

**HCU/YMCA
Chaplaincy**

FLORENCE - Heritage Christian University and the YMCA of the Shoals have entered a partnership that promises to enhance spirituality and provide invaluable spiritual support to YMCA members and the Shoals community.

Known as the YMCA Chaplaincy Program, the arrangement is designed to provide spiritual support through a unique internship opportunity at the YMCA Shoals. The HCU students will gain real-world experience by supporting YMCA members and program participants. Over several months of discussions, this partnership has come to fruition with the appointment of HCU student, **Taylor Cooper**, as the inaugural Chaplain.

"We are thrilled to embark on this transformative journey with the YMCA," said **Travis Harmon**,



Cooper

Vice President of Student Services at Heritage Christian University. "The YMCA Chaplaincy Program is an enriching

experience for our students and extends its reach to include our staff and faculty. Together with the YMCA, we aim to create another spiritual growth platform within the Shoals area."

One of the program's first initiatives includes setting up a table in the YMCA foyer

See **SHORTS...** on Page 2

Volume 139 Number 47

September 13, 2023

POSTAL PATRON

Courier Journal

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**Your Spot in the Litter
Tournament**

SHOALS—Join Keep The Shoals Beautiful for the 8th Annual Tennessee River Litter Tournament on Saturday, September 16. Fish for litter in the water, on the shorelines at Riverfront or McFarland Park, or anywhere in the Shoals that matters to you.

Check-in starts at 7:30am. Clean-up begins at 8 and finishes around 10:30am. Lunch will be provided for all volunteers after the event. Starting locations include McFarland Park, at 200

See **LITTER...** on Page 6

Elizabeth Shremshock has a drink after collecting trash in McFarland Park during a litter pick-up event at the river way back in 2017. TimesDaily file/Jim Hannon

2 New Shoals EDA Specs

Combined 400,000 sq. ft. Under Roof in 2 Locations

SHOALS - The Shoals Economic Development Authority (Shoals EDA) committed to an ambitious 2023 Product Development Plan to lure new manufacturing investment to the community.

"Our team and board are committed to this Product Development Plan to further our mission of promoting new businesses and employment opportunities for the Shoals community," said Kevin Jackson, President of The Shoals EDA. "These two new buildings will solidify the Shoals as a leading location for industrial projects. We eagerly look forward to starting the

construction and are committed to finding the ideal tenant."

An integral part of the plan is a spec building in the Shoals Research Airpark, representing the best the Shoals has to offer in industrial building property. The building boasts an impressive 250,000 square feet and is currently under construction on an

See **BUILDINGS...** on Page 6

**Area Democrats
Welcome Jones**

FLORENCE - The Shoals Democratic Club will host an inspiring evening with former U.S. Senator Doug Jones for a fundraising dinner and silent auction on Tuesday, September 26 at Pickett on Court in Downtown Florence, starting at 6pm.



Jones

"We are beyond excited to welcome Senator Doug Jones to the Shoals," said Chris Anderson, Chair of Lauderdale County Democratic Executive

Committee. "We see the potential for progress and change in our

See **JONES...** on Page 11

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Shorts...

HCU/YMCA Chaplaincy

Continued from Page 1

where individuals can engage in conversations and pray with HCU volunteers. Cooper will oversee the scheduling of volunteers, making this service available to Heritage Christian University staff, faculty, and students. Furthermore, the YMCA has generously offered space for Heritage Christian University to conduct occasional community Bible classes. This strengthens the ties between the institution and the community it serves while supporting the Christian mission of the YMCA.

The YMCA Chaplaincy Program represents a significant step forward in fostering spiritual growth, support, and public engagement.

"We are excited to launch our new internship program and give students the opportunity to learn and grow with us," said YMCA CEO Lane Vines. "We believe that internships are a valuable way for students to gain experience and make



touch

AN OPERA ABOUT THE LIFE OF HELEN KELLER

composer/librettist Carla Lucero co-librettist Marianna Mott Newirth

connections that will help them in their future careers."

Tickets Now for TOUCH

BIRMINGHAM—Opera Birmingham's groundbreaking production of TOUCH offers an intimate glimpse into the extraordinary lives of Helen Keller and her devoted teacher and companion, Anne Sullivan. The World Premier in January is set to transport audiences into the captivating world of these iconic women, shedding light on their remarkable achievements, their unbreakable bond, and their transformative journey.

The world premiere of TOUCH will take place on Friday, January 19 at 7:30pm in Birmingham with a second performance on Sunday, January 21 at 2:30pm. The production marks a historic moment for Opera Birmingham and the world of opera, and it brings both national recognition and a profound spotlight to the state of Alabama. Both performances will take place at RMT Theater's Arts Campus at 1600 3rd Ave S in Birmingham at the Main Theatre.

Opera Birmingham commissioned composer/librettist Carla Lucero, along with co-librettist Marianna Mott Newirth, to craft this powerful opera encapsulating the life of Helen Keller and the pivotal role Anne Sullivan played as her teacher and confidant.

TOUCH picks up where the play, The Miracle Worker, concludes, providing a look into the complex relationships between Helen Keller, Anne Sullivan Macy, John Macy (Anne's husband), and Peter Fagan (Helen's interpreter and star-crossed lover). The opera explores themes of disability, agency,

and advocacy, shedding light on Helen Keller's unyielding dedication to women's suffrage, civil rights, and disability rights. The opera captures the essence of Miss Keller's monumental achievements while revealing her personal struggles and unwavering determination.

Tickets for the world premiere of TOUCH are now available for purchase through Opera Birmingham's website, www.operabirmingham.org/touch, or by calling the Opera Birmingham box office at 205-322-6737.

Babe Ruth Series Here

FLORENCE – The Parks & Recreation Department of Florence, in partnership with The Florence-Lauderdale Convention & Visitors Bureau (CVB), will host the Babe Ruth Boys 9 and 11-year-old Majors World Series in 2024 and 2025.

City Officials along with Rob Connor, Vice-President with the Babe Ruth League, made the announcement jointly at the State of the City address in late August. The Florence Sportsplex will be the host site.

Florence Parks & Rec and the CVB have also partnered on the AHSAA North Regional Softball Tournament which began in 2019. Hosting these events is a means of promoting more visitor spending in the community, and it assists with building the city's event resume. Additionally, it showcases the city of Florence and the Sportsplex as an elite sports destination.

Tyler Dolan, Sales Manager for Sport & Travel Trade, has seen how these events create economic impact in the community and memories for teams that travel to The Shoals.

"We have one of

See SHORTS... on Page 9

VINTAGE SOUTH MARKETPLACE FALL OPEN HOUSE & Street Market Sat. Sept. 16 8am-5pm Come Join Us for Fun, Food & Fantastic Finds! Set-up Is Free for Vendors at Street Market Vintage • Antiques • Home Decor Farmhouse • Furniture • Boutique Clothing Jewelry • Gifts • And More! 4113 Sportsplex Drive, Muscle Shoals • Behind Hardees 256-386-7445

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To list your sale, use the classified form on page 6.

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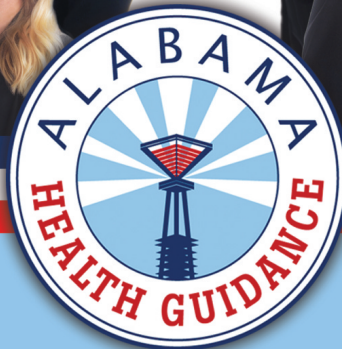
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The 6th Annual Turner Parker Horse Show takes place, Saturday, September 16 at its new location, St. Joe Park Arena in St. Joseph, TN.

Registration begins at 10:30am. "Battle for the Buckle" Showtime is at noon. Rail Classes showtime at approximately 6pm. Entry Fees: \$5 per class, \$10 per championship class.

General Admission: \$5 for two people or less. \$10 for three people or more.

Sponsorship Levels start at \$199.

All Proceeds to benefit St. Jude Childrens Research Hospital. Checks can be made Payable: Turner Parker Horse Show, 35608 County Road 8, Florence, AL 35634. Payments are 100% tax-deductible as allowed by law.

For more details, contact: Ryne Parker at 256-443-7556, ryne.parker@lcschools.org or April Parker april1108@gmail.com

Follow & Like us @The Turner Parker Horse Show. Thank you for your support!

Join Keep The Shoals Beautiful for the 8th Annual Tennessee River Litter Tournament on Saturday, September 16. Fish for litter in the water, on the shorelines at

Riverfront or McFarland Park, or anywhere in the Shoals that matters to you.

Check-in starts at 7:30am, clean-up begins at 8, and finishes around 10:30am. Lunch will be provided for all volunteers after the event. Starting locations include McFarland Park (200 James M. Spain Dr.) in Florence and Riverfront Park (1316 Alabama Ave.) in Sheffield. Participants are encouraged to pick up along the river or anywhere that you think needs some attention.

Fill 13-gallon trash bags of litter to compete solo or with your organization for cash prizes! Get ready to put on your free t-shirt and help Keep the Shoals Beautiful!

\$500 Grand Prize to the group with the most volunteers. \$100 MVP Award for most litter collected (1 winner at each site). \$100 Constellium Recyclers Award (1 winner at each location)

Register your team or yourself at KeepTheShoalsBeautiful.org

The Tennessee Valley Art Association presents a film screening of "Paint" on Saturday, September 16, at 2pm at the Ritz Theatre in downtown Sheffield.

See NOTES... page 30

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;

North Alabama State Fair, September 11-17 at Fairgrounds, 65 Sportsplex Dr, Muscle Shoals. The 89th Annual Fair offers agricultural shows and thrilling new entertainment options. Don't miss the Carnival Midway featuring Wade Shows' exciting rides. Information: www.northalabamastatefair.org

Ritz Holiday Cabaret auditions are September 14 at 6pm. Open Call, no reservation required.

Joey Wright will be directing and holding auditions in the Ritz Studio on September 14. We are looking for vocalists ready to sing some Holiday Hits with us the evenings of December 7, 8, and 9. Find some joyful music and join Joey on the 14th.

Leighton Library Celebration, Thursday September 14, 5-7PM 8740 Main Street, Leighton. Featuring Music by Taylor Grace and an Art Exhibit by Phillip Bowling.

You are invited to join the friends of the Leighton Library for the total renovation of Leighton Public Library including refreshments and special guests. Also featuring the introduction of the Leighton Ancestry Room, and the Women's Museum featuring a unique collection of art from local women.

Shoals Artists Guild Meeting Friday, September 15, 10am-Noon at the Southall-Moore House, next to the Kennedy-Douglass Art Center, Downtown Florence. For more info, contact Carolyn Wear, 256-710-6854.

TN River Bass Club is seeking members for our 23/24 season. The club fishes monthly on the Tennessee River and Bear Creek Lakes. We welcome boaters or non-boaters 16 or older of all experience levels to join. The club is based in Sheffield.

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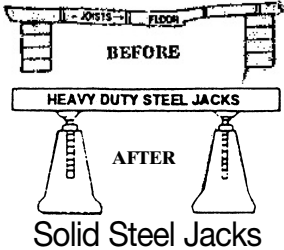
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Thursday, Sept. 14: Youth Dairy Cattle Show / Youth Dairy Goat Show
Friday, Sept. 15: Heifer & Market Animal Show
Saturday, Sept. 16: Meat Goats & Ewe / Market Lamb Show
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Artist's rendering for spec building at Shoals Research AirPark

Spec Buildings...

Continued from Page 1

oversized building facility in the Florence pad for additional Lauderdale Industrial expansion opportunities. More than 90,000 cubic yards had to be removed from the site prior to construction. Completion is expected in 2024.

Completion is also expected in 2024 on a new 150,000 square foot pre-engineered metal industrial building. Both projects were designed by CREATE Architects of Florence.



Artist's rendering for spec building in the Florence Lauderdale Industrial Park



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OFFICE HOURS:

Monday - Friday
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DEADLINES: Issues Published Every Wednesday

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Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to 51,892 Shoals area and surrounding homes. It is Alabama's Largest Weekly-Mailed Direct, and enjoys a larger circulation than all local subscriber based newspapers combined.

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

219 W. Tennessee St.
Florence, AL 35630
or email to:
editor@courierjournal.net

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.

Litter...

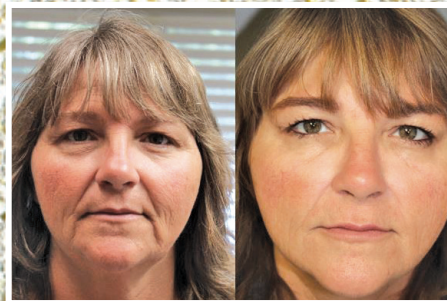
Continued from Page 1

James M. Spain Dr. in Florence, and Riverfront Park at 1316 Alabama Ave. in Sheffield. Participants are encouraged to pick up along the river or anywhere that you think needs some attention.

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Shorts...

Babe Ruth Series Here

Continued from Page 2

the best venues in the Southeast to hold both softball and baseball tournaments. Hosting these games at the Sportsplex makes for a real 'major league' experience for all participating."

The Parks & Recreation Department has made major investments in the park with more enhancements to come," said Parks & Recreation Director, Bill Jordan. "We're proud of the Sportsplex and what it does for this community. However, we find even greater value in working closely with partners like the Florence-Lauderdale CVB to attract these events."

Families of the hosting teams will have an opportunity to adopt a traveling team to introduce them to local attractions, restaurants and experiences the Shoals offer.

For more information on Cal Ripken World Series, contact Tyler Dolan at 256-740-9235 or tyler@theshoalsal.com

Redstone's Oktoberfest

HUNTSVILLE—Redstone Arsenal will open its gates to the public to celebrate Oktoberfest September 15-17 with food, games,

and fun for all ages. Garrison Commander Col. **Brian Cozine** said the annual event is a great opportunity to connect with the community.

"Being a good neighbor is always our goal, and Oktoberfest is a chance to invite our surrounding communities in to celebrate the fall season and connect with friends old and new," Cozine said.

The celebration began in the 1990s when the many Germans that made up the installation workforce requested a festival akin to the world-famous one held annually in Munich.

"We don't make claims that this is comparable to the original," said **Stephane Stone**, one of the event's lead coordinators. "This is certainly an Americanized version, and it's something our surrounding community continues to anticipate and embrace."

The three-day event begins at 5pm. A ceremonial keg-tapping is set for 6pm and the festivities continue through Sunday.

Carnival rides, German food, live music, and a craft biergarten are located at the arsenal's community activity field, just inside Gate 10 off Patton Road. The gate will be open to the public.

Opening hours are as follows:

- Friday, Sept. 15: 5pm to midnight
- Saturday, Sept. 16: noon to midnight
- Sunday, Sept. 17:

11am to 7pm Admission is structured as follows:

- \$15 admission gets you into Oktoberfest to enjoy the atmosphere and live music. German food and beverages are available for purchase.
- \$25 includes admission and unlimited rides. Food and beverages are available for purchase.
- Once inside, separate admission to the craft biergarten is available for \$35. This includes a souvenir tasting glass and the opportunity to sample from more than 60 taps. The biergarten is open Friday from 6-11pm, Saturday 6-11pm and Sunday from 1-5pm.
- Parking is included with admission.

Concert and Fundraiser

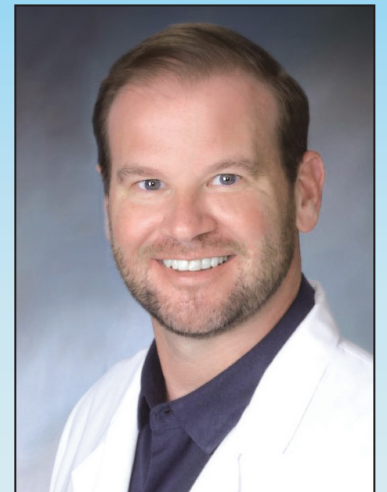
SHEFFIELD—The Village School Foundation in Sheffield will host a concert and fundraiser featuring **Ted Russell Kamp** and **Robert Cline Jr.** benefiting The Village School Foundation on Sunday September 17 from 5-7pm.

Kamp is an LA-based singer/songwriter, producer and Grammy winning bass player. He writes, records, and travels the world performing his own country / roots / Americana music from his eleven critically-acclaimed albums. Ted also plays live, records sessions, and

See SHORTS... on Page 13

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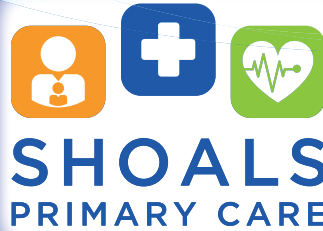
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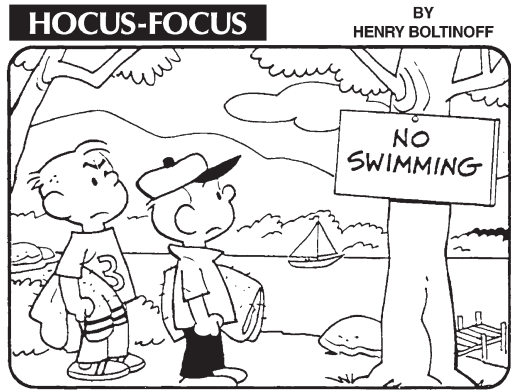
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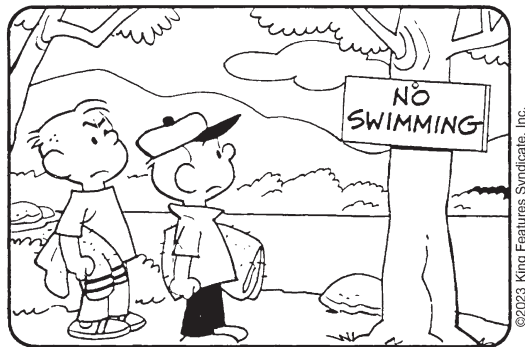
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The Daily is an award-winning, family-owned newspaper founded in 1912. The newspaper covers Morgan, Limestone and Lawrence counties.

Send a brief cover letter, four of your most current, relevant writing samples and resume including references to:
Eric Fleischaer,
Metro Editor,
eric@decaturdaily.com

PRIVATE DUTY: Would love to take care of your Loved One in morning hours! Have references. 256-443-8460.

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Requirements: Experience working with natural gas and or a water utility is preferred. Applicants must possess a valid driver's license.

Benefits: Benefits will include BCBS health/dental insurance and State Retirement. Salary will be based on experience. Applications are available at Cherokee Town Hall during normal business hours (8:00 a.m. to 4:30 p.m.) Monday through Friday.

Apply: Applicants can also email their resume or application to cherokeewtpt@cherokeetel.net.

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TIMES DAILY

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Requirements: Must be able to proof pages, make corrections, have excellent communication skills to work with our copy desk hub. The job will require evening hours and weekends. The successful candidate will need a college degree or equivalent experience, a passion for journalism and a reputation for quality and integrity.

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Jones...

Continued from Page 1

community and are happy to have Senator Jones as an invested partner in building a better Shoals.”

This intimate event is an opportunity for like-minded Democrats and community members to come together and discuss the future of the Democratic Party while addressing the unique political challenges facing Alabama.

Jones is known for his unwavering commitment to justice, inclusivity, and social progress, and offers a wealth of experience and wisdom. Attendees can look forward to engaging with him on the pressing issues facing our state and nation.

“We’re in a fight for democracy and it’s here, at the local level, where the heart of our democracy beats strongest,” said Jones. “I’m eager to join Shoals Democrats for an engaging evening full of great conversation.”

Tickets for this event are available for purchase now at shoalsdems.com or by contacting shoalsdemocrats@gmail.com.

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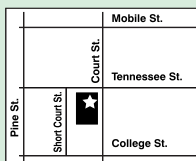
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Guest Commentary

Biden is Killing the American Dream of Home Ownership

In boasting about “Bidenomics” two weeks ago in Milwaukee, President Joe Biden declared that his policies are “restoring the American dream.” Then he went into his creepy whispering mode and assured us “it’s working.” Huh?

Isn’t a big aspiration of the American dream owning a home? Biden keeps making first-time homeownership harder for young families for two reasons. One is that the overall jump in inflation and the slower increase in wages and salaries means that homes are more expensive. High home prices benefit those who already own their homes. However, much of the increased value is due to general inflation which reached a high of 9% last year and hurts everyone.

A bigger killer for first-time homebuyers

See **KILLING...** on Page 18

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



Stephen Moore

Courier Journal

THIS WEEK in the Shoals

September 13, 2023

Happening THIS WEEK

YOUNG LEARNERS

The Truth Maker

FLORENCE – The Florence Indian Mound Museum will a program and activity about Creek Warrior William Weatherford on Saturday, September 16 at 10am. The program is part of the Young Learners series at the Museum where students can explore the early history of the Shoals with short lessons about 12 Native American figures; their biographies, contributions, hopes, and accomplishments.

William Weatherford,

See **SERIES...** Page 26



Courtesy photo

THE NIGHT SKY

Observers at LaGrange

LAGRANGE – Members of Shoals Astronomy Club at LaGrange College Site Park in Leighton invite you to a night sky tour Saturday September 16 weather permitting. The roof will roll off the historic LaGrange Observatory at 6:30pm, and amateur

astronomers will curate a night sky tour as darkness falls. There is no fee to attend, but donations will be accepted.

Shoals Astronomy Club, a local group of amateur astronomers, will show

See **SKY...** Page 21

Above L-R: Mike Worthy, Mel Blake, Rocky Stone, and Eric Geater at the LaGrange Observatory.

THE NORTH ALABAMA STATE FAIR, September 11-17 at Fairgrounds, 65 Sportsplex Dr, Muscle Shoals. The 89th Annual Fair offers agricultural shows and thrilling new entertainment options. Don't miss the Carnival Midway featuring 'Wade Shows' exciting rides. Information: www.northalabamastatefair.org

THE 29TH ANNUAL TRAIL OF TEARS Motorcycle ride is September 16 recognizing the 1830's forced removal of the Cherokee Indians to the Oklahoma Territory. Included in this ride are American Indian pow-wows and various activities such as drumming and dancing, vendors in Waterloo, and many stops all along the Trail of Tears. This is held each year on the 3rd Saturday in September and offers free live entertainment. Information: www.al-tn-trailoftears.net or email: townofh20@aol.com.

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YOUR Letters

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

by Mail, in person, or mail slot
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 Florence, AL 35630
 • e-mail: editor@courierjournal.net
 • FAX- 256-760-9618

The sun is already sending about 25% more heat to the earth than when it was first created 4.6 billion years ago. ”

No Need to Go Vote

Editor;

In response to Bill Bailey’s letter in the August 23, edition of the *Courier Journal*, (*What’s it Come To?*), that is so true. There is no need to go to the polls to vote. The Presidents are selected, not elected.

B. Underwood Killen

Many Mailing Woes

Editor;

Well, for months some of our mail has not been delivered. Now, some of our mail that we had checks in have never gotten to their destination — one in particular that we put in our mailbox over three weeks ago and we were told that they never received it. We know the Florence Post Office, or the mail carrier, was the reason

for non-delivery, but now, who’s guilty of losing our mail in transit? Other people have said to us they are having problems with the Florence Post Office, too.

Paul Sabatino
Florence

Misinformed Context

Editor;

Almost all of YouTube weather-related videos nowadays gets a “Context” warning stating that humankind is mostly to blame for all extreme weather events. This misinformation is supposedly

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

Medicare Minute

"Physician Charges"

There are three ways your doctor can be paid if you are on Medicare. The three ways are through Medicare assignment, Medicare excess charges or by not taking Medicare at all. Today we will discuss these three methods.

The most common way a physician gets paid is by Medicare assignment. These physicians are called "participating doctors". After the Part B deductible of \$226 is met, participating doctors will accept the Medicare approved amount for their services. These doctors charge Medicare 80% and the beneficiary 20% of the cost of the benefit. For example, if your doctor charges \$200 for a service and Medicare only approves \$100, Medicare would pay 80%, or \$80, and you would be responsible for the other 20%, or \$20.

A "non-participating doctor" can choose to accept or not accept Medicare assignment. If the doctor does not accept Medicare assignment you may have to pay an additional 15% of the cost of the service the doctor provided. This is call a Medicare excess charge. It means you would be responsible for 35% of the Medicare reduced amount instead of 20%. If we follow the example in the previous paragraph, if your doctor charges \$200 for a service and Medicare only approves \$100, Medicare would pay 80%, or \$80, but you would be responsible for 35%, or \$35.

Doctors who opt out of Medicare can charge whatever they want for their services and you are responsible of 100% of the cost. The majority of doctors in north Alabama accept Medicare, so you won't be faced with this situation very often.

Most people who have Medicare also have a supplemental policy that helps cover the 20% Medicare doesn't cover. If you are just entering Medicare and would like to know which policies cover what Medicare doesn't pay, you can contact our office for more information.

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



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Shorts...

Concert and Fundraiser

Continued from Page 9

collaborates on songs with A-list songwriters and musicians in L.A., Nashville, Austin and around the world.

Cline began his musical career as a collaboration with members of the The Subdudes, both on the stage and in the studio, "All The Right Reasons" (2012). "American Mojo," has received accolades from the *Roots Music Report* (4 out of 4 Stars) and *Americana UK* (8/10 Stars). The album features The Swampers! Robert has toured with artists such as **Willis Alan Ramsey, Buzz Cason, Earl Peanutt Montgomery, Shelley King** and supported **Robert Earl Keen, The Drive-By Truckers, James LeBlanc,** and more! He splits his time between Sheffield, The Texas Hill Country, and Colorado.

Tickets are available at www.eventbrite.com. Search Robert Cline Jr

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Auction Sales - See Page 27

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HOMECOMING

Hearts are touched when we even hear the word "Homecoming." Our minds immediately think of family being together, delicious food, fun times and close relationships. Whether it is an annual gathering or otherwise, a "Homecoming" is a wonderful time.

The ultimate "Homecoming" is when all of God's faithful children will get home in paradise. Oh, try to imagine how indescribable that will be! A place where only the righteous will inhabit. A place of no pain, sorrow, death, etc. What a day that will be!



There is to be a **HOMECOMING** at the Cedar Grove church on **OCTOBER 1st!** It is an annual event - we pause and reflect back to when this congregation began (1939); take inventory of its present works and look to the future of what we can do for our Master.

CLARK SIMS will be our guest speaker for this wonderful day (and series, lessons will continue, Monday through Wednesday each evening at 7:00 PM). You will be encouraged, inspired, uplifted by his powerful lessons.

We would be honored to have **YOU** come and worship with us. In fact, you have a continued invitation to come and assemble with us, seeking only of pleasing God, following the instruction of His inspired Word.

OCTOBER 1st at the Church Of Christ at Cedar Grove in Rogersville, Alabama (County Road 26) - where you will find imperfect people, trying to serving a perfect Saviour, imperfectly (yet forgiven by the blood of the Lamb of God). We diligently strive to follow the New Covenant (Testament) of Christ, the law under which we live today, and to which we will be judged (John 12:48).

Keep your mind and eyes on the grand and glorious "Homecoming" awaiting the faithful of God. They are called the "few" by Jesus (Matthew 7:13-14). Will you be among the chosen few?



Elders of the Cedar Grove church (Newell Graham, Richard McLemore, Randy Baker, Paul Sain)

Questions, comments, or criticisms are welcomed. Responses may be sent to: **Church Of Christ at Cedar Grove** 6421 County Road 26, Rogersville, AL 35652 or email to: Cedargrovechurchofchrist@gmail.com www.cedargrovechurchofchrist.org

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Your judgment does not have to end this way. But only you can change it. But will you? This message may be your last chance! I am telling you that you must be saved. Jesus Christ bore your sin, suffered your hell for you, shed His blood for you, and died for you and rose again for you, so you wouldn't go to a place prepared for the devil and his angels, the lake of fire. Now, will you accept Christ, ask Him to forgive you and save you and receive Him now as your Saviour? Yes or no. You must answer. If you will, the answer to the above question is "HEAVEN"!

If not, then you know the rest of the story in first paragraph. Please, in eternity don't be a loser.

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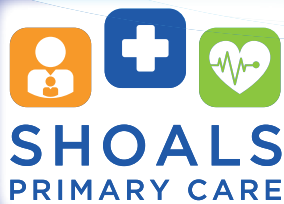
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Guest Commentary – Stephen Moore

Killing...

Continued from Page 12

has been the steady rise in mortgage rates under Biden. When he came into office, the mortgage rate was 2.9% nationally. Now it is 7.1%, thanks in no small part to the Federal Reserve's 11 interest rate increases prompted by the \$6 trillion Biden spending and borrowing spree in 2021 and 2022.

So now, according to the mortgage company Redfin, just the increase in interest rates on a 30-year mortgage from 5% to 7% means that a middle-income family that could once afford a median-value home of \$500,000 can only afford a home worth \$429,000.

Great, spend more and you get less house. Or instead of a single-family home, you can only afford a three-room condo or a townhouse. If we compare the rates today versus when Donald Trump was President, the typical homebuyer can only afford a house with a price tag more than \$100,000 less than three years ago.

What a deal? Maybe this is one reason the size of a new home is smaller than in the past.

Here's another way to think about the damage done by Biden policies: If you want to buy a \$500,000 home today, which is close to the median price in many desirable locations, your total interest payments will be at least \$800 more per month. That means over three decades of payments totaling at least \$250,000.

Of course, rents are up nearly 20% as well. So, for many 20-somethings, this means sleeping in the parents' basement.

Biden talks a lot about bridging gaps between rich and poor and blacks and whites. But the group that is most handicapped by these interest rate shocks is minorities. Black homeownership is still less than 50% for black households. The *Washington Post* calls this "heartbreaking," but they blame racism, not bad government policies.

There's one other impediment to homeownership for Generation X and millennials. Many 30- and 40-somethings are hamstrung by their existing and expanding

debt. Credit card debt is now \$1.03 trillion. Half of all families are expected to have problems paying off this debt each month. Delinquencies are rising, which can mean penalty rates of 20% to 25%.

So, if families can't afford their existing debt, how will they get a bank to approve a \$400,000 or more mortgage loan?

An even bigger question is how in the world can Biden call his economic policies a success?

Perhaps Biden has a secret plan to "forgive" trillions of dollars of mortgage debt, as he has already attempted to do with student loans. But that just shifts the debt burden to taxpayers—hardly a solution.

The Biden administration's assault on homeownership isn't just harmful to the families that are being priced out of the market. It's bad for communities and cities around the country. When families become homeowners and set roots in a town, they are much more prone to care about not just improving their own house and maintaining the lawn and trimming the hedges, but it gives them a stake in the schools and children in the neighborhood and the quality of the public services. In other words, homeownership gives Americans a sense of Tocquevillian civic pride.

Crime is lower, neighbors are friendlier, and everyone's property values rise when they live in a community of owners, not renters.

There is one reason to feel today's downward spiral can be reversed. Back in 1980, when Jimmy Carter was

president, mortgage rates weren't 7%; they reached above 17%. Voters rebelled against the economic mayhem and chased Carter out of office. Ronald Reagan came into the White House, and with wiser economic fiscal policies, mortgage rates quickly fell in half and then lower still. It can happen again.

The article originally appeared in *The Daily Signal*, September 5, 2023. www.dailysignal.com

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Stephen Moore, who formerly wrote on the economy and public policy for *The Wall Street Journal*, is a distinguished visiting fellow for the Project for Economic Growth at The Heritage Foundation. He was also a senior economic advisor to Donald Trump during the 2016 presidential campaign.



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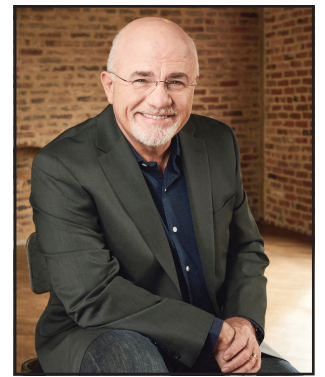
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DAVE Says

by DAVE RAMSEY



WORKERS AND GIVERS

Dear Dave,
My wife and I have been very fortunate in our careers. We both have six-figure incomes, and as a result we have a little over \$2 million in savings and investments. With this in mind, do you have any advice on how to make sure your kids aren't spoiled as they grow up in a family that's doing well financially?
Gary

Dear Gary,
First, don't spoil them! Teach them to work, and teach them to be givers. Oh, and gently remind them every so often that it's you and your wife who are wealthy—not them. Yeah, I know. This probably sounds mean to some folks, but I'm talking about simply explaining to them how you and their mom have worked hard, been smart with your money, and that's why you're in the position you're in.

We taught all our kids, from a very young age, just how important it is to work. Work equals money. When you do that, and kids see it in their parents' attitudes and actions, it makes a big impression. With little kids, it can start with simple things like cleaning up their rooms or clearing the table after dinner. And it should carry over into their teenage years, as well. Every able-bodied child should be working and earning money, whether it's their own entrepreneurial

idea, at a fast food joint or babysitting.

Another thing we did was based in our faith. As Christians, we taught our kids that we don't really own anything. It all belongs to God, and one of our jobs is to wisely manage the things He entrusts to us. The first rule is to take care of your own household—the important stuff. After that, it's okay to have some nice things, but it's not all about fun. It's also about thoughtful giving and being generous.

As a parent, your job isn't to be a buddy to your kids. It's not to give them every little thing they want, and make sure they're running around carefree and playing every hour of the day. Your job is to teach them about the important things in life, and over time, mold them into mature, responsible human beings who can survive—and succeed—in the real world.

— 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," 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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2007 CADILLAC CTS	1G6DP577670194639	2004 FORD FREESTAR	2FMZA576X4BB21520
1993 CADILLAC DEVILLE	1G6CD53B4P4281138	2006 FORD FUSION	3FAFP07116R198574
2005 CADILLAC ESCALADE	A1GYEK63N15R269180	2008 FORD FUSION	3FAHP07178R120960
2003 CHEVROLET CAVALIER	1G1JF52F337141862	2010 HONDA CIVIC	19XFA1F52AE050147
2003 CHEVROLET TRAILBLAZER	1GNDT13S532412216	2001 HONDA ACCORD	1HGCG31711A025279
2003 CHEVROLET TAHOE	1GNEC13Z23J112365	2005 HONDA ACCORD	1HGCM56855A030092
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2012 CHEVROLET CAPTIVA	3GNAL3E58CS612520	2011 HONDA INSIGHT	JHMZE2H50BS002745
2012 CHRYSLER 200	1C3CCBAB2CN118921	2007 HYUNDAI ELANTRA	KMHJU46D47U022900
2007 CHRYSLER 300	2C3KA53GX7H763729	2005 HYUNDAI SONATA	KMHWF25S85A128336
2001 CHRYSLER TOWN & COUNTRY	2C8GP64L1R326820	2000 JAGUAR S	SAJDA01D0YGL34050
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1998 DODGE RAM	1B7HC16Y7WS768200	2012 KIA SOUL	KNDJ2A67C7744426
2006 DODGE GRAND CARAVAN	1D4GP24R76B665055	2021 KIA SPORTAGE	KNDPR3A69M7910185
2002 DODGE RAM 1500	1D7HA16N82J205027	2007 LINCOLN MKZ	3LNHM28T17R618824
2004 DODGE RAM 1500	1D7HU18D34S732000	2005 NISSAN ALTIMA	1N4AL11D85N416140
2001 DODGE RAM 1500	3B7HC12Y91G182393	2008 NISSAN ALTIMA	1N4AL21E38N400835
2000 FORD TAURUS	1FAFP5529YA173525	2009 NISSAN ALTIMA	1N4AL21E79N427327
2010 FORD FOCUS	1FAHP3HN8AW245696	2001 NISSAN SENTRA	3N1BB51D21L108659
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2013 FORD EXPEDITION	1FMJK1G51DEF33744	2000 OLDSMOBILE BRAVADA	1GHDT13W5Y2161405
2005 FORD EXPEDITION	1FMPU15575LB03317	2001 PLYMOUTH NEON	1P3ES46CX1D120620
1998 FORD EXPEDITION	1FMPU18L6WLC23847	2005 PONTIAC GRANDPRIX	2G2WP522X51272959
1999 FORD EXPLORER	1FMYU22X8XUA25675	2004 SUZUKI GSX-R	JS1GR7JA942105709
2002 FORD EXPLORER	1FMZU63E6ZB47777	2006 SUZUKI AERIO	JS2RC61H165351068
1997 FORD RANGER	1FTCR10A2VUB69826	2017 TOYOTA RAV4	JTMZFREV4HJ118878
1993 FORD F-150	1FTDF15Y0PNA30309	2011 VOLKSWAGEN JETTA	3VWPL7AJ2BM644196
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DOUGLAS is a DREAM, we are all in love with this boy! He's perfectly friendly with every dog he's met, loves to play, loves to cuddle, loves to be around people, he basically just loves life. He is clean and calm in his kennel, and we believe he is house trained. He walks well on a leash, and behaves well in a crate. We think Douglas would be the perfect dog for nearly any home, just so long as it's full of love! The **ADOPTION FEE IS \$85** and includes everything your pet needs to be on track for a happy, healthy life: vaccines, spay/neuter, heartworm test, and a microchip. He is currently in foster so Please call **Florence Lauderdale animal services** 256-760-6676 to set up a meeting with this adorable pup.



Meet **GLORIANNA**. Life dealt Glorianna a bad hand and she has grown up at the shelter. She's kind of derpy and might be a little behind as far as life skills go but she is precious! She absolutely loves playing with other dogs at the shelter, she does the cutest frog legged sprawl, sometimes her little tongue peeks out of her mouth, and she takes treats gently, and she can be soo snuggly. She's almost 11 months and about 45 lbs and she is a great girl that needs a chance! **ADOPTIONS ARE CURRENTLY \$25** and include spay/neuter, vaccines, microchip, and heartworm test/treatment. Please call **Florence Lauderdale animal services** 256-760-6676 for more information.



BAXLEY might not have the best size awareness and she does tend to get so excited she just can't hide it. Baxley is so sweet and fun! This girl loves pets, is a goofball with toys, likes playing in water, and she's got the cutest face around. She's almost 2 and is about 60 lbs. The **ADOPTION FEE IS \$25** and includes everything your pet needs to be on track for a happy, healthy life: vaccines, spay/neuter, heartworm test, and a microchip. He is currently in foster so Please call **Florence Lauderdale animal services** 256-760-6676 for more information.



Sky...

Continued from Page 12

star-forming regions, supernova remnants, and beautiful star clusters through their club telescope. They encourage people of all ages to attend and enjoy the limitless beauty of a night sky. Admission is free, and donations for upkeep are always accepted.

This event is weather-dependent. In case of uncooperative weather, this event will be canceled. So, please check the forecast before attending. To preserve the surrounding darkness, SAC members will gladly escort people to their cars on request. Please leave pets at home.

Questions about this event should be emailed to shoalsastro@gmail.com, or call Eric Geater at 731-431-3742.

The permanent link for this event is <http://shoalsastro.com/press/autumn23>

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Soap Opera Preview

DAYS OF OUR LIVES Sarah's life was in jeopardy after delivering her baby. Justin vowed to get to the bottom of Vivian's assertions. Theresa reunited with Stephanie and Kayla. A shooting rocked Salem. Chanel grappled with her conflicting romantic feelings. Ava and Harris went on the run. Rafe hunted for Ava and Harris. Shawn ran into Belle having a public fight. EJ found himself in hot water. Johnny and Chanel were faced with a difficult decision. John and Marlena had a surprise for the Mystery Man. Theresa dug for information about Alex and Brady's trip. Belle worried about Shawn's drinking. Chanel told Johnny she was ready to commit. A shocking discovery complicated Brady and Alex's trip to Greece. *Wait to See: Maggie and Julie feud with Vivian. Gwen's revelation puts Leo on his heels. Vivian interrupts Stefan and Gabi's plan.*

GENERAL HOSPITAL Sonny's loved ones rallied around him. Maxie briefed Felicia. Esme made herself scarce. TJ and Molly made an announcement. Spencer made a romantic gesture.

Gladys received some alarming news. Chase's curiosity was piqued. Liz realized that Jake was growing up. Michael paid a surprise visit. Maxie got very confrontational. Dante and Sam put their heads together. Tracy refused to budge. Jordan demanded answers. Carly grilled Sonny. Sasha was flabbergasted. Austin implored Ava. Dante voiced his regret. Carly and Drew forged a plan. Trina received an offer she couldn't refuse. Martin got an unwelcome sight. Spencer made a request of Alexis. *Wait to See: Carly gives Ava some unsolicited advice.*

Trina and Josslyn have a heart-to-heart talk. Anna confronts Valentin.

THE YOUNG AND THE RESTLESS Victor gave Adam a wakeup call. Nikki kept Nate on his toes. Sharon and Nick's bond bothered Sally. Jack and Diane set a wedding date. Ashley and Tucker's honeymoon took an interesting turn. Phyllis interfered in Summer and Daniel's personal lives. Victor informed Victoria about her new role at Newman. Nikki threatened Adam. Sharon noticed a connection between Chance and Summer. Jack called a family meeting. Lily confronted Daniel about Heather. Tucker made a deal with Audra. *Wait to See: Ashley makes a distress call. Tucker confides in Devon. Audra changes the rules of the game with Kyle.*

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with Him about your sin and your need for forgiveness. If you are ready to make this choice, as an affirmation of your belief, you may wish to pray a prayer like this one: *Dear God, I understand I am a sinner, but I believe Jesus died for my sins, and I now accept His gift of eternal life. Thank You for forgiving my sins. Thank You for my new life. From this day on, I choose to follow You and Your will for my life.*

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New Notary Public Law Takes Effect

Senate Bill 322 (Alabama Act 2023-548) took effect September 1, 2023 which changes Alabama's notary public law. Any existing notaries who were functioning on January 1, 2023 shall continue to be governed by the former law throughout their existing commission. All others shall have to comply with the newly enacted law.

The cost of becoming a notary public has increased. Under previous law, probate judges were authorized to charge a \$10 fee for each commission issued; that fee has now been raised to \$25. Notary public applicants must also pay a \$10 application fee.

Probate judges may not grant notary public commissions to any applicant who is not a resident of Alabama or who applies for a commission in a county where he or she does not reside. Those who have been convicted of a felony crime of moral turpitude or who are currently a debtor in a bankruptcy proceeding are ineligible to receive a notary public commission.

Any applicant for a notary public commission must complete a training program prepared by the Alabama Probate Judges Association and the Alabama Law Institute unless he or she is an attorney. Moreover, any notary public who was commissioned as of September 1, 2023 shall be required to complete this training program when he or she submits an application for renewal of that commission.

The new law increases the bond required of a notary public from \$25,000 to \$50,000.

Notarized instruments must include an oath, acknowledgment and signature of each party, or his or her mark, and the signature of the notary public and his or her seal of office by an ink stamp or embossed impression. Unless otherwise provided by law, the notary's signature must be an original and the individual whose signature is being notarized must appear in person and sign directly in wet ink. It seems that this will eliminate electronic signatures.

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

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

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<input type="checkbox"/> Kansas State at Missouri	<input type="checkbox"/> Louisiana at UAB	MAIL-IN ENTRIES MUST BE POSTMARKED BY FRIDAY
<input type="checkbox"/> Virginia Tech at Rutgers	<input type="checkbox"/> James Madison at Troy	
<input type="checkbox"/> Washington at Michigan State	<input type="checkbox"/> Fresno State at Arizona State	CHECK BOX BESIDE EACH WINNING TEAM (vs: games at neutral location)
		TIE BREAKER Write Exact Score Below
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name _____

address _____ city _____ state _____ zip _____

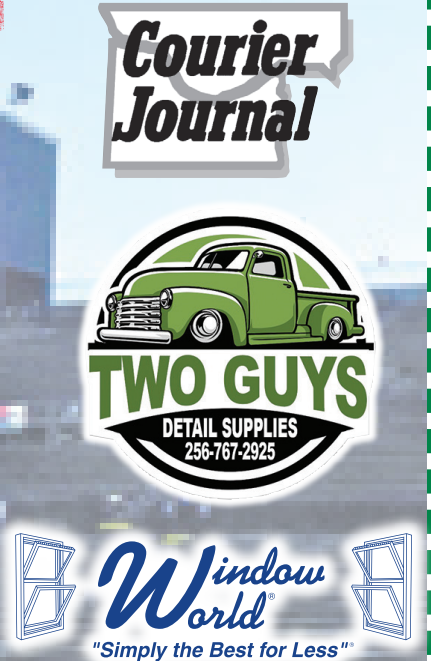
day phone _____ evening phone _____

WINNERS is posted online by 5pm Tuesday and then in the paper the following week.

Enter online at www.courierjournal.net

or Mail or deliver your entry to: **Courier Journal Gameday Scorecard**
219 W. Tennessee St., Florence, AL 35630 - Fax to: 256-760-9618

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



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

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See page 6 or visit www.courierjournal.net
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550936-1

Series...

Continued from Page 12

also known as Hoponika Fulsahi (Truth Maker), was a member of the Wind Clan from the town of Coosada, an Alabama town in the Creek Confederacy. Born into a prominent Creek lineage on his mother's side, he was raised in a bicultural family of French and Scottish ancestry. He spoke both his native language and English. He is most well known as a Chief of the Upper Creek, and as the Red Stick War Leader during the Creek War of 1813-1814. He is credited for leading an attack on Fort Mims which was the first significant action of the Creek War, and transformed the conflict from an Indian civil war into an American-Creek War. After the war, he rebuilt his wealth as a slave holding planter and horse breeder and racer in Monroe, Alabama.

The Young Learners series is free and is sponsored by the city of Florence Department of Arts and Museums and the Muscle Shoals National Heritage Area. The Florence Indian Mound Museum is located at 1028 S. Court St. in Florence. Call 256-760-6427 for more information.

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

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FOR THOSE PAYING ATTENTION, THIS IS A REHASH OF A PREVIOUS ARTICLE. I've made some changes to my streaming services recently, and saved a lot of money but it was far more complicated than I had anticipated. I'm going to share the details of that in my next exciting installment, so this serves as a primer.



Jim Fisher

I'm a victim of "stream creep." It started with streaming YouTube TV. I've had Netflix since the mail-in DVD days. Amazon Prime has some other perks that I enjoy. Game of Thrones happened, so I had to have HBO Max. Apple

I AM GOING TO FIGHT BACK

by "The Computer Skeptic"

TV was cheap enough so why not? I simply can't do without the Marvel Universe and Star Wars on Disney+. Hulu had Handmaid's Tale and Outlander, so I had to sign up for that.

Now, instead of paying two fat bills every month for internet and entertainment services, my wallet is being devoured by a thousand little bites. To top it off, Netflix recently announced a substantial price hike. On top of that, they are going to restrict how many devices you can use which means no more "password sharing" with your

family.

So, I'm going to fight back. I'll probably cancel Netflix and I'm not alone. Their stock tanked on the news of the price increase. Netflix lost 200,000 subscribers this year when it had expected to gain over 2 million. Oops! But what to do about all the others? The number of online streaming sources is exploding. What to do as our choices become even more confusing and expensive?

One method of fighting back involves taking advantage of free trials or subscribing to

a service then immediately canceling. Most services don't pro-rate a payment so subscribing then immediately canceling will give you a whole month of access to binge a series, then you can move on to some other service. If you find yourself re-subscribing to the same service over and over, then maybe you should keep that one. Personally, I watch Hulu maybe once every couple of months. Why am I still paying for that? Cycling through free trials and subscribing in one-month increments can be cumbersome as some services don't make it super easy to cancel. One thing that makes this a little easier is the "Channels" marketplace from Amazon Prime. This service allows you to subscribe or cancel with a single click (or three) on the remote. You'll

simply need to remember to cancel the services as you cycle through them.

There is another inexpensive DIY solution that I think will become more prevalent as consumers become more overwhelmed. We will talk about that in my next exciting installment. Until then, remember that sunsets off the back porch are still free-until The Man figures out a way to charge for that, too.

For questions or comments, Contact the Computer Skeptic, Jim Fisher at Jim@ExcelAL.com



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Letters...

Misinformed Context...

Continued from Page 12

presented to counter misinformation.

Mother earth has her own agenda, folks. Every time rough weather happens, they'll say it hasn't happened in 100 years, meaning that 100 years ago the same things were taking place. Our earth is in precarious motion at all times. From being tilted 23 degrees from true north, with the precessional

wobble produced, to spinning 1000 miles per hour, to circling the sun at around 60,000 mph, to our sun rotating around the galactic core even faster, to the galaxy flinging itself through the cosmos at unnerving speeds. These context warnings are nothing but Liberal constructions. To our planet we are inconsequential fleas catching a free ride. And do you know what we can do about weather? Go indoors when it's raining, put a coat on when it's cold. Pray to the good Lord if it's bad out, sheltering ourselves as best we can. That's

about it. The rest is Progressives dreaming of One World Government and Utopia.

Wayne South
Florence

Sun is Most Likely Cause

Editor:

It seems strange that most people are ignoring the MOST LIKELY CAUSE for global warming and climate change. Instead, they focus narrowly on some things which they

personally don't like.

It is time to focus on the main reason for Earth's rising average temperature. Think back to your 6th grade science class on the solar system. Forget about carbon dioxide and greenhouse gases. Look at that giant ball of nuclear fusion in the sky! According to real and well-known science, the heat from our sun is NOT going to be any less for the next 6.4 billion years.

Scientists and astronomers agree with the Christian and Jewish Bibles that someday the Earth will be consumed by a catastrophic

burning. How close is the Earth to being destroyed by fire? Due to natural nuclear fusion, our Sun is projected to keep growing in diameter-- each and every year-- so that it becomes large enough to gobble up Earth. As it grows in diameter, the amount of radiated heat grows proportionally. So how long do we have? Is it going to happen soon, or do we have some time to get our affairs in order?

The sun is already sending about 25% more heat to the earth than when it was first created 4.6 billion years ago. It appears that earth is about in the middle of its expected life span. Each year, the Luminosity line increases at a faster rate. By around 9 billion years, the sun will be sending out 160% more heat to earth than it does now. It will be so hot here that all life will be dead.

By 10.5 billion years, the earth will be gone, surrounded and consumed by the growing sun. At 12 billion years, the sun will burn out and become a black dwarf star. Most likely it will become very hot a lot sooner! We may only have a few dozen years until our earth becomes unlivable.

Climate change? You bet, it will change

by getting hotter each year. Just look at your thermometer on a 100+ day, then look back 50 years when you could go outside and play all day during the summers.

How can you slow down the sun with a government anti-climate change program? Cut out all fossil fuel use? Sure, go ahead if it makes you feel good, but it won't do a thing to stop the growing sun. In the meantime, we would have to do without electricity and air conditioning.

Our efforts would be more successful by studying ways to build some type of shield to protect earth from the increasing solar radiation, or on finding a way to migrate to other cooler planets or moons.

Lancie Melson
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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. Unveiling | ___ _ _ _ U _ _ | Ledger entry | ___ _ _ _ I _ _ |
| 2. Close at hand | ___ _ _ _ _ B _ | Almost | ___ _ _ _ _ L _ |
| 3. Bed covering | ___ _ _ _ _ T _ | Ben Franklin's pen | ___ _ _ _ _ L _ |
| 4. Strain to see | ___ _ _ _ _ N _ | Spray water on | ___ _ _ _ _ R _ |
| 5. Infuriate | ___ _ _ R _ _ _ | Put behind bars | ___ _ C _ _ _ _ |
| 6. Seashore finding | ___ _ _ _ _ L _ | Mantelpiece | ___ _ _ _ _ F _ |
| 7. TV host Povich | ___ _ U _ _ _ _ | Take to the altar | ___ _ R _ _ _ _ |
| 8. Boxer Sonny | ___ _ _ _ _ O _ | Eavesdrop | ___ _ _ _ _ E _ |
| 9. Concord fruit | ___ _ _ P _ _ _ | Report card entry | ___ _ _ D _ _ _ |
| 10. Speeding voucher | T _ _ _ _ _ _ | Fence style | P _ _ _ _ _ _ |

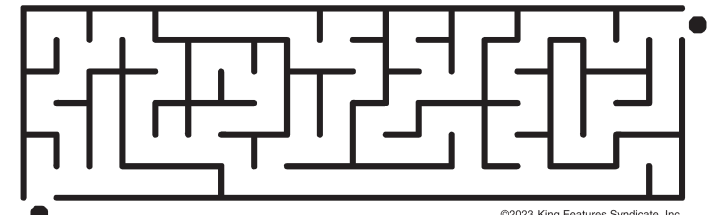
Puzzle Whirl

MINI SUDOKU

			1	5	
					6
5					3
	1		5		
3	5				
	4				

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

Kids' Maze



WORD LADDERS

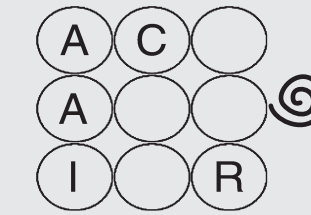
Can you go from APACE to SHARK in 6 words? Change one letter for each rung in the ladder.

APACE

SHARK

Answers on Page 30

WORD SPIRAL



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

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Notes...

Continued from page 4

Watch this colorful comedy as Owen Wilson portrays the gentle painter, Carl Nargle. Tickets \$10 online (plus tax), \$13 plus tax at the door - general admission

Tickets available at tennesseevalleyarts.org Licensed by Swank Motion Pictures

Owen Wilson stars as Carl Nargle, Vermont's #1 public TV painter who is convinced he has it all: a signature perm, custom van, and fans hanging on his every stroke... until a younger, better artist steals everything and everyone Carl loves.

Dress up as your best Bob Ross-inspired

character (or not... Dress up not required)

The Kennedy-Douglass Center for the Arts is pleased to present the imaginative paintings by Alabama artist, Marian Baker, "Storytelling Time, Again," from Now-October 6. Baker is a contemporary folk artist donning a whimsical style.

Her sense of humor prevails by incorporating seemingly random numbers in her paintings that allude to her fascination with lucky numbers. This peculiar trademark is rooted in an early painting featuring her lucky number 11. Bold eccentricity alongside a colorful paint palette are what make up her signature style.

Over the years, people have increasingly recognized Marian Baker, featuring her work on several movies and TV programs. At least

twenty-five pieces of Marian's art are on display at the LeBonheur Children's Hospital.

Known as "The Funniest Man in America," James Gregory 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." James Gregory is brought to you with the help of Big River Broadcasting, the Shoals Marriott, UNA's School of the Arts, The Alabama Music Hall of Fame and the Rotary Clubs of Florence and Greater Shoals.

For tickets, visit www.shoalsscholardollars.com.

LifeSouth Bloodmobile Dates:

Thursday, September 14 Long Lewis Ford, 2800 Woodward Ave., Muscle Shoals 1pm - 6pm

Saturday, September 16 Teddy Bear Foundation, 7317 Oakwood Street, Florence, 10am - 5pm

Sunday, September 17 Walmart, 517 Avalon Ave., Muscle Shoals, 10am - 4pm

Tuesday, September 19 Rogers High School, 8am - 3pm

Wednesday, September 20 First Baptist Church Colbert Heights, 6000 Woodmont Dr., Tusculumbia, 5pm - 8pm



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The Depot Days Festival rolls into Hartselle September 16 bringing a day of family-friendly fun and entertainment to the historic depot and downtown area. Hosted by the Hartselle Area Chamber of Commerce and presented by Decatur Morgan Hospital-Hartselle Medical Mall, the free event is a tribute to the railroad industry and its contribution to Hartselle and the North Alabama region. This year's festival will include an art show and craft vendors, a Tractor and Engine Show, and a Car, Truck, and Motorcycle Show. A musical extravaganza with toe-tapping performances by the Goat Hill String Band and Ray Sparks Band promises a vibrant atmosphere throughout the day. The Children's Area Stage area will offer delightful performances and entertainment specifically tailored for our young festival-goers with fun games and activities for children and families to enjoy together.

Satisfy your taste buds with a wide range of delectable treats and flavors from local food vendors.

For more information on the Depot Days Festival, visit www.HartselleDepotDays.com or call the Hartselle Area Chamber of Commerce at 256-773-4370.

Fall meeting — Jacksonville Church of Christ, 414 County Road 28, Florence, will have a fall Gospel meeting September 17-20 with Tom Larkin. The Sept. 17 Bible study begins at 9am with 9:45am worship service. Fellowship lunch will follow in the annex, with a 1:30pm afternoon service. Services will be 7pm Sept. 18-20. Everyone is welcome.

The soulful vibes of Sledgefest will be found in Downtown Leighton September 16, with the annual music festival honoring legend and Leighton native, Percy Sledge. Enjoy live music, local vendors, tasty food, and a friendly community. From classic tunes to delicious treats, it's a family-friendly day of entertainment. Don't miss out! For more details, visit the Town of Leighton Facebook Page or call 256-446-8477.

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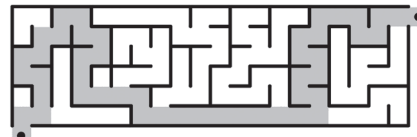


Even Exchange answers

1. Debut, Debit
2. Nearby, Nearly
3. Quilt, Quill
4. Squint, Squirt
5. Enrage, Encage
6. Shell, Shelf
7. Maury, Marry
8. Liston, Listen
9. Grape, Grade
10. Ticket, Picket

Puzzle Whirl Answers

Kids' Maze Solution



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WORD LADDER

Answer
APACE, SPACE, SPARE
SNARE, SNARK, SHARK

Word Spiral Answer

ACCORDIAN

MINI SUDOKU

Answer

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

ON YOUR DEBT

Create A Budget Plan That Works For You



B. Grant McNutt
Managing Attorney

The best budget planner is one you can live with, so tweak your approach as needed. For example, the 50/30/20 breakdown is a recommendation to help you get started. Adjust your spending as needed until you reach your ideal budget.

50/30/20

The 50-30-20 rule recommends putting 50% of your money toward needs, 30% toward wants, and 20% toward savings. The savings category also includes money you will need to realize your future goals.

Tracking Your Spending

There are many ways to track your spending. Popular programs like Excel and Google Sheets have budget templates. If a hands-on monthly budget template isn't working for you, consider one of the many budget apps. Most of them sync with your financial accounts, so they can track and categorize expenses for you.

If you can't make your ideal budget a reality, or if you're struggling to get a handle on your finances, budgeting might not be enough for you. Explore other options, such as seeking expert financial advice or resources that can help you pay bills.

Prioritize Your Expenses – NEEDS vs. WANTS

NEEDS

Savings & Debt

- Emergency Fund
- Debt Repayment*

Shelter

- Rent | Mortgage
- Rental | Homeowner Insurance
- Property Tax

Transportation

- Car Payment
- Vehicle Insurance
- Fuel

Medical And Health

- Health Insurance
- Prescriptions and Treatments

Utilities

- Water | Sewer
- Gas | Electric

Other Necessary Expenses

- Food
- Child Support
- Phone

WANTS

- Cable | Internet
- Clothing
- Gym Membership
- Travel
- Entertainment (Movies, Dining Out & Books, etc.)
- Home Decor Items

How Does Outstanding Debt Factor Into Your Budget

Not all debt is bad debt, but some forms are worse than others.

Some types of debt are necessary to help you achieve life's milestones, such as getting a mortgage to purchase a home or taking out student loans to earn a college degree.

Meanwhile, revolving credit card balances can drain your wallet if you're only making minimum payments, and payday loans come with exorbitant annual percentage rates (APRs).

Prioritize paying off your smallest debts first. While this may cost you more in interest, it could help with morale since paying off the smallest loans can produce the quickest wins.

Bond & Botes Helps People Struggling with Debt

Contact The Bond & Botes Law Offices

Please call us for an absolutely free and confidential consultation. We'd love to discuss your finances with you if you have had a serious reduction in income or have lost your job or find yourself in financial trouble of any kind. Debt can be overwhelming. The attorneys here at Bond & Botes provide guidance on helping clients reduce or eliminate debt. We can alleviate your stress! We want to help!

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



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