# **CIRCULATION! - We Mean Business**

August 23, 2023

# **Sweetwater Days Here**

FLORENCE — The kickoff for Sweetwater Days in the historic Sweetwater District of Florence is Saturday. August 26 from 11am-3pm. The family-friendly event will feature Sweetwater businesses, music, street vendors, and more.

While enjoying the fun, visit businesses, check out vendor booths, and enjoy a great lunch with the area's restaurants, including Sweetwater Bakery, Esther's Eatery, Red Cow Coffee, Staggs, and Ray's at the Bank.

The activities will take place on Huntsville Rd. near the roundabout. There is no fee to attend or tobe a vendor.



Sweetwater **Days** Saturday, August 26 11am - 3pm

Sweetwater days continue on Saturday, September 23 from 11am – 3pm, and the Sweetwater Concert is Friday, October 27 from 6–9pm

For more information or to sign up as a vendor, call 256-740-6086 or vist FlorenceForward.org

# **Day of Caring** is Scheduled

FLORENCE- United Way of Northwest Alabama is excited to announce the return of its Day of Caring on Thursday, September 21.

See SHORTs... on Page 2

Courier Journ **High Heat Warning** ving Northwest Alabama and beyond with direc If your A/C fails, we can have you up and running right away. No sweat!

Volume 139 Number 44

# Fall Sports **Underway**

ESPN Broadcast a Program Highlight

FLORENCE - The University of North Alabama Department of Athletics hosted its annual fall media day last week welcoming several local news stations, print journalists, and website platforms for interviews with UNA coaches and student-athletes. The Boomo Bugg Show also aired live from the event on 93.9 The Score.

The event was hosted inside the Stricklin Hotel on Court Street and was catered by 306 Barbecue across the street. Cross country, football, soccer, and volleyball were all represented.

See FALL SPORTS... Page 13

# **Humor for Scholars**

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

FLORENCE-James known as "The Funniest Man in America," will be bringing his Southern humor to UNA's Norton Auditorium on September 16 at 7pm as a benefit event for Shoals Scholar Dollars.

James has traveled the country spreading his down-home humor and hilarious observations. Shoals Scholar Dollars is proud to host James Gregory as part of their 'Legends in Concert Series.'

Gregory tours 46 weeks a year. His unforgettable caricature has been around for decades, as he continues to

> entertain sold-out crowds in theaters, c o m e d y and clubs, corporate/ civic events. He is heard weekly on syndicated radio shows such as Rick and Bubba, John Boy and

See HUMOR... Page 5

**James** 

Gregory

at UNA

Sept 16



Bernie Courtesy photo Come and Meet Bernie

**POSTAL PATRON** 

**FLORENCE-The Renaissance of** Florence is proud to introduce their newest team member, Bernie! This lovable and affectionate canine companion has quickly become an integral part of the community, bringing joy and smiles to residents' faces. Always available for snuggles and kisses, this adorable dog has stolen the hearts of both residents and staff alike.

The Renaissance of Florence invites the public to join them at 2pm Saturday, August 26 for \$5 banana splits to help cover the cost of Bernie's obedience training. This will help him reach his goal of becoming a certified pet therapy dog.
Eat your split here and find out more about Bernie's remarkable story, or get your split to go. County Rd 47, just up from Martin's.

# INSIDE this Issue





Ray Miller Buick-GMC **Advance Auto Sales** Watson's Auto Sales

- Insurance Insights
- Grand Ol' Opry Event in St. Joe
- Tribute to Two
- Your Letters



- Medicare Minute
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# Shorts...

### **Day of Caring** is Scheduled

**Continued from Page 1** 

The Day of Caring is an opportunity for nonprofit agencies to utilize volunteer resources to complete projects that they might not otherwise be able to complete.

In an age where nonprofit organizations are heavily relied upon to fill the needs of the community, the willingness of volunteers to lend a hand is often as crucial as a monetary contribution.

"We are excited to match volunteers with nonprofit agencies to help on Day of Caring," said Jennifer McNulty, CEO of United Way of Northwest Alabama. "We highly encourage anyone to participate by submitting a project proposal or by volunteering. This is an incredible opportunity to get involved and serve our community.

ALL nonprofit organizations in Colbert, Lauderdale, Franklin. and Marion Counties are invited to submit a project request agencies do NOT have to be current partners. The deadline for project request submission is Tuesday, August 22.

Projects in the past have included landscaping and gardening; painting and cleaning; and collecting items needed for clothing or food drives.

This is a day for volunteers from all areas to come together to Live United and to make a difference for the agencies in the community.

If your organization is interested in sponsoring this year's Day of Caring, please reach out to Suzanne at campaign@uwshoals.org or call her at 256-764-5892.

Nonprofit agencies can submit project proposals on United Way of Northwest Alabama's website www.uwnwal. org or call the United Way office at 256-764-5892 for assistance.

# **Grants to Help** in Clean-Ups

MONTGOMERY - The Alabama Department of Environmental Management is launching a new grant program to help counties clean up trash and garbage from roadways.

The right of way program is available to all 67 counties and will enable each county to clean up roadside wastes.

ADEM has contacted every county and informed them of the Department's continuing efforts to clean up unauthorized dumps across the state. After the work is completed, the county can submit requests for reimbursement within 30 days of project completion. ADEM will issue reimbursements on a county-by-county basis for the projects that are

approved in advance.

This interagency cooperative agreement can be a win for the counties that participate because it will allow them to do cleanup work on their road rights of way that they otherwise would not have been able to do because of the costs," said ADEM Director Lance LeFleur. "It is also a win for the people of Alabama, underscoring ADEM's commitment to safeguarding the state's environment."

The new program is similar to the Department's existing right of way cleanup program for scrap tires.

According to LeFleur, the two programs help ADEM strengthen relationships with local communities all across the state and increases environmental awareness.

More SHORTs... on Page 6



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#### To list your sale, use the classified 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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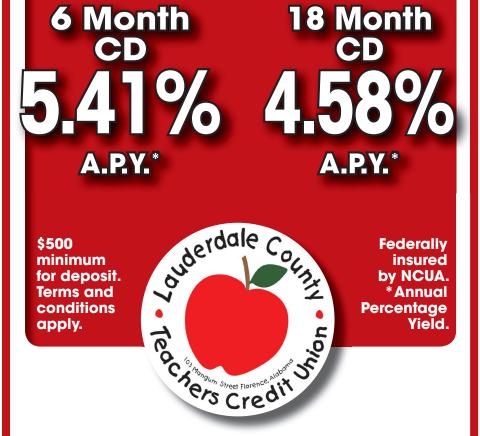












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COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge AS SPACE IS AVAILABLE in the Courier Journal. Community Notes must be submitted in writing by 3pm Friday for consideration in the following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

Email to editor@courierjournal.net;

LifeSouth Bloodmobile Dates: Wednesday, August 23 North Alabama Medical Center, Lobby, 1701 Veterans Dr., Florence, 7am - 5pm

Wednesday, August 23 Shoals Christian School, 301 Heathrow Dr., Florence, 10am - 5pm

Thursday, August 24 Walmart, 2701 Cloverdale Rd., Florence, Noon-6pm **Saturday, August 26** Boutique 72, 1028 Avenue E., Tuscumbia 10am - 4pm

Tuesday, August 29 Allen Thornton Career Technical Center, 7275 Hwy 72 Health Room, Killen 8am - 2:30pm Wednesday, August 30 Cherokee High School, 850 High School Dr., Cherokee 8am - 3m

High School, 850 Cherokee 8am - 3pm

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#### WIlliam Lee Golden & The Goldens

Presented by The Shoals Theatre, Thursday, August 24 7pm. At the Shoals Community Theatre, 123 N. Seminary Street, Florence. For tickets call 256-764-700 or visit www.theshoalstheatre.org.

Adult Game Night - Thursday, August 24, 5pm-6pm, at the Florence-Lauderdale Public Library, 350 N, Wood

Ave., Florence.
Additional Dates 5pm-6pm: Thursday, September 28; Thursday, October 26.

20 Feet From Stardom - meet the nsung heroes behind the greatest music of our time. Presented by The Shoals Theatre and Champy's. Saturday, August 26, 7pm. At the Shoals Community 123 N. Seminary Florence.

The movie features Bruce Springsteen, Sting, Mick Jagger, Stevie Wonder and Bette Midler.

Featuring a Q & A with Marie Tomlinson Lewey, Cindy Walker & other

touring back-up singers.

Doors open at 6:30pm, movie starts at 7pm. Tickets \$5, concessions will be available. Call 256-764-700 or visit www. theshoalstheatre.org.

See NOTES... page 29



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### Humor...

**Continued from Page 1** 

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For tickets, visit www. shoalsscholardollars. com.

Shoals Scholar Dollars was established in 2011 by the Florence and Greater Shoals Rotary Clubs with the stated goals of giving every student in the Shoals the opportunity to continue education beyond high school. Any student who has maintained a C average in high school, has a good attendance record, has no behavioral incidents, and is a U.S. citizen, has earned a scholarship two-vear Northwest Shoals to Community College.



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#### Janie Brasfield

#### **CIRCULATION**

#### **OFFICE HOURS:**

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Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to 59,158 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.

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community, church or civic events
for publication as space permits.
Please submit all materials in
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# Shorts...

**Continued from Page 2** 

# **Friendships** and Savannah **Sipping**

SHEFFIELD- The Ritz Theatre is presenting four performances of the hilarious comedy Savannah Sipping Society from August 24-27.

The play follows four Southern women as they discover new and lasting friendships. Showtimes for Thursday-Saturday are 7:30pm, while the Sunday matinee is at 2pm. Tickets are \$15 and available in advance at tennesseevalleyarts.org.

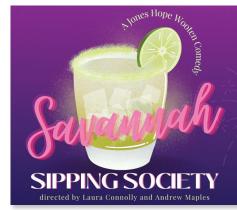
The Savannah Sipping Society is the latest **Jones** Hope Wooten Comedy produced by The Ritz and directed by Andrew Maples and Laura Connolly. Playwrights Jessie Jones, Nicholas Hope and Jamie Wooten are known for their laugh-out-loud comedies that feature vivid, strong

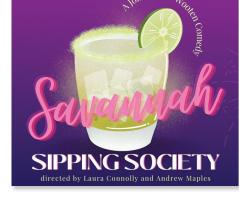
roles for women.

This latest production features four women played by Connie Clayton, Gail Brooks Allen, Tori Helms, and Kavlee Willingham. Needing to escape the sameness of their dayto-day routines, they are drawn together by Fate—and an impromptu happy hour. They decide it's high time to reclaim the enthusiasm for life they've lost through the years.

"This show has characters that we can all relate to," says cast member Allen who is a Ritz Theatre regular. "You can expect some laughter along with a few solemn moments. I hope by the end of the show, the audience will feel like they have been pulled into the friendship that the Savannah Sipping Society has with one another.'

To get tickets or to learn more about the Tennessee Valley Art Association, which runs the Ritz Theatre, visit tennesseevalleyarts.org or call 256-383-0533.







There will be Public Hearings to consider the Budget of the **Sheffield City Board of Education** for the year 10/1/2023 - 9/30/2024 on August 25 at 12pm and August 28 at 5:30pm at the Administrative Office

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Brief biblical history on the Apostle Paul's life. Before getting saved. Acts 22:3 "I am verily a man which am a Jew, born in Tarsus, a city in Cilicia, yet brought up in this city at the feet of Gamaliel, and taught according to the perfect manner of the law of the fathers, and was zealous toward God, as ye all are this day." Galatians 1:13-14 "For ye have heard of my conversation in time past in the Jews' religion, how that beyond measure I persecuted the church of God, and wasted it: And profited in the Jews' religion above many my equals in mine own nation, being more exceedingly zealous of the traditions of my fathers." **Philippians 3:4-6** "Though I might also have confidence in the flesh. If any other man thinketh that he hath whereof he might trust in the flesh, I more: Circumcised the eighth day, of the stock of Israel, of the tribe of Benjamin, an Hebrew of the Hebrews; as touching the law, a Pharisee; Concerning zeal, persecuting the church; touching the righteousness which is in the law, blameless." Acts 22:20 "And when the blood of thy martyr Stephen was shed, I also was standing by, and consenting unto his death, and kept the raiment of them that slew him." This was the old Paul!

Paul, after getting saved. In acts 9:3-6, Paul meets Jesus In verse 6 the surrendered Paul cries out; "Lord, what will thou have me to do?" ENTER cautious Ananias: Acts 9:15-"But the Lord said unto him (Ananias), Go thy way: for (Saul) (Paul) he is a chosen vessel unto me, to bear my name before the Gentiles, and kings, and the children of Israel: For I will shew him how great things he must suffer for my name's sake." And boy, did he suffer. Notice how Paul's new life, love, habits and calling present a change only God can bring. Read, study: 2 Corinthians 5:17 & 2 Corinthians 11:23 thru 12:10. Evidence of the new birth. A man moving from darkness to light after getting saved and all things becoming new is proof of conversion! **Philippians 1:21** "For to me to live is Christ, and to die is gain." Is this seen in you?

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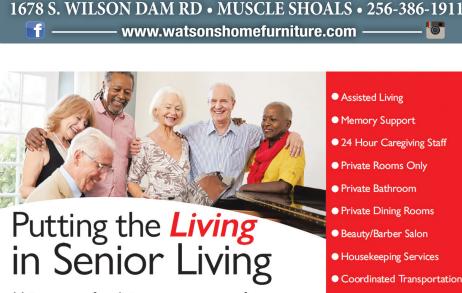
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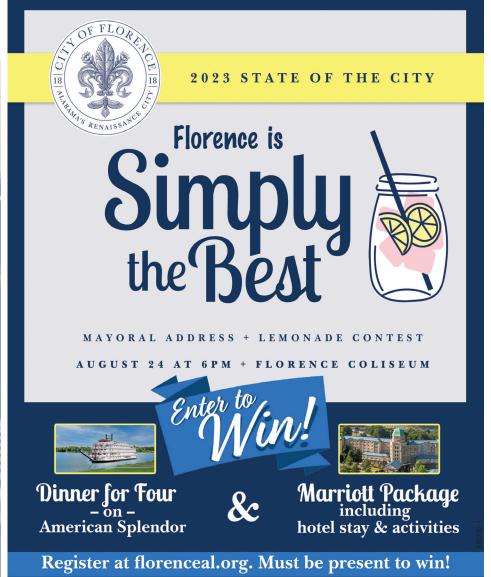
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Necessary Skills and Qualifications:

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# **Most Everyone Receives** the Courier Journal, a Few Get it Bi-Weekly

Modified Mailings Reach More Readers and Shoppers

SHOALS-Since going direct mail in 1982, the Courier Journal's circulation has gradually grown and full area saturation was maintained. However, the pandemic, Covid-19 the growing cost of production materials combined with semi-annual routine. postage increases have put some heavy pressure on our distribution pattern. combination That now requires creative avenues of getting our advertisers' message to as many readers as possible on a regular . basis.

Having the largest circulation in print Alabama does come with a few challenges, especially when it is a free paper that is mailed to a wide area.

As a way of reaching as many Shoals area homes as possible, we have begun "feathering" some distribution areas this month. This allows us to offset some of the increased distribution expenses while still reaching a large number of homes with regularity.

The feathering process will actually reach more



that were not receiving the paper this year are being reinstated. The only difference is that the feathered areas will be receiving the Courier Journal regularly, but on alternating weeks.

In addition, we have numerous open racks around the Shoals area where a free copy of the Courier Journal is always available during a store's business hours.

These include all area Foodland stores, Food Outlet stores in Florence and Central, Hometown Market in Florence, Big Star in St. Florian, HT General Merchandise on Chisholm Hwy, and the Rogersville and Town Creek post offices.

A list of rack locations

Courierroutinely and it will be updated often.

Regardless, the mailed papers alone will still exceed 51,000 every week.

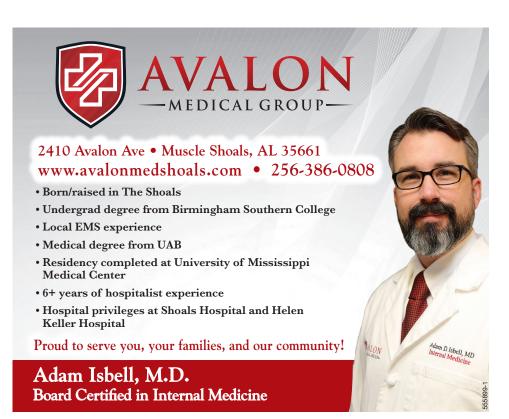
Readers can always access the searchable Courier Journal Page-Flip edition beginning every Tuesday as well from our website at www.CourierJournal. net. Just click on the Page-Fliplink. This has become a very popular option. That page can then be bookmarked for easy weekly access to

Journal Courier advertisers have from benefitted the lowest cost per thousand ad rates in the state for at least the last 30 years according to Alabama Association Press records. In addition, the Courier Journal has long been a print industry leader market in saturation.

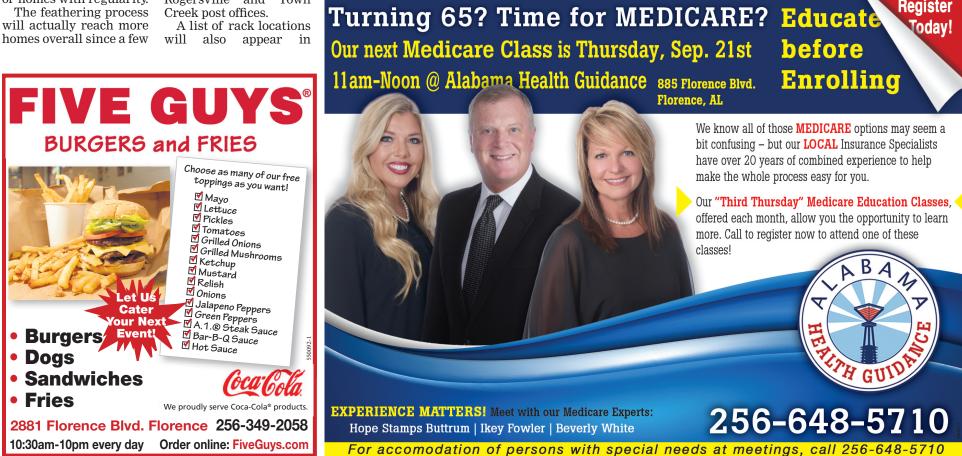
our most recent issue.

Neither is going to change any time soon.





Register



### **Commentary**

# Cobb, Springer Led by Example

oft-spoken, humble, and influential accurately describe the two local men who may have meant the most to the Shoals' conservative swing in recent decades.

Honest, reserved, respectful, and dignified are some other apt descriptives.

Unfortunately, Huston Cobb, Jr. and Buel Springer recently passed away within days of one another.

I cannot think of two more influential local individuals.

Both persevered against long odds and in less than fruitful times. To each it was God, family, country, and community.



Few

Words

Cobb, who was 98, passed away August 5. He was born in the east Colbert community of Bethel in 1925 and displayed his leadership qualities from the outset, starting with making sure all his siblings understood their roles with family chores.

His strong religious upbringing instilled a

#### See EXAMPLES... on Page 26

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

# Courier Journal

PROGRAM IS SIMPLY THE BEST!

# The State of the City

FLORENCE – The State of the City program will take place Thursday, August 24 at the Florence-Lauderdale Coliseum.

This year's program will boast Florence as, *Simply the Best!* and will accepted with a lower of the state of Florence described with a lower of the state of Florence described with a lower of Florence described with

coincide with a lemonade contest between City of Florence departments to be judged by the public.

There is no charge to attend the program. Representatives will be available from each department within the City of Florence for questions

See CITY... on Page 22

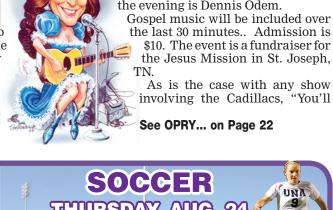
# Grand Ol' Opry Tribute in St. Joseph

ST. JOSEPH, TN - "The Cadillacs" present Grand Ol' Opry, a Tribute to the Stars at 7pm Saturday, August 26 at the Saint Joseph Civic Center in St Joseph, TN. The night will feature tributes to Loretta Lynn, Tammy Wynette, the Everly Brothers, The Judds, Marty Robbins, Elvis, Roy Orbison, Ray Charles, Connie Francis, Patsy Cline, Doris Day, Little Richard, Beatles, THe Righteous Bros., James Brown, Chubby Checker,

Whitney Houston, Jerry Reed, Archie and Edith Bunker and More!.... Dancers are welcome. Your host for the evening is Dennis Odem.

the last 30 minutes.. Admission is \$10. The event is a fundraiser for the Jesus Mission in St. Joseph,

As is the case with any show nvolving the Cadillacs, "You'll involving the Cadillacs,





THE 2ND ANNUAL **AUTISM AWARENESS FUNDRAISER** takes

noal

August 23, 202

place on Saturday, August 26 from 8am-6pm at Rogersville Recreational Park, 100 Optimist Drive in Rogersville.

food truck fest, train rides, inflatables, arts, & crafts, a splash pad, a car show, Red Marlow - runner-up on Season 13 "The Voice", Lightning McQueen, and Mater from the movie, "Cars," and more! The 2023 Autism Awareness Car Show is also August 26 in the park. Registration is at 8am, Judging at 11am, Awards will be at 1pm. The entry fee is \$25. There are several divisions and several awards, including 3 places per division, Best in Show, People's Choice, Mayor's Choice, door prizes, and 50/50 cash drawing. Presented by O'Reilly Auto Parts and JM's Journey. All proceeds from both events benefit JM's Journey. www. jmsjourney.org

#### RIDE TO THE HOME takes

place Saturday, August 26. Meet at Longshore Cycle Center for registration and door prizes. Then have an escorted ride to the North Alabama Christian Children's Home for lunch and a silent auction. Registration is at 8:30am, door prizes at 9:15am, and the ride gets started at 10:15am. \$20 per bike. All proceeds benefit NACCH.





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

# What's It Come To?

To the Editor:

I agree with most of your commentary in the August 9 edition, especially the part that read, "Considering the constant barrage of political shenanigans that he has endured since early 2016, I think Donald Trump has demonstrated a remarkable degree of patience and composure.'

I strongly agree with your comment. I've been a registered voter since I was 18 years old 52 years ago, and never have I been so disgusted as by seeing what President Trump went through during his whole term as President

No President should ever have to

go through so much crap. I have learned that no matter who wins the Presidency, it's up to BOTH sides to support the President whether they like him or not. And do not try to ridicule him publicly.

What has our government come to? From the Watergate conspiracy in

Washington is a game of Wall Street skimming, inside traders, and money laundering...

the 70's to the classified documents being taken out of the White House nowadays.

Now we have a President who lets his son bring drugs into the White House. Why doesn't the media holler impeachment on all of Biden's wrongdoings? Oh, and don't forget if the one we all voted for wins by a landslide, they'll use their electoral college vote to take it away from him and give it to the loser.

I don't mind telling you with all the shenanigans going on, it's getting harder and harder for me to drag myself to the polls. It feels like it won't count anyway.

Bill Bailey Tuscumbia

See LETTERS... on Page 24

# Fall Sports...

**Continued from Page 1** 

#### CROSS COUNTRY

First year head coach, Evans Kiptoo's, team will open its season September 2 at the Memphis Twilight Cross Country Classic. This will be followed by UNA's premiere home event of the season, the UNA Invitational set for Sept. 9 at McFarland Park.

"I'm really excited for this season," said Kiptoo. "This year we lost two athletes on the men's side, but we are adding two more freshmen. On the women's side, we lost one, but we are adding four new freshmen. I think this year is going to be exciting for the UNA Cross Country team."

#### **FOOTBALL**

Another coach entering his first year at the helm is head football coach, Brent Dearmon. Dearmon was joined by assistant coaches Kevin Wewers, Brock Caraboa and De'Von Lockett, as well as redshirt senior wide receiver, Takairee Kenebrew, and redshirt junior defensive back.

PRIMARY CARE

K.J. Trujillo.

The football program had a busy day outside of media day, taking team and group photos in the morning and then practicing in the afternoon. One surprise that came after practice put the cherry on top of a productive and exciting day for the program.

Coach Dearmon called up linebacker A.J. Phillips to honor him as the practice player of the day, but instead told him he would be receiving a scholarship. Phillips is a junior from Mobile.

The Lions open their season this Saturday, August 26 at Montgomery's Cramton Bowl in the FCS Kick-Off Classic against Mercer. Game time is 2:30pm and it will be live on ESPN. According the Athletic Director, Dr. Josh Looney, this will be the first time UNA has had a regular season game televised on the ESPN family of networks.

#### **SOCCER**

The most veteran of the UNA head coach consortium is Unpacker's



Chris Walker, who becomes the longesttenured coach in program history this season with 11 years at the helm.

"We've hit the ground running with roughly two practice sessions every day, mixing in team bonding and fitness and then obviously getting on the ball and working as much as possible there," said Walker.

The Lions started the 2023 season with a 1-0 exhibition home win over Middle Tennessee State. The season officially opened Thursday, August 17 in Nashville with a frustrating 1-0 loss to Belmont in a game that the Lions controlled most of the time.

#### **VOLLEYBALL**

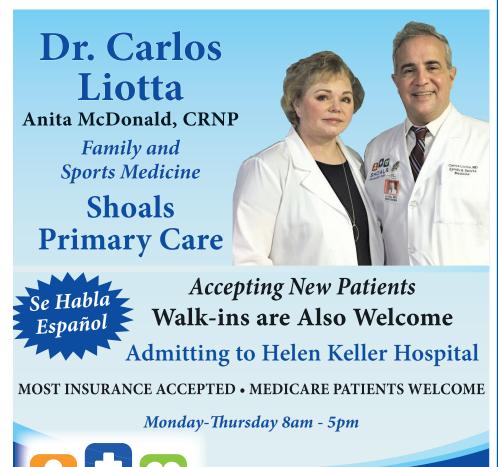
Returning for his second season leading the volleyball program, Coach Tristan Johnson represented the UNA volleyball team.

The Lions begin the season with an exhibition at Alabama, followed by the Arkansas State Invitational set to begin August 25 in Jonesboro.

This is a really exciting time," said Johnson. "We're really eager just to get things going. One of the things we talked about in our first meeting was that we have enough incredible quality and depth that there's never going to be a day where someone can look across the net and say, 'There's no way you can beat me out for my spot.' That's an incredible thing to have in the gym."







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It can also be important for situations when parents are far away and need information on their child's care.

A healthcare proxy, also known as a healthcare power of attorney, allows a trusted individual to make medical decisions for the young adult if he or she is unable to do so. State specific forms may be available through AARP.

Situations arise in which parents might want to pay for their young adult's rent or credit-card bill to avoid late fees and an impact on credit scores. But the parents might not have access to the student's passwords to pay

Having a durable power of attorney can be a way to step in and help without having to seek judicial permission to act on the child's behalf.

While young adults typically can stay on their parent's health-insurance plan until they are 26 years old, some families, for cost or other reasons, may choose to purchase a school's insurance plan instead. In these cases, parents might want to consider having access to the plan if they want information on billing and coverage.

Often, the barrier that surprises parents most is that while they might be paying the college tuition bill, they don't have access to the grades. That is due to the Family Educational Rights and Privacy Act, or Ferpa. To gain access to their child's academic, financial aid, student account and/or disciplinary records, parents need the student to sign a Ferpa waiver. Students can typically fill out this waiver online, but policies can vary by school.

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

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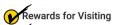
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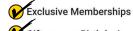
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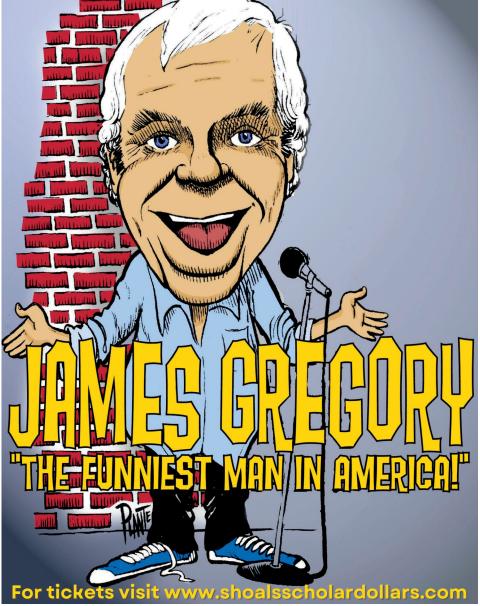
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by DAVE RAMSEY

#### **REVOKE HIS GET OUT OF JAIL FREE CARD**

I own a small residential tree service company. Last vear we made a little over \$300,000 in revenue, and this year we're on track to make around \$750,000. We have five employees, and one of them is my brother. He's the kind of guy who, when he's on, is really good. But when he's not, he can be antagonistic and hard to be around. Most of the time everyone just shakes it off, but I'm beginning to think his inconsistent attitudes and behaviors are becoming detrimental to the culture I'm trying to create within the company. Can I get your thoughts on this?

It's great your company is growing like that, man. Congratulations!



are you ready? Now. Because I'm going to hit you with a pretty stiff jab. Allowing someone you love to misbehave isn't grace or mercv-it's cowardice. Grace and mercy mean you love someone enough to approach them about their misbehavior.

If I were in your shoes, I'd have a serious heart-toheart talk with the guy. I'd tell him I love him and that he'll always be my brother, but I can't allow him to disrupt the company with how he's acting. I'd give him the chance to address the behavior and fix the problem, but if he can't or won't do that, I'd let him know he can't be a part of the business anymore.

A lot of people might say that's mean or you shouldn't treat family that way, but those folks would be wrong. If the employees don't like or respect him, he's not dependable, and he's causing other issues within the company, the job and the kind of work you do may not be for him. If that's the case, keep loving him and let him know you'll help him any other way you can, but you won't allow him to continue being a thorn in evervone's side. I mean, he's your brother. But right now, he's also an employee and a coworker.

Understand I'm saying the guy's a bad dude. He's probably got a lot of good qualities inside. But he thinks he's got a getout-of jail-free card just because he's your brother. And it's time you revoked that card.

Walk with him in the process. Let him know he doesn't have to be perfect from here on out, but that you want to see clear signs he's trying to change and improve some things about himself. Because he's not going to have his best lifeno matter what he does or where he works-until he addresses these negative behaviors.

Good luck, Mo! - Dave

Dave Ramsey is an eighttime national bestselling author, personal finance expert and host of Ramsey Show." He has appeared ``GoodonAmerica, Morning"CBS This Morning," the "Today" show, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth, and enhance their lives. He also serves as CEO of Ramsey Solutions.

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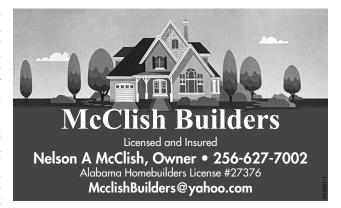
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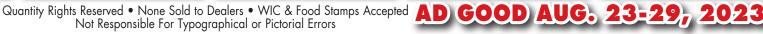
















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# Insurance Insights

# **Lightning Safety**

Know what to do in order to avoid injury and property damage when lightning strikes.

If lightning is common in your area, familiarize yourself with ways to reduce risk before and during a lightning storm. For

- Go indoors at the first sign of a storm.
- Avoid touching electronics or anything with a cord, such as your hair dryer.
- Stay away from water sources, including pipes, sinks and showers.
- Do not stand or lean on concrete structures. Metal bars inside the concrete can conduct electricity.
- Seek shelter in a hard-top vehicle if you're stuck outside. Also avoid sitting inside convertible cars, golf carts and motorcycles.
- If swimming or boating when lightning is present, get out of the water and onto dry land.
- Do not touch metal surfaces, such as a sliding door.
- Avoid touching anything served by gas lines, such as water heaters, ovens, furnaces and fireplaces
- If someone has been struck by lightning, call 911 or your local ambulance service immediately. If you are qualified, give the person first aid. Lightning victims are safe to touch and need medical attention right away.

#### **Invest in lightning protection**

Your best bet for stopping lightning damage in its tracks may be a lightning protection system tailored specifically to your home's architecture. Such a system creates a pathway for lightning bolts, guiding them safely into the ground.

#### Hire a professional

Installing a lightning protection system is not a do-it-yourself task due to all of the intricacies involved in completing the job accurately. Fortunately, you can find a reliable certified installer by visiting LPI.

#### Get a second opinion

If you move into a home with a lightning protection system in place, or you have structural repairs done to your home's exterior that could compromise your current system, it's wise to have your system checked out by a third-party independent follow-up inspector to ensure it still properly stands up to strikes.

#### Install lightning surge protection devices

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# **Ruby's Spirit**

Our grandbaby, Ruby, who is eight, has had an interesting year so far. She finished her school year in May in a school created by her mom, our daughter Lora. Joy Village, a school for K through 8, was an environment centered on the thriving of Black youth through a cademics taught through a Black cultural lens. This school came to be because of the verifiable non-thriving of kids of color in Ruby's

youth through academics taught through a Black cultural lens. This school came to be because of the verifiable non-thriving of kids of color in Ruby's local school system. Our Ruby, who was a reserved person in previous school environments, blossomed in the predominantly Black environment of Joy Village. Of course, she was the principal's/CEO's/ founder's daughter, but Ruby was also a Village Guide for her grade level. She choreographed dances for Village Nights. Ruby, of her own initiative, created PowerPoint presentations on historical figures and presented them to the whole school. She auditioned for Annie and her end-of-the-year testing was outstanding. Our granddaughter definitely found more confidence in that village.

Then interestingly for the 3rd-5th grade enough, Ruby found cheerleading squad, herself in a country and she is being pulled club environment this out to go to higher level summer. This golf club classrooms for math and is surrounded by million reading. This school's

mainly white residents are the only members of this club. This summer Lora directed a day camp at this club. After two years of constant work to create and financially sustain Joy Village, Lora needed a vacay spot. And what a spot they were in - this club had seven swimming pools, lakefront property, umbrella-shaded lounging areas, and all manner of recreational activities. It's pictures look like a Sandals Resort. Ruby learned to paddle board. She took pickleball lessons from a pickleball pro, did tennis and played on big water slides. She made some good friends. And one video showed them standing on a huge float out in the lake while singing, "Old LadyLeary!" At the "There's gonna be a hot time in the old town tonight!" part, nine giggling girls and Ruby all fell off the float backwards simultaneously the lake. Ruby certainly experienced some more joy at that club.

dollar houses and these

And now our Ruby is attending third grade in a 90% black public school that has four third grade classrooms. Reportedly she has made over 20 friends. She's trying out for the 3rd-5th grade cheerleading squad, and she is being pulled out to go to higher level classrooms for math and reading. This school's

principal is known for being innovative and celebrating black culture. Ruby is already engaging in this atmosphere and the teachers love her!

As I think of Ruby's varied successful experiences this year, I think of something my Mom used to say, "You know, wherever you go you're gonna take you with you." These different environments have helped to bring out what was already at Ruby's core. Ruby has been blessed by God with parents, family, and adult friends who have instilled in her love, peace, confidence and joy. That's what's in her core, her spirit. When Ruby takes Ruby with her, she helps to create environments that are sweet, safe, and successful. That is because that is what she has seen and heard. It's what's in her core. Love others as you love yourself. She Íoves herself and she loves all others.

What are you instilling in your child's core?

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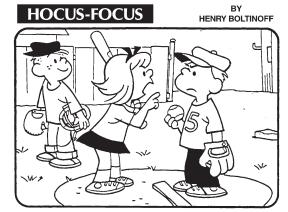
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# City...

#### **Continued from Page 12**

additional and information both before and after the presentation. The doors will open at 5:15pm. The program will begin at

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# Opry...

#### **Continued from Page 12**

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DAYS OF OUR LIVES asked Sloan for help with a legal matter. Nicole reflected on her time with Victor. Shawn blamed himself Victor's death. Xander came face-toface with pregnant Sarah. Sloan's confession was unexpectedly interrupted. Li planned a romantic date. Melinda considered sharing Sloan's secret. Johnny and Chanel dealt with feelings. their Ava's reliability called was into question. Tripp and Wendy pondered a big decision. The validity of Dimitri's marriage was questioned. Gwen interrupted an intimate moment. Marlena and remembered Roman Victor. Melinda's behavior caused suspicion. EJ had a nightmare that he took as a sign. Harris calmed Ava's fears. Melinda offered some relationship advice to Sloan. Wait to See: Kate is surprised by an unexpected visitor. Chloe is stunned to see someone. Sarah admits

**GENERAL HOSPITAL** was suspicious. Anna felt threatened. Drew Olivia saw Eddie in a new light. Dex's cover may have been blown. Sonny came through for Carly. Finn and Alexis attended an AA meeting. Liz and Austin tended to a patient. Gregory got a medical update. Dante was candid with Anna. Carly visited Drew. Anna met with Jordan. Sonny questioned Ava. Spencer encouraged Trina. Carly urged Drew. Felicia felt inspired. Jordan visited Curtis. Sonny warned Carly. Spencer confided in Trina. Maxie and Lucy delivered some bad news. Sam called Cody out. Brook Lynn was livid. Alexis had questions. Wait to See: Cody makes his case to Sam. Nina confronts Sonny, Kristina

that she lied to Xander.

confides in Willow.
THE YOUNG THE RESTLESS Chelsea and Adam made a tough Daniel decision. Heather discussed their past. Chance considered a career change. Victor gave Nick and Adam an ultimatum. Audra compared notes with Kyle. Victoria tested Nick and Sally Nate. discussed their future as a couple. Mariah and Tessa faced challenges as parents. Summer and Kyle reached a decision about their marriage. Victor revealed a new game plan. Victoria gave Ashley the third degree. Nate crossed the line. Wait to See: Victor strategizes against an opponent. Nick and Sharon struggle when working with Adam. Elena moves on from Nate. (c) 2023 King Features Syndicate, Inc.

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# Letters...

**Continued from Page 12** 

# Colonialism is Over

Dear Editor;

After listening to former Ambassador to the United Nations and former National Security Advisor, John Bolton's recent interview on the BBC World News, I was reminded of Kipling's poem about the ill treatment British soldiers received from an ungrateful public.

Kipling's poem is entitled "Tommy." The name Tommy Atkins" was once used to designate a private in the British Army:

"For it's Tommy this and Tommy that,

An' chuck him out the brute!

But it's 'Saviour of 'is country' when the guns begin to shoot."

Kipling concludes his poem with these lines:

Whether we call it

neo-

neo-conservatism, neo-

liberalism, the policy of

establishing American power around the globe

by war and subversion

is coming to an end. Like many other Washington

draft dodgers, Bolton

is so conceited and out

of touch that he thinks

Americans will risk

their lives in foreign

wars when he and his

kind would not. Neo-

conservatism is based

on an imperial double

standard. It reflects

nothing but contempt for the lives of ordinary

Today, war is mostly

a matter of corporate

profit, no less than it

was in Kiplng's day.

Washington is a game

of Wall Street skimming,

inside traders, and

money laundering. No

one in his right mind

would risk life and limb

overseas for such a

people.

system.

colonialism, or

"An' it's Tommy this and Tommy that,

An' anything you please;

An; Tommy ain't a bloomin' fool -- you bet that Tommy sees!"

Kipling's era of Western colonialism is over. It will soon be followed by the American public's rejection of Bolton's neoconservatism.

Thomas Ponder Killen

# The Time is NOW!

Editor;

As of this writing in early August, we are in the summer season with its usual characteristics of long daylight hours and 100-degree heat indexes. The summer season will give way to autumn with chilly nights and colorful leaves.

So, too, it was for the Israelites. They were in Egypt for a season. Their way of life had characteristics that they had grown accustomed to for a long period of time. However, God brought that season to a close with great tribulations which came upon Pharaoh, his people, and his land.

We, too, are facing the end of a long season. For many years we have grown accustomed to our way of life with characteristics, its some of which are an offense to God and His commandments. We too will face great tribulations which will come upon our infrastructures, our people, and our land, greatly affecting our way of life.

The way we carry out

financial transactions will greatly change and our superpower status in this world will be eliminated. Russia will lose it's passivity and attack multiple European countries with ruthless aggression. Nuclear weapons will be used even affecting the United States.

A lethal and global pandemic will come upon us. It will be far deadlier than Covid-19 and the 1918 Flu combined. It will cause sores on the skin.

There will be earthquakes with such magnitude that maps will have to be redrawn. There will be volcanoes with such magnitude that photosynthesis will be greatly diminished, and the climate will grow colder. Massive food shortages will occur. Food and water will be more valuable than gold or silver.

God will give the world a sign which will shake

the world and shake the church. People will reevaluate their lives. The wise will choose the road of repentance. Church leaders need to prepare to especially minister to these souls seeking Christ.

He who outranks all church leaders gave us the truth 2000 years ago. Do not depart from it. The time for repentance and conversion is NOW! The time to pray is NOW! The time to trust in the Lord and not in the world is NOW!

As we journey into autumn, and summer becomes a distant memory, so too will our current way of life become a distant memory.

Chris Gremillion

More LETTERS... Page 31



Courier Journal / August 23, 2023 Alabama's Largest Direct Mail Weekly



# **Retirement Planning Tips** for Single Women

What retirement planning tips can you recommend to single women? I'm a divorced 58-year-old women with a teenaged son and have very little saved for retirement.

Financially Vulnerable

Dear Vulnerable.

It's an unfortunate reality, but many single women – whether they're divorced, widowed or never married – face much greater financial challenges in retirement than men.

The reasons behind this are because women tend to earn less money – about 82 cents for every dollar that men make, on average, and they have shorter working careers than men due to raising children and/or caring for aging parents. And less money earned usually translates into less money saved and a lower Social Security benefit when you retire.

In addition, women live an average of five years longer than men, which requires their retirement income to stretch farther for living expenses and healthcare costs. And, according to some studies, women tend to have less confidence about financial issues than men, which means they don't always manage their money as well as they should.

Because of these issues, it's very important that women educate themselves on financial matters and learn how to save more effectively. Here are some tips and resources that may help.

Start Saving Aggressively

If your employer offers a retirement plan, such as a 401K, you should contribute enough to at least capitalize on a company match, if available. And if you can swing it, contribute even more. In 2023, you can save as much as \$22,500 in a 401(k), or \$30,000 to those 50 and older, due to the catch-up rule.

If you don't have a workplace plan, consider opening a Traditional or Roth IRA. Both are powerful tax-advantaged retirement savings accounts that let you contribute up to \$6,500 annually, or \$7,500 when you're over 50. And if you're self-employed, consider a SEP-IRA, SIMPLE-IRA and/or a solo 401(k), all of which can help reduce your taxable income while putting money away for retirement.

Also, if you have a high-deductible health insurance policy

(at least \$1,500 for self-only coverage or \$3,000 for family coverage), you should consider opening a health savings account (HSA). This is a triple tax advantage tool that can be used to sock away funds pre-tax, which will lower your taxable income; the money in the account grows tax-free; and if you use the money for eligible medical expenses, the withdrawals are tax-free too.

#### **Pay Off Debts**

If you have debt, you need to get it under control. If you need help with this, consider a nonprofit credit-counseling agency that provides free or low-cost advice and solutions, and can help you set up a debt management plan. To locate a credible agency in your area, use the National Foundation for Credit Counseling website at NFCC.org (800-388-2227), or the or the Financial Counseling Association of America FCAA.org (800-450-1794). Find Help

To help you educate yourself on financial matters like retirement planning, saving and investing, health care, annuities and more, a top resource is the Women's Institute

for a Secure Retirement at WiserWomen.org.

And to help you get up to speed on Social Security, visit SSA.gov/people/women. This web page, dedicated to women, provides helpful publications like "What Every Woman Should Know," along with links to benefit calculators and your personal Social Security account to help you figure out your future earnings at different retirement ages.

You should also consider getting a financial assessment with a fee-only financial advisor. Costs for these services will vary from around \$150 to \$300 per hour, but this can be very beneficial to help you set-up a retirement plan you can follow. See NAPFA.org or GarrettPlanningNetwork.com to locate an advisor in your area.

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.



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#### Commentary

# **Examples**

**Continued from Page 12** 

love and respect for all work people, strong ethic, and a sense of responsibility.

Cobb's Apparently, father had to accept his high school diploma, Cobb because had already been drafted and was serving with the Navy at Pearl Harbor.

Cobb's vision and spirit pioneering benefitted many civic and community efforts. He was the first minority supervisor at TVA where he worked 40 years and Cobb was the second black American to serve on the Board of Trustees at UNA. He was a founding member and course leader of the Institute of Learning in

Retirement at UNA.

Cobb was still a relatively young man when Lyndon B. Johnson established the Great Society in '64 which never created the desired results. Cobb was among the first black men after that to align with the

local Republican Party publicly and actively. He was a longtime trusted ally and resource for conservative politicians locally, statewide, and nationally.

Cobb was a a Cobb member Colbert County Board of Equalization and was a very active member of NAACP which was forced to function as the Voter's League during the Civil Rights Movement. He also helped implement the peaceful integration of schools and public institutions in Northwest Alabama.

Cobb was also a charter member of Leighton's Westside Church Christ in 1955. As elder, Sunday School teacher, mentor, Bible scholar, and faithful servant, his efforts are legendary. He was still effectively teaching Bible studies at age 96.

Another amazing accomplishment Cobb's was the 2023 publishing of his book, Black Folktales Muscle Shoals through Bluewater Publications, which was co-authored with Ricky Butch Walker.

Springer passed away August 7 at 89. He served as Revenue Commissioner for Lauderdale County for a period. He was a pilot

90 Days

**After** 

for TVA for 29 years, and at his retirement, he

was the Manager of TVA Aviation Services.

In his "spare time," Springer also served as Mayor of St. Florian for 16

years, served **Springer** as the President of Natchez the Trace Parkway Association, the President of North Alabama Mayors Association, and as the Chairman

of Northwest Alabama Council of Local Governments.

Springer also served on the Board of Directors of the Alabama Music Hall of Fame.

Springer also was a former president of the Shoals Republican Club and was in the trenches helping to shift the Shoals from a strongly Democratic to a strongly Republican voting base.

I remember Springer coming in our office during each election cycle In the 1980's and forward to place political ads, mostly for a group of candidates representing the Republican party, and often with his own money. Knowing that the coming election likely wouldn't bear any immediate results, his objective was

to see candidates and the party make inroads and see progress.

> Making headway democratdominated Shoals area must have felt initially like a senseless and effort fruitless

with such strong headwinds, especially for Cobb in Colbert County.

However, both men persevered with utmost class, candor, patience. They stayed on point politically and spiritually with long, productive, and Christcentered lives, winning hearts and minds on the wav.

It took a while and a lot of patience, but both counties have been on a conservative slant for well over a decade. And as would be expected, these men would never be comfortable accepting the amount of credit they deserve.

It would be hard to find two people who outwardly advocated for political philosophy while maintaining more Christ-like qualities than Huston Cobb, Jr. and Buel Springer.

# **CONTACT 2-1-1**



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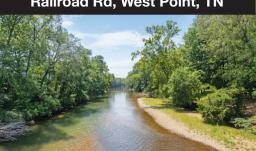
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# STRANGE

- Banging your head against a wall for one hour will burn 150 calories. However, we generally recommend something safer and less painful, such as, say, walking your dog.
- The typewriter was first designed to print page numbers on books.
- · Snakes can sense an approaching earthquake from as far as 75 miles away and five days before it occurs.
- "Omphalophobia" is the fear of belly buttons.
- In England, all property of suicide victims was once confiscated and Christian burial rites were denied, while those who

attempted the act but failed were charged as felons. The penalties were intended as a deterrent. due to the superstition that anyone who took their own life would wander the streets of their town and haunt their homes.

- "Toy Story's" character of Woody was originally intended to be a ventriloquist's dummy.
- When Salvatore Ferragamo was unable to purchase steel for shoe heels due to economic sanctions against Italy in the 1940s, he inadvertently created the wedge design while experimenting with Sardinian cork -- gluing, trimming and fixing it to pieces of the sole.

**Northwest Alabama** 

Leg Pain Specialists

Treating the Causes of Leg Pain,

not just the symptoms.

- Wheat isn't just a multipurpose food source. It is also used in paper, hair conditioner and even
- In Michigan and Connecticut, it's illegal to kiss a woman in public on a Sunday.
- Traffic has become so **bad** in major American cities that there isn't even a definitive "rush hour" anymore.
- The HBO comedy "Curb Your Enthusiasm" helped save a man from being falsely accused of the murder of 16-year-old Martha Puebla, Larry David's acclaimed series was filming at Dodger Stadium the night the crime occurred, and its cameras fortunately picked up Juan Catalan, proving the truth of his alibi as well as his innocence.
- Thought for the Day: "How others treat me is their path; how I react is mine." -- Wayne Dyer (c) 2023 King Features Synd., Inc.

# WIN a Mini Green Egg Gri

**Submit Your Best Tailgate Grilling Recipe Today!** 



# Plus a Chance to WIN \$50 Weekly for the Best Recipe of the Week.

Each week's winning recipe will be published on Page 2 of Gameday.





## Submit your recipes now through November 20, 2023. To enter, submit your recipe to:

TimesDaily/Decatur Daily, GameDay Grilling Contest, Attn: Mara Beth Cravens, 219 West Tennessee St., Florence, AL 35630 Include your name, address, phone number, and your photo.

#### \*Tailgate Recipe of the Week Rules

Recipe must (1) include recipe name and the number of servings that the recipe yields, (2) use ingredients that are available in most grocery stores,(3) list ingredients with measurements in order to use,(4) include step by step preparation and cooking directions.(5) Provide a photo of vourself to use in the actual recipe as submitted by, along with your name, address and phone

Entries must be submitted by the dates and times specified (August 24, 2023 - November 20, 2023) to be eligible for the applicable Weekly Contest Period. Multiple entries per week are permitted, but each recipe must be different, submitted as a separate entry and must meet the above requirements. Entries generated by script, macro, or other automated means or practices, or by means that subvert the entry process will be void. All entries become the property of the Newspaper and will not be returned.

By Submitting an entry, entrant acknowledges and agrees that Newspaper may obtain many entries in connection with the contest and/or other contests staged and/or promoted by Newspaper, and that such entries may be similar or identical in theme, idea, format or other respects to other entries submitted in connection with this contest and /or other contests sponsored by the Newspaper or submitted for other reasons or materials developed by the Newspaper. Entrants waive any and all claims entrant may have had, may have, and/or may have in the future, that any entry and/or other works accepted, reviewed and /or used by the entrant may be similar to his/her entry, or that any compensation is due to entrant in connection with such entry or other works used by Newspaper.

Eligibility: Legal residents of the 50 United States and the District of Columbia, 21 years of age or older at the time of entry are eligible to enter, except employees of Newspaper and any other organizations  $affiliated\ with\ the\ sponsorship,\ fulfillment,\ administration,\ prize\ support,\ advertisement\ or\ promodular the sponsorship.$ tion of the contest and /or their respective agents, affiliates, subsidiaries and their immediate family mbers(regardless of where they reside) or household members, whether or not related. "Immediate family members" shall mean parents, step-parents, children, step-children, step siblings, or spouses. "Household members" shall mean people who share the same residence at least three months a year.

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# Notes...

#### **Continued from page 4**

Northwest Alabama Resource Conservation and Development Council (RC&D) invites you to attend the upcoming Lauderdale Women In Agriculture Conference on Thursday, August 24 from 10am-3pm at Sweet Water Depot, 502 S Roval Ave in Florence. Registration: 9:30am. Sign-up is required by Friday, August 11. For more information, please email, vking@nwalrcd.org or call 256-383-1446.

The Savannah Sipping Society a delightful, laugh-a-minute comedy, takes place August 24-27 at Tennessee Valley Museum of Art, 511 North Water Street in Tuscumbia. Four unique Southern women, all needing to escape the sameness of their day to-day routines, are drawn together by Fate—and an impromptu happy hour. They decide it's high time to reclaim the enthusiasm for life they've lost through the years. Together, they discover lasting friendships and a renewed determination to live in the moment—and most importantly, realize it's never too late to make new old friends. Performances: 7:30pm (August 24-26) and 2pm (August 27). Tickets are available at tennesseevalleyarts.org.

Rally at the Rattler, Rattlesnake Saloon, 1292 Mount Mills Road in Tuscumbia August 24-27. An exhilarating full-blown bike rally exclusively for those 21 and over. Get ready for an unforgettable experience! Information: 256-370-7218.

The 2023 TN River BBQ Fest is set for August 25-26 in Saltillo, Tennessee. Join us on the banks of the beautiful Tennessee River where over \$14,000 will be up for grabs in a battle for Grand Champion at this Kansas City BBQ Society (KCBS) sanctioned cook-off event.

Along with being a KCBS sanctioned BBQ contest, the TN River BBQ Fest is also a state championship BBQ contest. Over 20 BBQ teams have entered including cookers from Michigan, Illinois, Arkansas, Mississippi, South Carolina, Indiana, Alabama, and Tennessee,

come judge samples for yourself in the

People's Choice sampling.

Be sure to attend the People's Choice event on Saturday morning (11am) and sample some of this great award-winning BBQ from the champions, then vote for your favorite! Winners of the People's Choice Awards will be announced at 3:30pm. Saturday during the competition awards.

Admission to the BBQ grounds is FREE! Come enjoy great fun and the heavenly smells of some of the best BBQ in the country at the intersection of Main Street (Hwy. 36) and Shoreline Drive, on the banks of the Tennessee. Local food trucks are on site Friday night and Saturday to please all your taste buds! Live music begins on Friday night starting at 5:30pm.

For more information contact Southwest Tennessee Tourism at 731-616-7474 or Hardin County CVB at 731-925-8181. Find more info at www. tnriverbbqfest.com or follow us on Facebook at tnriverbbqfest

Members Missionary Baptist Church located in Florence, invite you to join us in celebrating the 10th Anniversary of our Pastor, Fred L. Mitchell-Smith at 2pm on Sunday, August 27 at the Woodmen of the World Office Building on Helton

Our guest speaker will be Pastor Edward Franklin from Town Creek Missionary Baptist Church. Our alternate Pastor William Burge, from Everdale Missionary Baptist Church in Sheffield.

Outreach Outdoors 15th Annual Field Day is Saturday, August 26, from 9am-3pm at 400 County Rd. 158 in Florence (off Savannah Hwy). Field Day is an FREE educational event for children engage in activities that promote an appreciation for the outdoors. Primitive, Camping Tips, Horseback Riding, Camping Tips, Horseback Hidling, Treestand, Safety, Ax Throwing, Skeet Shooting, Archery, and more! Register by August 4 for a free T-shirt. Register at OutreachOutdoors.

Individuals and groups are welcome, ages 5 - College. 10 years and younger must have a parent or guardian present..

See NOTES... page 30

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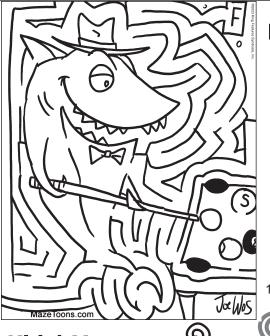
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#### Even Exchange by Donna Pettman

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. Supply the food	T	Escapade	P
2. Hotel guest	D	Forest worker	G
3. Like flat beer	A	Fashion statement	Y
4. London hood	B	14 poetic lines	s
5. Garden archway	B	Passion	D
6. Fido's rope	H	Slightest	T
7. Forest stinker	_ K	Sassiness	_ P
8. Quicker	_ A	Actress Jodie	_ 0
9. Edgy	N	Backcomb	A
10. Buy stocks	S	Turn inside out	R _

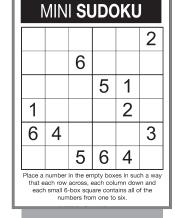
**WORD LADDERS** 

Can you go from READS to DIALS in 6 words?

READS

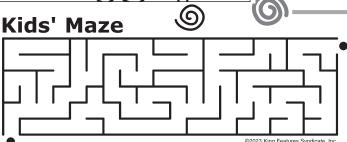
DIALS

Answers on Page 30





the perimeter before ending in the center.



# **Community Notes...**

**Continued from page 29** 

Heritage Christian University's 2023 Heritage Event will showcase a remarkable lineup including The Frontmen, The Secret Sisters, and Cadence, Shane, and Gary Baker on August 26 at the Marriott Shoals Conference Center in Florence.

The Heritage Event is an annual fundraiser for the university. This year's lineup includes an exceptional blend of musical genres nd attendees can anticipate memorable experience and

breathtaking performances.
General admission tickets
for the 2023 Heritage Event are
priced at \$75 and are available for purchase through the HCU website and Eventbrite. Additionally, table sponsorships are available offering a unique opportunity for businesses and organizations to support the university while enjoying an exclusive and unforgettable

evening of entertainment. For more information about the 2023 Heritage Event and to purchase tickets, please visit www.hcu.edu.

"Ride to the Home" takes place Saturday, August 26. Meet at Longshore Cycle Center for registration and door prizes and then have an escorted ride to the North Alabama Christian Children's Home for lunch and a silent auction. Registration at 8:30am, door prizes at 9:15am, and the ride gets started at 10:15am. \$20 per bike. All proceeds benefit NACCH.

"The Cadillacs" present Grand Ol' Opry, a Tribute to the Stars at 7pm Saturday, August 26 at the Saint Joseph Civic Center in Saint Joseph Tennessee. The night will feature tribute to Lorette Lynn, Tammy Wynette, the Everly Brothers, The Judds, Marty

Robbins, Elvis, Roy Orbison, Ray Charles, Connie Francis, Patsy Cline, Doris Day, Little Richard, Beatles, Righteous Bros., James Brown, Chubby Checker, Whitney Houston, Jerry Reed, Archie and Edith Bunker and More!.... Dancers are welcome. Your host for the evening is Dennis Odem.

Gospel music will be included over the last 30 minutes.. Admission is \$10. The event is a fundraiser for the Jesus mission in Saint Joseph, TN. Producer, Director and Sound - Dennis Odem 256-762-7383

The 2023 Autism Awareness **Car Show** is on Saturday, August 26 at Rogersville Recreational Park in Rogersville. Registration is at 8am, Judging 11am, Awards 1pm. Entry fee \$25. There are several divisions and several awards, including 3 places per division, Best in Show, Peoples Choice, Mayor's Choice, door prizes, and 50/50 cash drawing. Presented by O'Reilly Auto Parts and JM's Journey. For more information, call 256-710-1551.

The 2nd Annual Autism Awareness Fundraiser takes place on Saturday, August 26, from 8am – 6pm at Rogersville Recreational Park, 100 Optimist Drive in Rogersville.

There will be live music, food truck fest, train rides, inflatables, arts, & crafts, a splash pad, a car show, Read Marlow - runner-up on Season 13 "The Voice", Lightning, McQueen, and Mater from the movie, "Cars,

and more!

All Proceeds benefit Jm's Journey. www.jmsjourney.org Call 256-710-1551 for more

Marvin Morrow & Verdell will be singing at Washington Park Baptist Church, Sunday, August 27 at 5pm, 201 N.E. Broadway Ave., Muscle Shoals. (Southern Gospel)

Clases de Inglés Para Adultos (gratis) - Conversational English Classes at Calvary Baptist Church in Tuscumbia will begin the week of August 27. Classes meet on Sunday afternoon or Tuesday evening. We offer beginner classes with a possible Intermediate Class if needed.

Our English as a Second Inguage Program began in Language Program began in January. Nine students completed the first session. Questions?? Call Lynndale at 256-627-4452

Las clases de inglés (gratis) en la Iglesia Bautista Calvario comienzan la semana del 27 de agosto. Ofrecemos una clase los domingos en la tarde (2:30 -4:00) y otra clase los martes (6:30 - 8:00). Mire el anuncio para ver la información sobre la inscripción. Puedes llamar a Lindel (256-627-4452) para más información.

Kick-off football with the Crimson Tide Club at Flobama on Court St., Florence on Tuesday, August 29 at 6pm. Come join the fun with giveaways and door prizes!

Central Civitan Labor Day **Chicken Stew** at Central School Cafeteria. Saturday, Sept 2. 7am until "sold out." Please bring your own container.
For more info call 256-762-7849

or 256-766-8559.

The 21st Oka Kapassa – Return to Cold Water Native American Festival will take place in Tuscumbia on September 9. The all-day event opens at 10am in Spring Park. Tribal members in full regalia will provide authentic cultural demonstrations of music, dance, and arts, including basketry, pottery, and jewelry. Along with concessions, Native American foods will be available. The Festival is free. Bring lawn chairs. Trolley shuttles from downtown. Prefestival events on Friday, September 8, include an education day in the park for elementary students and a free Native American cultural presentation from 5:30–7pm at the Tuscumbia Roundhouse at 204 W. 5th St. A trolley tour of Witness Sites of the Indian Removal period will be included. For more information, please call 256-383-0783 or 256-

Institute Spiritual **Development program** beginning Sunday, September 10, "Reflections on the Life of the Spirit." Sponsored by the Baha'is of the Shoals. Please call 256-277-9931 for details.



## Even Exchange

- Cater, Caper
- Lodger, Logger
- Stale, Style
- Arbor, Ardor

- Leash, Least
- Skunk, Spunk
- Faster, Foster
- Tense, Tease

Invest. Invert

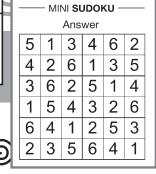
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READS, REAPS, HEAPS, **HEALS, DEALS, DIALS** 

Word Spiral

Answer **ACCEPTANT** 





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# **Medicare Minute**

# "Medicare Part B Coverage"

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

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

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

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

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

Part B has an annual deductible of \$226 and a coinsurance of 20%. This means that if you have Original Medicare only, with no other supplemental coverage, you will owe the first \$226 filed on Part B each year and, after the deductible is met, you will be responsible for 20% of the cost of Part B services you receive.

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





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# Letters...

**Continued from Page 24** 

# The Goal of Democracy

Editor:

Alabama's voter suppression history is rooted in the 1901 state constitution whose aim was to maintain white supremacy. The GOP supermajority seems to argue that to protect the vote they must take it away or limit it for those who might oppose them.

Even decades after passage of the Voting Rights Act, barriers still deny the vote to one out of every seven Black citizens in Alabama We were not today. surprised when the legislature recently defied the Supreme court's order to draw a second Black majority Congressional district.

In a solid red state where Republicans win two-thirds of the votes with no evidence of meaningful fraud, they continue to find ways to disenfranchise voters. They do so by purging the rolls, disallowing early in-person voting, linking the vote to payment of court fees, and by restricting absentee and mail-in voting.

HB 209 is another example of voter suppression by making it more difficult to apply for an absentee ballot. The process is already secure and safe. Yet, this bill will make it a crime to assist the disabled with the application process.

A federal judge blocked a similar law in Mississippi because it violated the Voting Rights Act which allows disabled voters to receive help from someone of their choosing.

House Bill 194 would make it a crime for local voter education organizations to provide funds or collaborate with their local election offices on outreach.

The goal should be participatory democracy not protecting politicians. Let's remind them of that.

**Dan Waterman** Killen

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