College of Surgeons.

Dr. Funderburk earned his undergraduate and medical degrees from University of Missouri-Kansas City's Six Year Program with distinction. He was elected to the honor societies Omicron Delta Kappa as an undergraduate and Alpha Omega Alpha in medical school. During that time, he served in leadership roles in the AMA and Medical School Leadership and Governance.

Prior to his time at Advanced Urology in Decatur, Ga., Funderburk did his general surgery and Urologic Residency at Massachusetts General Hospital during which he did research in Urologic Cancer and served as Instructor in Surgery for Harvard Medical School. He later practiced in Savannah, Georgia for more than 20 years.

"I am excited to be in Florence," said Funderburk. "The community has offered a warm embrace and patients and staff are a delight to work with."

Funderburk enjoys volunteer work having served with the United Way Campaign, Scouting, Olympic Sailing in both medical and race management and several medical mission trips to Guatemala with Faith in Practice.

New History, Music Tours

FLORENCE- The Florence-Lauderdale Convention & Visitors Bureau (CVB) launched Mavis's Movin' & Groovin' Bus Tours in the Shoals on April 20.

Visit The Shoals, the destination marketing organization for The Shoals area, has developed a new visitor experience featuring two bus tours each week. A

Florence City History Tour will be offered on Tuesday's and Thursday's at 9am, and a Shoals Music Tour will be offered on Wednesday's and Friday's at 9am.

Both will leave from the Florence-Lauderdale Visitor Center in McFarland Park.

Lead guides for the program are Florence City Historian, **Billy Warren**, who will lead the history tour and long-time music publisher,

See SHORTS... on Page 19



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Monday - Friday
8:00am - 5:00pm

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



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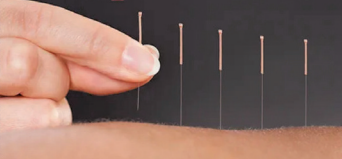
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2023 Shoals



Alabama Kidney Walk & Celebration

Saturday, May 6

Registration 8:30am • Celebration 9:30
at River Heritage Park
15 Hightower Place • Florence

The annual Shoals Kidney Walk & Celebration is the Alabama Kidney Foundation's premier fundraising event. Proceeds assist kidney patients in the Shoals area and throughout North Alabama in need through the Foundation's Financial Assistance Program.

The Financial Assistance Program serves low-income dialysis patients by helping them with necessities such as high utility bills, prescription medications and transportation to and from dialysis treatments.

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Dr. Subir Paul, FASN

Dr. Rajesh Boorgu, FASN

Dr. Dwight Matthew, FASN

Justin Coan, NP

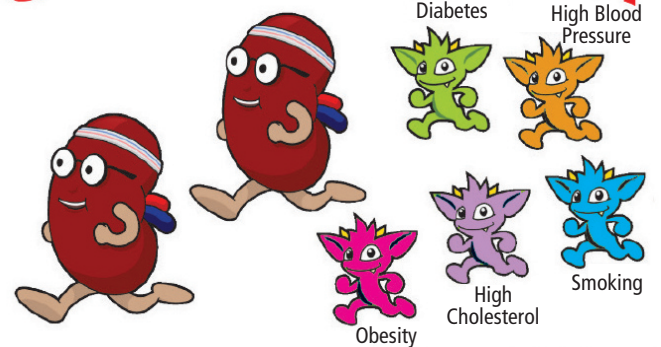
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ShoalsKidneyWalk.org

Email: johelene@alkidney.org
OR Call 256-975-0000

Online donations can be made online for team "Save the Beans" or on day of Walk

COME HELP! Save the Beans!



For more Info: Facebook.com/ShoalsKidney • www.shoalskidneywalk.org

AKF Alabama Kidney Foundation



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Fitness...

Continued from Page 1



“The outdoor fitness court at Martin Park is an exceptional and unique addition to the many recreational opportunities offered within the City of Florence, said Mayor Andy Betterton. “I am grateful to our project partners for their passion to create and maintain a healthy community environment for our citizens, and I am proud of the hard work of the Parks and Recreation Department.”

This Fitness Court® was developed by Blue Cross and Blue Shield of Alabama and NFC to expand free access to high-quality workouts and create equitable access to exercise for communities around the state. The Fitness Court is the world's best outdoor gym that lets people use their body weight to complete a workout using seven exercise stations.

Workouts are created for people of all abilities aged 14+ and are adaptable for all fitness levels, allowing participants to move at their own pace. Users may download the free Fitness Court® app at <https://www.nationalfitnesscampaign.com/app> which acts as a coach-in-your-pocket and enhances the outdoor gym into a digitally supported wellness experience.

Martin Park is one of 15 outdoor Fitness Courts® in a series of Blue Cross Blue Shield of Alabama Fitness Courts in easily accessible public spaces throughout the state.

“We are grateful to our project partners, Florence City Schools, North Alabama Medical Center, and NFC for their generosity in helping us offer this healthy environment for our community,” said Florence Parks & Recreation Director, Bill Jordan.

For more information about the launch event, visit Florence Parks & Recreation Facebook, or contact the Florence Parks and Recreation Department at 256-760-6416.

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Will Myhan

Salem Church of Christ

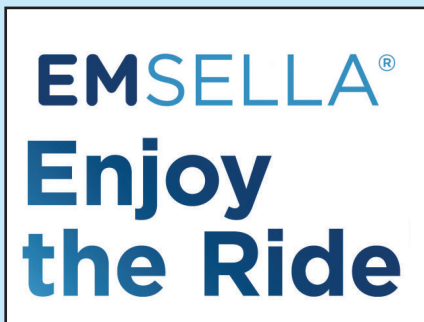
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Please send resume and/or application to Sheffield Utilities P.O. Box 580 Sheffield, Alabama 35660 Attention: HR Dept. or e-mail to apply@sheffieldutilities.org. Applications and Job Descriptions can be downloaded from our website www.sheffieldutilities.org or picked up at 300 N. Nashville Avenue, Sheffield between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday.

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This office supports multiple newspapers, magazines and digital products in North Alabama; and we are looking for someone to join our team that can help with all aspects of the day-to-day business office functions. This will include internal and external customer service. Monthly customer billing, posting of payments, daily auditing of the print publications with a concentration in preparing, tracking and sending legal affidavits.

Necessary Skills and Qualifications:
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Qualified applicants please send resume to:
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Business Office Post Office Box 797 Florence, AL 35630

It's Yard Sale Season!

See page 6 or visit www.courierjournal.net

DEADLINE Friday at 5pm - 8 days prior to a Saturday Sale



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Commentary

Look in a Mirror for the Answers

Forty years ago, mental health clinics and therapists did not dot every street corner. Parents could and did keep track of their children better. Smart phones and the degenerative/non-productive influence

of social media were not a distraction for children or their parents. Guns were less restricted then, but they were very rarely used in such randomly vindictive manners.

Guns and rifles were in the homes and accessible. There was far less concern with gun boxes in closets, codes, and keys that made them far less accessible in times of need.

Gun safety was a serious concern, but that was for only the youngest of children who didn't understand the deadly ramifications of handling a gun and who were too young to get the strap when the word, "No," didn't register.

I can recall several high school classmates who had window gun racks in their trucks stocked with two guns. It was not unusual to see the owner standing with a rifle

See MIRROR... on Page 28

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

THIS WEEK

in the *Shoals*

April 26, 2023

Happening THIS WEEK

A Tribute to a Legend



TUSCUMBIA— A electrifying night of music is planned for May 4 at 7pm at the Ritz Theatre in Sheffield. The Earl "Peanut" Montgomery Tribute Concert will pay homage to one of the most prolific musicians and songwriters to emerge from the Muscle Shoals region.

This highly anticipated event will feature a powerhouse lineup of renowned artists,

including Darryl Worley, Georgette Jones, Lenny LeBlanc, Bradley Walker, and Mark

See PEANUT... on 29



Montgomery



April 30

There is an Art to Blacksmithing

FLORENCE — The Pope's Tavern Archaeology Club will host a blacksmithing demonstration on Sunday, April 30 from 1-3pm at Pope's Tavern Museum, 203 Hermitage Drive in Florence.

The Pope's Tavern Archaeology Club is an organization managed and supported by Pope's Tavern Museum and dedicated to advancing archaeological education through community-based projects and public history while encouraging responsible and ethical practices of archaeology in the community. The club aims to be an organization where

See BLACKSMITH... on Page 26

THE COLBERT COUNTY SPORTS HALL OF FAME INDUCTION CEREMONY

will take place Friday, April 28 at 7pm at Ritz Theatre in Sheffield. Tickets are \$10 each at the door. The class of 2023 includes Wayne Bracy, Dennis Conner, Allen Creasy, Jimmy Gardiner, Derrick Gargis, Orlandus King, Brad Laxton, Lana Lowry Oliver, Thomas Lee Montgomery, Ronny Poag, Wes Todd, and Jack Weaver. For more information, contact Leroy Willis at 256-412-2184.

SHOALS MASTER GARDENERS PLANT SALE

takes place Friday, April 28 from 8am-5:30pm and Saturday, April 29 from 8am-2pm at the Farmers Market, 451 Fairground Rd in Florence (Cox Creek Parkway & Chisholm Road) Free admission & free parking. Cash & checks accepted. Funds raised benefit public gardens and community service facilities throughout the Shoals area. www.shoalsmastergardeners.org.

JOIN SALEM CHURCH OF CHRIST for Homecoming on Sunday, April 30 with a guest worship leaders, Andrew Myhan and Will Myhan. Bible classes at 9am and Worship at 10am followed by Fellowship Meal. Evening worship is at 1pm. Everyone is welcome. Salem is located at 9671 Highway 17 north of Florence (Chisholm Road.)

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

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Shred Day: 10,838 lbs!

Editor,

Thank you to the *Courier Journal* for your support and all the participants for making Shred Day 2023 a huge success! Your support helped to provide a much-needed service and raise awareness about identity theft and fraud by reminding community members about the importance of securely destroying personal documents.

Total Paper shredded amounted to 10,838 pounds, and 352 vehicles participated in the drive-thru event.

Remind your friends. We look forward to an even bigger event next year.

Christie Vick Yeiser
Shoals Regional Vice President
BBB of North Alabama

*At that rate,
this nation,
a republic
- not a
democracy,
will not
survive.*

”

Ace on the Big Course

Editor:

Each year Shoals CASA (Court Appointed Special Advocates) offers several different opportunities for local businesses and community members to partner with us in our mission to help local abused and neglected children.

This year our spring fundraiser takes place on Saturday, May 13 at Cypress Lakes Golf & Tennis Club in Muscle Shoals. Our Ace for CASA event is a great opportunity for local businesses leaders to come together and have a fun filled day enjoying 18 holes of friendly competition while also supporting a great cause.

The Victims of Crime Act (VOCA) took

See LETTERS... on Page 20

PLEASE CLOSE YOUR EYES AND TAKE YOURSELF BACK to the year 1996. . . . Okay, you can open them now so you can continue to read this article. Remember how everyone was excited and perhaps a little nervous about the upcoming "information superhighway"? The entire knowledge of mankind was going to be available at our fingertips. Newspapers would be delivered to a computer screen instead of a mailbox. We would be able to press a button at home and have dog food delivered to our doorstep. The entire human race would all start communicating



Jim Fisher

ARTIFICIAL RESURRECTION

by "The Computer Skeptic"

with one another and world peace would reign for a thousand years! Maybe all that didn't work out exactly as planned but the world is profoundly different thanks to the rapid development of the Internet. That's where we are now with artificial intelligence (AI), except what we are about to experience will be orders of magnitude more impactful.

A few weeks ago, I published two articles that were written for me by an AI called ChatGPT. ChatGPT knows how to write because it was fed a very large set of text from various internet

sources, such as Wikipedia, then was programmed to rapidly predict which words should follow the previous set of words in order to carry on a conversation (or write an article) exactly like a real human. What if you could train that computer on the entire works of Shakespeare, Carl Sagan, or Thomas Jefferson? That AI could then respond textually just as those people would have. This is already happening.

Now take this amazing technology, add to it all of your email correspondence from the

past 30 years, all of your text messages, all of your social media videos of you, every detail that Google or Apple knows about you (and they know you better than you know you), mix all that together in one big AI, and what pops out is an online avatar of you that is indistinguishable from the real you. This intelligent assistant will be able to respond to emails for you, chat with friends and coworkers, and no one will be the wiser. At some point, you will be able to take off to our beloved Redneck Rivera and have your avatar toil away at your desk for you.

Now here's a rather disturbing idea: I have written enough material that I could create a reasonable avatar of "me" that could continue to produce these articles long after I'm gone. By

the same token, we will soon be able to "resurrect" and chat with a lost loved one. A parent with a terminal illness could leave behind an avatar that will continue to be an influence in their child's life. Numerous fiction books and movies have been written about this kind of thing but it's becoming real with blinding speed. Ready or not, all this is coming within the next 3 to 5 years. So hold on to your pants; It's going to be a wild ride.

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



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Up Star 27" LED Monitor, Full HD, HDMI Resolution 1920X1080. \$110 OBO. **Lake Forest Wenzel Tent, 7'X7'**, Sleeps 3. Model No. 35546. \$50. 256-263-8264

GRADUATING CLASS OF 1967 Central High School in Lauderdale County is having a get together on May 11th, 2023. From 11:00AM - 1:30P:M at Donna & Friend's Restaurant in Muscle Shoals on Avalon Avenue across from Muscle Shoals Elementary School at the cross walk. Call Carolyn Balentine 256-386-7068.

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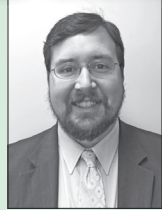
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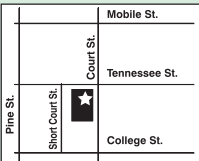
B. Grant McNutt
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Attorney at Law



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Library Board Recognition

The Friends of the Florence-Lauderdale Public Library Board conducted its quarterly meeting on Tuesday, April 18. Debra Dombrowski was recognized as outgoing president (2020-'22) and presented with an inscribed coffee mug noting her service by incoming president, Jan Irons Harris.

Pictured: Back row L-R: Kathryn Thigpen, Secretary; Brenda Baker, Treasurer; Abby Carpenter, Executive Director; Debra Dombrowski, past-president and current vice-president; Jan Irons Harris, president; Sarah Ware; Jeffrey Jones. Front row L-R: Dan Waterman; David Currott; Anne Smith, Bookstore Manager; Linda Ellis; and Betty Norton Darby. *Courtesy photo*

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Wills and Prenuptial Agreements

Wills are among the oldest documents in civilization. One of the earliest was found in Egypt in the ruined Middle Kingdom city of Lahun is dated around 1850 B.C. Written in cursive hieratic script on papyrus, it bequeaths the deceased's property to his widow and then to his children.

Another papyrus will, held in Oxford by the Ashmolean Museum, dates from 1200 B.C. In it, an elderly woman disinherits those of her children who failed to care for her in her widowhood.

But wills in hieroglyphic writing on the stone walls of tombs are even older. One testamentary inscription on the wall of a tomb chamber in Tehna near Minya in Egypt goes back to 2400 B.C.

Wills are usually written on paper, but this is not essential. During the Dark Ages they were sometimes inscribed on bark. More recently one was written in indelible ink on an eggshell. Another used an old Christmas card. A man once found a Will spelled out on the run of a stepladder he borrowed from a neighbor. When the ladder was returned, a Los Angeles judge admitted it to probate.

The legal rule is that "a will speaks from death" but this must not be taken too literally. Dictating into a recording machine will not do. Even a video-tape is of no effect unless accompanied by writing. One man donned a shroud and addressed the camera from his coffin but was nevertheless declared intestate.

A husband or wife can not disinherit the other absent an agreement reached before marriage. These agreements are commonly known as pre-nuptial agreements.

A valid pre-nuptial agreement provides for a division of property in case of a divorce. It also allows a will to be written that would otherwise be invalid or subject to a claim of an elective share.

An "elective share" of an estate is, in Alabama, a minimum of 1/3 of the estate and every spouse is entitled to at least that under Alabama law, no matter what the Will says absent a valid pre-nuptial agreement.

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

Please send the questions to:

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 Ephesians 4:15

"WHY?"

WHY did God tell Adam and Eve not to eat of the fruit of the one tree in the Garden of Eden?

WHY did God tell Noah to build the ark out of gopher wood?

WHY did God say not to touch the Ark of the Covenant?

WHY did God not allow Moses to go into the promised land?

WHY did God tell the children of Israel to march around the walls of Jericho?

WHY did God say one man and one woman in marriage to each other?

WHY did God say for man not to lust after a woman (other than his wife)?

WHY did God specify that one can be saved from his sins ONLY in the one body (the Lord's church)?



WHY did God say to be immersed in water as the final step to becoming a Christian?

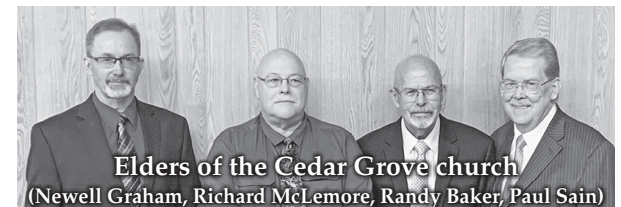
WHY did God say to sing in worship to Him in this Christian age?

THE ANSWER IS SIMPLE: God is Creator, Alpha and Omega, eternal, all-powerful, everywhere-present, all-knowing. He has ALL authority! He is sovereign! One day He will be the judge of all mankind and will sentence us to eternal paradise or everlasting torment, based on our obedience to His will.

WE ARE GOD'S CREATION. He is Divine, we are human. We were created for His own pleasure. We are obligated to obey Him, if we want His gift of a promised eternal home in heaven.

GOD ALLOWS ALL TO DECIDE, to choose. We have the power of choice. Yet, we must understand that if we choose NOT to obey Him, He has promised punishment. If we choose to obey Him, we can receive eternal blessings. What decision, friend, are you making in life?

Searching The Scriptures...
 Can we know what we must do to be saved?
 (Answer: YES! Read the accounts of conversion in the book of Acts. Almost a dozen obeyed (took steps to be saved. Do what they did to be saved.)



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

New History, Music Tours

Continued from Page 6

Kevin Lamb, who will lead the music tour. The history tour is \$37 with child and senior rates are available. The music tour is \$33 with student and senior rates available.

According to Rob Carnegie, president & CEO, for Visit The Shoals, the team had named the

bus Mavis before they gave it to their agency-of-record to design the bus wrap. "When the agency came back to us with the design, they proposed that the bus have its own identity out from under the CVB branding", said Carnegie. "We love it and look forward to taking visitors and locals to many of the sites that have made the Shoals area famous."

Visit The Shoals acquired a 15-seat passenger bus through a grant in late 2022 and saw an opportunity to create

a consistent, regularly scheduled tour that may be booked online or at the Visitor Center in McFarland Park.

For more details on each tour, please call the Convention & Visitors Bureau at 256-740-4141

Veggies for Help Center?

FLORENCE— Many of you grow your own vegetable gardens and often generate an overabundance of tomatoes, okra, squash, peppers, corn, cucumbers, peas/beans, etc. Back-yard gardeners may not realize it, but the Help Center Food Pantry would love to have any surplus. Many of our local needy families seldom get fresh produce. By donating the surplus, produce Help Center volunteers can provide numerous families, seniors, and children with some fresh vegetables. Food is scarce right now, and it is a struggle for food pantries to get adequate food for families in need. So, the fresh produce will be especially helpful if the opportunity arises.

Produce can be dropped off at the Help Center Food Pantry between 8am and 12 noon on Monday, Wednesday, and Friday at 621 S. Court St. in Florence (corner of Court St. and Veterans Dr.)

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Letters...

Ace on the Big Course

Continued from Page 12

a large federal cut again this year which means small nonprofits such as Shoals CASA will be heavily relying more and more on fundraising and local contributions.

We extend an invitation to you and your coworkers to participate in this year's Ace for CASA event. It is our hope that you will join us for a round of golf, a hole sponsorship, or a generous donation. For more information, call 256-765-0041.

Heather R. Begley
Executive Director
 Shoals CASA

scared names of our Heavenly Father. He also wrote in favor of obeying the scriptural commandments. Such a public stand on behalf of truth takes a lot of courage.

However, his rendering of the sacred names isn't accurate. In his letter, he calls the name of our Creator, YaHUaH," and the name Messiah, "Yahusha." Perhaps these are typos. Whatever the case, they are monstrosities!

The name of our Heavenly Father "Yahweh" and the name of the Messiah "Yahusha" have been established in scholarship for centuries. They aren't much in use today because they haven't been regularly and accurately explained to the public.

There is wealth of knowledge in the proper use of the sacred names. There is also protection for us into eternity. Proverbs 18:10 assures us, "The name of Yahweh is a strong tower; the righteous runs into it, and it is safe."

Thomas Ponder
 Killen

Keep Writing Those Letters

Editor:

Linda Johnson, your April 19 letter (*Watched in Horror*) shows that you are so out of touch. You apparently have no idea what people are going through since your boyfriend, Prez. Biden, took office.

A foreign policy that has alienated the USA from our allies, green policies that are bankrupting our country, no longer energy independent, kids being introduced to sex starting in kindergarten, transgender men dominating women's sports, crippling inflation, and government agencies being weaponized against the people. Your crazy letters are only spouting delusions with a whole lot of hate. You are so WOKE that you are blind to what is really happening in this country.

You haven't any solutions to this country's woes, only

See LETTERS... Page 24



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Editor:

I admire the effort made by the Probate Judge's office of Colbert and Lauderdale counties that require proof of insurance before renewing or selling a vehicle tag for the first time.

It would make a lot of sense to me that if a vehicle did not display a current tag, a law enforcement officer would have legal right to stop the vehicle and request proper registration papers. I can drive around certain areas of the Quad Cities and notice several vehicles without proper tags or no tag at all. I hope certain people with authority read this letter and act responsibly.

I have noticed several off-road vehicles while traveling on the streets and avenues without proper tags. I just hope that some innocent person doesn't get killed.

John Futrell
 Sheffield

Rendering is Not Accurate

Editor:

I appreciated Michael Sassin's letter of March 29 headlined, "Let's Go All the Way," in which he supported using the

The New World Order, Identifying Main Players

Light is shed on the nations when you study **Genesis 10, Ezekiel 38 & 39 & Revelation 12-14**, as one reference leads to and compliments the other, in that order. Notice in the Bible the phrase: (young lions) in Ezekiel 38. I wonder who they are? Nations today have animals or bird symbols. For ex.: America-eagle; Russia-bear, China-dragon, England-lion, France-rooster, Iran-Persia peacock, Canada-beaver for just a few. The main players in Revelation 13 are: 1. Beast like a Leopard, a cat with three colors, black, yellow, white. 2. Feet of a bear. Walks like a bear. 3. Mouth of a lion. Speaks English. 4. Dragon. Gives beast his power and seat (UN) and great authority. Now put the puzzle together and you will plainly see the major players. The Bible will always come to pass and nothing can stop it. See Revelation 17:17. **Romans 11:33** "O the depth of the riches both of the wisdom and knowledge of God! how unsearchable are his judgments, and his ways past finding out!"

Now if you're not a lazy pastor, preacher, teacher or minister of some sort and have a bible you can trust, without mistakes, you will check me out on these things. These things will happen and you need to warn folks what's coming. Phony reading and casual studying will reveal nothing to you. **2 Timothy 2:15** "Study to shew thyself approved unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth." **Luke 12:34** "For where your treasure is, there will your heart be also." It could be your love for the wrong stuff has blinded you. It's imperative that you are saved, have enlightened eyes and believe and love the truth before God will show you anything. Next Sunday, take this item to church and speak to your spiritual leader about it. Ask them to explain this to you. This earth has some rough times ahead. Don't buy the gas that it is symbolic or already has happened. There would be a historical record of something this catastrophic somewhere. You have a soul, don't throw it away because of someone else's lack of interest. Keep this, more coming.

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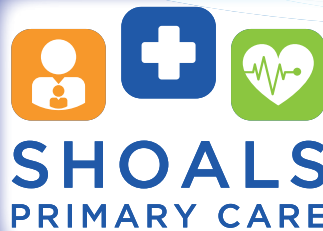
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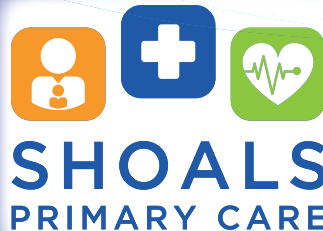


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Medicare Minute

"Medicare vs Medicaid"

It seems like potential cuts to Medicaid are all over the news lately. People who confuse Medicare and Medicaid are obviously concerned. This is easy to do because they both can be related to a person's health insurance. Although they coordinate in many ways, they are two distinctive programs.

Medicare is a federal health insurance program. There are three ways to qualify for Medicare. The first way is to be 65 years of age or older. The second way is to have been on Social Security disability for at least 24 months. The third way to qualify for Medicare is be any age and have either end-stage renal disease or ALS. Medicare is not income based as far as qualifying. As long as you meet one of the three requirements above you will qualify for Medicare. Your income, however, can affect the amount you pay for your Part B premium.

Medicaid is a state health insurance program. Medicaid is income and resource based, meaning you will qualify or not according to how much money you make and/or how much money you have saved. In 2023 if you made less than \$1,235 as an individual or \$1,664 as a couple you could qualify for Medicaid. Whereas Medicare has deductibles and coinsurance, Medicaid will take care of most of your healthcare cost. A person on Medicaid can also get a break on how much they pay on their prescription drugs.

Medicare and Medicaid will coordinate in a couple of ways. In some counties in north Alabama there is a Medicare plan that will coordinate with Medicaid. To qualify for this plan you must be on Medicare and Medicaid. This is referred to as "dual eligible". Also, if you make more than the Medicaid limits but are under \$1,822 as an individual or \$2,465 as a couple you may qualify for "extra help". This would help you on your prescription drug cost.

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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Letters...

Keep Writing Those Letters

Continued from Page 20

complaints. So just keep sending in your mail-in ballots and let your party, the Democrats, take us further back to the dark ages.

Keep writing those letters. If you get your way, I hope you speak perfect Chinese and Russian because you are going to need those skills.

Democrats only believe in money and power. Sounds just like you my dear!

Thomas Brown
Carrollton, GA

That is the Real Horror

Editor;

I've always enjoyed reading the letters from and to the editor at the Courier Journal and our other local newspaper. Quite a few folks in this

area are never at loss for opinions, myself included, and have sharp words to chastise and demean those who don't think like they do.

After reading Linda Johnson's April 19 "Watched in Horror" response to the editor Tom's commentary on the Jan. 6th debacle, I was compelled to respond for the first time in several years.

As someone who has worked in and around different parts of the federal government for years, I could only read her letter with deep sighs and disbelief. Even with all the evidence out there now to the contrary, there are still people who are drinking the leftist media's propaganda like Kool-Aid on a hot day. As I read through her rant, I could feel the hate and disgust she emanated toward anyone and anything associated with President Trump and his voters.

THAT attitude has been fostered by the Marxist links in the Democrat party and their associates from Antifa, BLM, and

all the other fringe ideologies that piggyback on them. The day Donald Trump walked down the escalator and announced he was running against Hillary, their anointed goddess, it started. When she lost, their world collapsed. Many could not function. They marched, rioted, and burned innocent people's businesses to the ground. They attacked Trump supporters and anyone else trying to talk rationally with them. They killed police officers and destroyed private property. Everything they've thrown at this man since has failed. That fact that Trump was successful at making this nation stronger and better has been driving them into mental illness.

It was evident to me that Ms. Johnson's letter was based on not proven facts, but the talking points, rants, edited soundbites, and the false testimony of the skewed and bias individuals who were handpicked to go before the sham Jan. 6 hearing committee. Her whole response was

the rehashed leftist fake news rhetoric financed and directed by the democrat-controlled shadow government. Instead of getting outside their safe-space indoctrinating network bubble and researching for the TRUTH, they sit in front of the TV and allow the fascist left networks to provide their truth. At that rate, this nation, a republic - not a democracy, will not survive.

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Soap Opera Preview

DAYS OF OUR LIVES Shawn was stunned to learn from Harris that Bo was alive. Kayla, Stephanie and Chad were confronted by a vengeful Thomas Banks. Andrew reluctantly informed Marlana, John and Roman that Bo killed Kate. Hope and Bo finally came face-to-face, with their reunion coming to a shocking climax. The Johnson family was reunited. Leo grilled Chanel and Johnny about their "engagement." Tripp and Wendy's first date took an unexpected turn. Rafe and Jade questioned Talia and Chanel about the drugged biscuits. Talia snuck off for a secret meeting. Melinda angrily ripped into Sloan. Gabi and Stefan squared off against EJ and Nicole. Jada was concerned about the discrepancy she found

in Talia's story. Talia's motivation soon became clear. Chloe and Xander decided to move in together. Chanel tried to enlist Alex in her war against Sloan. Hope encountered a remorseful Harris. *Wait to See: Ciara tries to comfort an upset Shawn. Roman reunites with Steve and Kayla, as he admits his reservations about seeing Bo. Stephanie and Chad manage to indulge in a bit of romance.*
GENERAL HOSPITAL Curtis, Drew and Laura shared their findings. Carly said goodbye. Ned was preoccupied. Olivia and Brook Lynn were amazed. Felicia was very concerned. Robert and Diane were interrupted. Alexis shared a message. Sonny had mixed feelings. Willow received some bad news. Nina put on a happy face.

Chase and Dante offered their support. Carly hid her worry. Holly shared what she had learned. Victor relished his triumph. Willow prepared to walk down the aisle. Ava didn't mince words. Dante played peacemaker. Nina made a big move. Brook Lynn and Ned navigated some tricky dynamics. Michael made an accusation. *Wait to See: Sonny offers his assistance. Holly makes a startling discovery. Victor greets some unwelcome guests.*
THE YOUNG AND THE RESTLESS Victor forced Tucker's hand. Billy and Chelsea took a big step. Ashley stood her ground with Jack. Victor cut ties with an ally. Tucker packed his bags. Jack crossed the line to help. Victor struck a deal with Adam. Nate received a tempting invitation. Summer's world was rocked. Victoria questioned Nick's loyalty. Nate covered his tracks. *Wait to See: Phyllis pleads her case. Jack makes an impulsive decision. Summer and Daniel share a difference of opinion.*

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Blacksmith

Continued from Page 12

members can learn from each other through a common interest in the community's past, through hands-on archaeology opportunities, public history projects, workshops, field trips, and discussions. Members under 12 must be accompanied by an adult during club meetings and activities.

The workshop on April 30 will be hosted by Steve Alford, of the Athens Forge, Alabama Forge Council. Mr. Alford will demonstrate different blacksmithing techniques, including the creation of hand forged steel tools and implements. The demonstration will focus on how things recovered through archaeological testing at Pope's Tavern may have been made.

The program will take place in the yard at Pope's Tavern; please bring a lawn chair if you'd like a seat.

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PERSONAL PROPERTY AUCTION

FOR THE JASON MCKEE ESTATE
Saturday, April 29, 9:00am

AUCTION HELD ON SITE: 8222 Woodmont Drive, Tuscumbia, AL 35674



This sale consists of trucks, trailers, cars, big selection of mechanic and shop tools, household items, fishing boats, Harley Davidson Gear, farm implements, good selection of scrap iron, fleet of Tonka Toy Trucks, plus so much more!

Auctioneers Note: This sale is very large with too much for us to mention here. For an inventory list and pictures, go to www.couchauctionandrealty.com or www.auctionzip.com #10125.

DIRECTIONS: Hwy 72W, Tuscumbia, turn south on Woodmont Drive, go 2.1 miles, sale site on the left. **TERMS:** All items sell AS-IS and final. All items must be paid for on day of sale by cash or approved check with proper I.D. 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**

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

Sweet **SALLIE** she has a food allergy and requires a special diet. She is dog and kid friendly! Her favorite thing is baths! This precious girl has a dislocated hip. Sallie is very calm, and needs to be in a calm environment. The **ADOPTION FEE IS \$85** which includes current vaccines, NexGard and wormer. You will receive a \$15 voucher for rabies and \$70 off of spay/neuter. For more information please contact **Colbert County animal shelter** at 256-381-4073.



CECE is a female 2-3 years old husky mix. She is around 40 pounds. She is bonded with Poppy. They have been in foster for quite some time but now back at the shelter to be seen and adopted. These wonderful dogs know how to sit, **HOUSE TRAINED**, and leash trained. They are good on walks and so good together. These dogs are fantastic dogs that keep getting over looked. **THE ADOPTION FEE IS \$25** which includes current vaccines, NexGard and wormer. You will receive a \$15 voucher for rabies and \$70 off of spay/neuter. For more information please contact **Colbert County animal shelter** at 256-381-4073.

POPPY is a male 2-3 years old husky mix. Poppy is a medium sized dog around 45 pounds. He is bonded with CeCe. This dynamic duo is up for adoption to a family looking for a bonded pair! They have been in foster for quite some time and returned to the shelter to try to find their forever home. Poppy is neutered and has such a great personality. The foster says that they have been working on basic commands, and both dogs will sit on command! They also worked on house training and they both excelled at that task as well!



THE ADOPTION FEE IS \$25 which includes current vaccines, NexGard and wormer. You will receive a \$15 voucher for rabies and \$70 off of spay/neuter. For more information please contact **Colbert County animal shelter** at 256-381-4073.



Meet **NANA**. Nana is a middle aged lady with a waddle to her walk and a very sweet disposition! She sits for treats and does little tip taps with her front paws if it's the kind she really likes. Nana has nice leash manners, and she loves pets. She is around 7 years old and about 50 lbs. Coming home to this face every day would make you smile. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Please call or come by **Florence Lauderdale animal services** 256-760-6676 to meet this beautiful dog.

Commentary

Mirror...

Continued from Page 12

outside the cab with several classmates or friends around admiring a new rifle or pistol purchase. They knew how to handle guns, valued life, and respected one-another. Those who didn't know about guns or lacked interest simply stayed away. There were no issues.

That's not to say that some disputes didn't result in physical hand-to-hand altercations at some point. However, there was a much greater overall sense of respect, love, and spiritual awareness a generation or two ago. Even those who did not practice a faith held a conscious respect for the welfare of others whether strangers or friends.

That's why so many shootings in the last 2-3 weeks make little sense on the surface. All but one were perpetrated by young people on other young people, including the four teens killed at the birthday party in Dadeville.

Other out of control group situations that have been made public on the last week or two include convenience store ransackings by dozens of kids, another school bus beating, and hundreds of youth rioting and destroying property in downtown Chicago.

Now half the population it seems is under therapy and on a mood-altering drug of some kind. Apparently, that is not working either.

Poverty and hopelessness is no excuse. There were highly impoverished people of all backgrounds for long durations in the 30's and early 40's.

Even with no safety net, there was no lawlessness.

According to the US Census Bureau, there was a much higher percentage of families in poverty from 1959-62 (18-22%) than the most recent numbers 2018-2021 (10-12%). From '81-'84 and '09-'14 the number of families in poverty was (14-15%), but no rage and anarchy.

Of course, the media was not constantly driving a racial, social, historic, economic, ethnic, or religious wedge between groups in the past, either.

We could have killings every hour, and it doesn't mean that guns are any more at fault. That is too easy. It's a self-gratifying cop out.

We could jail each rioter and property

owners could pummel or shoot each looter. That won't stop anything.

We need to look at what we are doing and not doing as a society compared with forty years ago, what we are doing and not doing as parents/and authority figures.

We can't blame the kids for their poor upbringing. The adults need to start looking in the mirror to find the culprits.

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Peanutt...

Continued from Page 12

“Muleman” Massey, with Billy Lawson & Wishbone. These talented musicians will perform some of Montgomery’s most celebrated songs.

Montgomery is a master of his craft, possessing a unique talent for playing and writing music that transcended genres.

Montgomery began playing guitar at a young age and quickly developed a passion for songwriting. Over the course of his career, he wrote numerous hits for country music legends like George Jones, Dolly Parton, and Tammy Wynette.

However, his musical ability extended far beyond country. Montgomery’s versatility as a musician and songwriter allowed him to collaborate with artists across a wide range of styles and helped shape the sound of the Muscle Shoals music scene. His contributions to the industry are immeasurable, and his legacy lives on through the hundreds of songs he wrote and the musicians he inspired.

“We’re thrilled to host the Peanutt Montgomery Tribute Concert, which honors the legacy of one of Muscle Shoals’ greatest songwriters,” said Susann Hamlin, Colbert County Tourism President & CEO. “It’s an opportunity to celebrate the unique cultural heritage of our region, and we’re excited to showcase some of the best talents in the industry.”

This event is presented by The Colbert County Tourism & Convention Bureau and was made possible in part by a grant from the Muscle Shoals National Heritage Area, which recognizes the region’s rich musical history.

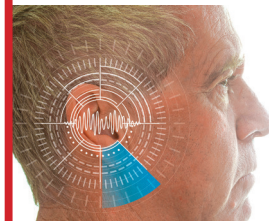
Tickets for the Peanutt Montgomery Tribute Concert are available now at <https://tennesseevalleyarts.ticketspice.com/peanutt-tribute>. Don’t miss this opportunity to experience the magic of one of the greatest songwriters in music history, as interpreted by some of the most talented musicians in the industry.



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SIGNS OF THE PAST

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Some people call this the “Ghost Camp Cemetery”. The marker says it originated in the 1820’s. and was the first Lauderdale Co. Cemetery listed on the AL Historic Cemetery Registry. Situated in the Boy Scout Camp Westmorland, it is well maintained.

~ Courtesy David Curott ~ author of “Signs of the Past” and “More Signs of the Past”

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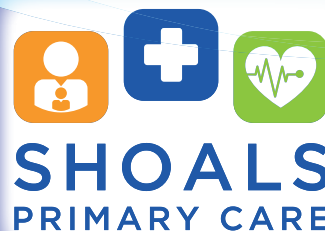


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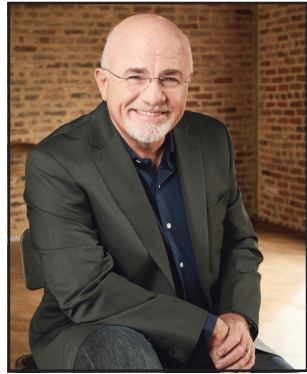


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DAVE Says

by DAVE RAMSEY

\$15,000 BUYS A NICE USED CAR!



went up in value. It was an absolute miracle!

There seems to be something in the human brain that tries to tell us we have to get an upgrade if we total a car. I want you to fight that idea, because you don't need to wreck your emergency fund over something that's not an emergency. Go online, and look around there without the pressure that always goes with being on a car lot.

And I'm just going to say this out loud: A \$15,000 car today is a much better vehicle than anything I drove for the first 30 years of my life. The quality of used vehicles and the life left in them are so much greater than even a new car back in the day. You know that old saying, "They don't make 'em like they used to"? Well, thank God for that!

But a \$15,000 pre-owned car in today's world? That's a nice car!

— Dave

Dave Ramsey is an eight-time national bestselling author, personal finance expert and host of "The Ramsey Show." 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.

Dear Dave,
I was recently in a car accident that totaled my car. My old car was paid for, and the insurance company is writing it off and giving me \$15,000. I'm a physical therapist who does home care treatment, so I need a reliable car for work. I'm debt-free, and I'm in the process of finishing up my emergency fund, but I can't seem to find a car like my old 2014 Toyota Camry with all the accessories. My rental car is paid for by insurance until the end of the month, and I've looked at used cars at a few dealerships, but the dealers and salespeople are telling me used cars still cost the same as new ones, and that I should just finance a brand-new car. I'm not sure what to do.

Valerie

Dear Valerie,
Asking a new car dealer if you need a new car is like asking a dog if it's hungry.

The answer's always going to be yes.

The smart answer, though, is this: If you've got a \$15,000 insurance check in your hand, go buy a great, used \$15,000 car. You may not be able to find the exact car you had before, right down to all the bells and whistles, but Toyota Camrys aren't exactly rare, either. That money will get you virtually the same car—one that is very comparable in equipment, reliability, miles and overall quality to the one that was totaled.

I realize this whole thing is a big inconvenience. And you're probably feeling a little pressure to make a decision. But the line you're getting about used cars still costing the same as new cars is a load of crap. Used cars do not cost as much as new ones anymore. That was true for about five minutes on the back end of the pandemic, when the Mississippi River ran backwards and used cars

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