Shoals Mailing 50,000+ EVERY WEEK

Black Named to A+ Voices

CHEROKEE- The A+ Student Voices Team is a statewide, student-led advocacy group for students in grades 9-12 that work to make education better for Alabama students. This program is sponsored

by VOICES for Alabama's Children and provides studentled leadership opportunities for students in grades 9-12 who want to work to improve education

in Alabama by ensuring that students' perspectives are heard in spaces where education policy is made.

Eliza Black, a high school student from Cherokee High School, has been selected to join the 2023-2024 A+ Student VOICES Team. She excelled through the interview process and is a great representative of Colbert County teens.

"I am honored to be a member of the A+ Student VOICES Team this year and to be a voice for Alabama's students," Black said. "It is important for the opinions and concerns of my peers to be expressed and considered."

Students selected are given opportunities to speak to elected officials and education leaders along with a free trip to Washington D.C.

Meckes Now

MUSCLE SHOALS-Muscle

See SHORTs... on Page 2

Volume 139 Number 49

September 27, 2023

POSTAL PATRON

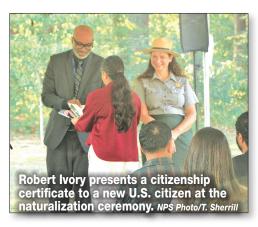
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New US Cit



Tupelo Center Hosts Naturalization Event

TUPELO – The Natchez Trace Parkway, in partnership with U.S. Citizenship and Immigration Services, hosted a naturalization ceremony last week in honor of Citizenship Day and Constitution Week (September 17-23, Nineteen candidates from countries of

See CITIZENS..... on Page 5

The Shoals 3-State Ride Offers Several Options

For more Information, give us a call at:

FLORENCE-The 3rd Annual Shoals 3 State Ride, hosted by the Shoals Mountain Bike (Shoals MTB) place Saturday, takes September 30.

This event is continuation of the WC Handy Ride of years past, but in a much more pleasant time of year with more ride options! The ride begins

and ends scenic McFarland Park on the banks of the Tennessee River near

downtown Distance options of 21, 39, 61, 70, 108, and 128 miles are available to suit riders of all ability levels.

Riders may follow the traditional route from McFarland Park in



Carton's Dominant Doors

MONTGOMERY-Earlier this summer the Alabama Historical Commission celebrated,

Preservation: with

Purpose. that During AHC time gave its second photo annual contest special twist with a theme Historic

h commission

was looking for unique and artistic photos that feature at least one historic door. Any photos submitted for the contest must

have been taken Alabama, and none could include added elements of people or animals.

This contest was open to

See DOORS... on Page 3

CTO Certified

Shoals City Schools are

INSIDE this Issue



Ray Miller Buick-GMC **Advance Auto Sales Brian Barton Auto Sales**

- Ask the Attorney
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- Soap Updates
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- Dave Ramsey
- Your Letters
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Shorts...

Meckes Now CTO Certified

Continued from Page 1

proud to congratulate Chief Technology Officer, Todd Meckes, on his graduation from the Chief Technology Officer Academy of the Alabama Leaders in **Educational Technology** (ALET). The academy is a partnership between ALET and the University of Montevallo.

To earn ALET's CTO certification, Meckes had to complete eight courses covering all aspects of the position. He had the opportunity to collaborate with other technology leaders in discovering new approaches to improving education through technology.

In a joint statement. ALET President Chris Jenks and ALET Vice President of Professional Development, Tim Brothers, stated, "Over the years, technology has become essential to our school systems. Schools must ensure teachers and students have the technology and training to improve educational outcomes. This can mean managing thousands of

Quarters 10 Lb. Bag

devices and accounts. In addition, school systems deal with data ranging from student information to financial and human resources data, and all of it needs

to be

managed



Meckes

and protected. The CTO Academy creates a learning community of jobalike peers

to share expertise and knowledge.'

Meckes is one of just over 130 educational technology professionals in Alabama to have earned this certification.

"We are extremely excited for Todd and commend his hard work and dedication. He has definitely made his mark on moving our technology department to the next level," said Muscle Shoals Superintendent Chad Holden.

Relay for Life Survivors

FLORENCE-The Muscle Shoals Area Alumnae (MSAA) Chapter of Delta Sigma Theta Sorority, Inc. hosted the American Cancer Society's Relay for Life Survivor Dinner on the evening of August 26 at the Florence-Lauderdale Coliseum. The dinner was underwritten by Alliance Cancer Care. An oncologist from Alliance, Dr. Richard Pearlman, spoke at the event. The message of hope from a survivor was given by Sonja Croone, founder of Pink Alabama and social worker for the Florence City School System.

The event was wellattended, but we hope even more people will attend the dinner next year. All cancer survivors are invited to attend the dinner and bring one guest, but, we do not have a list of all survivors. If anyone reading this article is a survivor and did not get an invitation to the dinner this year, or you know of a survivor who did not receive an invitation, contact Dr. Felice Green, chair of the Shoals Area Relay for Life, or any member of the MSAA Chapter

of Delta Sigma Theta

The sorority undertook the job of overseeing the Shoals Area Relay for Life this year.

Elks Help Our **HS Students Chase Goals**

SHOALS-The Elks National Foundation's 2024 Elks Most Valuable Student scholarship contest is underway. The MVS scholarship is available to high school seniors who are United States citizens. Applicants do not need to be related to a member of the Elks. The judging

> criteria is based on academics. leadership. service, and financial need.

> > The

application

online and

submitted

must be

is completed









by the November 13, 2023 deadline. The 500 national winners will be announced in April 2024. The top 20 national

finalists will participate in the Leadership Weekend in Chicago and receive \$30,000 scholarships. The remaining 480 runnersup will receive \$4.000 scholarships.

This year the Elks National Foundation is investing more than \$4 million in college scholarships. All MVS scholars demonstrate outstanding leadership skills and a commitment to service, and they are graduating from college at a rate of 90%. This is 30% higher than the national average.

Applications for the 2024 contest are available on the Elks National Foundation's website. For complete Most Valuable Student scholarship contest details and application, visit enf.elks. org/MVS or call Dr. Jean Love, Scholarship Chair, Shoals Elks Lodge at 256-762-5043.

More SHORTs... on Page 6





(Drumettes



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

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)

MUSCLE SHOALS: 124 LUANNE LANE Fri. LUANNE LANE Fri. 7AM-2PM and Sat. 7AM-12PM, Appliances, clothes, shoes and household items

TUSCUMBIA: 908 N HIGH St Sat. 6AM, MOVING SALE! Clothes, misc. housewares, etc.

KILLEN: 2890 HWY 43 8AM, FOUR FAMILY SALE!

SALE, 75 Central Ave., Fri. & Sat., 8am-1pm, Lots of everything cheap purses, dresses, Levi Jeans, Bama stuff and more! Map ID# 1561

CHEROKEE: MULTIFAMILY YARD SALE 2155 Riverton Rose Trail Fri. 9/29 Sat. 9/30 8am-4pm Something for Everyone!







SHEFFIFI D: Neighborhood SALE!! Rivermont/Village Subdivisions Saturday 30th Sat. 7am-until, *HUGE!!* over 12+ houses

LEXINGTON: First Baptist Church Thurs. and Fri. 7AM - 4PM Sat. 7AM - 12PM HUGE INDOOR Yard Sale! Rack full of name-brand men's and women's (S-2X), infant boy's up to 3T, infant girl's up to 24 months, shoes Halloween costumes Christmas, toys, Apple watch band, \$1 each. Phone charges, etc. Jewelry, stickers, purses movies, baby items, household, bedding, health and beauty. Plus items added daily.

MUSCLE SHOALS:YARD SALE 204 Wisconsin Ave Fri. 9/29 Sat. 9/30 7am-until On Patio, Back of

Muscle Shoals: All Seasons Yard Sale
2006 Ashton Circle Huston
Plantation
Sept. 30 (Sat.) 7-2
Something for every season!
Beach, Baby Nursery, beddings,
Christmas, Clothes and Shoes
(M-F), Toys, DVDs, Pool Items,
Family games, Household
Items, Umbrellas 9ft, etc No
early sales Most Items \$5 or
less Rain Date 10/7 Map
ID#1558

MUSCLE SHOALS YARD SALE, 210 W 210 W 210 W. n, Sat. 7am-11am Map ID# 1552

KILLEN: 830 JABO DRIVE

DOWNSIZING SALE! Fri., Sat. + Sun. 7AM, Lots of Stuff from Tools to Tea Cups, Vases to Suitcases, Office Supplies and MORE!

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Primitives, Antiques, Crocks, Cast Iron, Books, Furniture, Jewelry, Pictures, Unique items, So much that you will have to see it to believe it!!

Directions: Take Highway 20 past the Central Community. Go approximately 1.5 miles past the entrance to The Natchez Trace and turn left onto Co. Rd. 74 (just past the red and white Secondary Metals sign which will be on your left). Watch for the Parking Signs. You will be parking in a pasture between the barn and the main house. Make sure to wear appropriate walking shoes.
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Doors.....

Continued from Page 1

photographers of any age

Tuscumbia resident, Mary Carton, had one of her photos selected.

Carton's winning photograph is of the cook's quarters, located right behind Helen Keller's home at Ivy Green. "It's actually two rooms, one sleeping quarters and the other one was the kitchen," Carton said. "They put an emphasis on doors for the contest, so I didn't get the whole cabin.'

Carton has been a volunteer photographer for Ivy Green and the Helen Keller Festival for around 12 years. "They've been very generous with letting me take pictures of the Miracle Worker and Camp Courage. frequently get pictures of the cabin at some angle. It's a reminder of simpler times, but with very hard work," she added.

This is the second year that one of Carton's photos has been chosen for the calendar. Last year, her photo of the Tuscumbia Depot with some Model A Fords visiting was chosen for the 2023 calendar.

This year's winning photos will be used in the upcoming 2024 Alabama Commission Historical calendar.

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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;

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,

See NOTES... page 26









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Citizens...

Continued from Page 1

origin around the world became new American citizens on September 21.

U.S. Citizenship and Immigration Services official, Robert Ivory, administered the Oath of Allegiance and passed out citizenship certificates. The new citizens stated their countries of origin in front of friends and family before accepting their certificates.

"It's an honor to welcome new United States citizens on the Natchez Trace Parkway. Public lands provide ideal locations for citizenship ceremonies as they are shining examples of the cultural and natural resources from our heritage as Americans," said Natchez Trace Parkway Interpretation and Education Program Manager Mandi Toy.

National The Park Service and Citizenship U.S. and Immigration Service have a formal partnership to enhance citizenship ceremonies by holding them in National Parks throughout the country. The agreement helps introduce new citizens to some of the nation's most significant natural resources and cultural heritage sites.

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

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Shorts...

Continued from Page 2

On Forestry & **Horticulture**

FLORENCE-The public is invited to the 27th Annual Urban Forestry and Horticulture Conference taking place on Friday, October 13 from 8am-3:45pm at Cross Point Church of Christ at 1350

Cox Creek Parkway in Florence.

The theme of this year's conference

'Designing & Sustaining Landscapes." The Keynote speaker is Dr. John F. Kvach, Executive Director of the Singing River Trail.

Early registration cost is \$50 and includes lunch. Late registration cost is \$55 and is also offered on-site at 7:30am.

For online registration, printable mail-in form, brochure with full list of speakers and other conference details, please visit: www.florenceal.org. Call 256-760-6400 for more information.

The conference is sponsored by the city of Florence, the Mayor, the city council, the Florence Beautification Board, the Florence Tree Commission, and the city of Florence Urban Forestry and Horticulture Department.

UNA Cheers to 50 Years!

FLORENCE-Homecoming at UNA is set for September 29-30, with some new and returning events on the schedule that celebrate this year's theme: Cheers to 50 Years!

The Lions take on the Eastern Kentucky Colonels Saturday as part of the Gold Rush game, fans are asked to wear gold and help cheer the home team on to victory. On September 29, UNA alumni and friends will enjoy the second Alumni Celebration where they'll get an exclusive peek at some exciting University news and toast to several University

anniversaries, including 50 years of fraternity and sorority life, 50 years of a Bachelor of Science in Nursing, 50 years of the student ambassador tradition, and the UNA name itself.

The annual Homecoming parade down Court Street is on Saturday at 11:30am, with Lunch on the Lawn immediately following at Rogers Hall; tailgating with the Lions Homecoming Reunion on Spirit Hill; and the Homecoming Pep Rally.

This Year's **Homecoming Award** Winners

- Lifetime Achievement: Carol Lyles Reeves '70, of Florence
- Alumni of the Year: Stacy Suggs '90, of Tuscumbia
- Friend of the University: Macke and Kimberly Mauldin '94, of Florence
- Military Service: Scott Milliet '10, of Lakeland, TN
- Public Service: Peggy Smith Bush '84, of Orlando, FL
- Educator of the Year (K-12): Dr. Dax Glover '10, of luka, MS
- Educator of the Year (Higher Ed): Dr. Andrea Porter '96, of Jacksonville
- Community Service: Bethany Green '10, of Florence
- Faculty Alumni Service: Dr. Amanda Hitt '04, of Leighton
- Staff Alumni Service: Jill Chambers '01, '17, of Killen

Registration for participation in Homecoming, including the Alumni Celebration and the annual parade, is open. For the parade, visit www.una.edu/ alumni/homecoming/ parade-route.html and for the Alumni Celebration, visit www. una.edu/alumni/ celebration/index.html

The Homecoming game kickoff is scheduled for 6pm at Braly Stadium.

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Riders.....

Continued from Page 1

out to the Natchez Trace where they can ride to Mississippi, then to Tennessee (all the way to Collinwood for the ULTRA 128-mile route), and then return to Florence for the full 3 State Ride.

Riders may also enjoy the option to park-andride from one of the checkpoints along the route. This gives riders the option to create their own custom route and cut out any sections of the route they don't want to ride. All types of bikes and riders are welcome.

The Ride for the longdistance riders starts at 7am from McFarland with a police-escorted mass start down Savannah Highway. Please be ready to leave at this time if you are doing the traditional route. If you are opting to park at a designated parking area and ride from there, you will still need your BIB NUMBER on your person to be part of this ride. Riders are asked not to start until after 8am to give our aid stations time to setup. Bib numbers and pre-order shirts will be available as early as 6am on the day of the event.

The longer four routes include a significant amount of mileage on the beautiful Natchez Trace Parkway, which is a Federal Park with 50 mph speed limit and no commercial vehicles. The roads are in excellent condition, but they do not have a wide shoulder. Traffic is light. No dogs to chase; you may various wildlife including turkeys, foxes, deer, turtles, and a wide variety of birds.

An excellent post ride meal will be provided by a local food vendor.

Proceeds of this event will help the nonprofit Shoals MTB Chapter continue to help the cycling community grow! Shoals MTB in a nonprofit

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Directions: Take Highway 20 past the Central Community. Go approximately 1.5 miles past the entrance to The Natchez Trace and turn left onto Co. Rd. 74 just past the red and white Secondary Metals sign which will be on your left). Watch for the Parking Signs. You will be parking in a pasture between the barn and

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The TimesDaily has a position available for a Non-CDL Truck Driver. The ideal candidate must have an excellent driving record and a clean MVR (motor vehicle report) as well as proof of personal auto insurance.

Candidate must pass a DOT physical, be able to lift up to 50 pounds, and be capable of driving up to 8 hours at a time. Must be able to work flexible schedules including days, nights, week ends, and holidays as needed.

Please email resumes to hollie.colella@ timesdaily.com cations may be picked up at or applications may be picked: 219 West Tennessee Street Florence, AL 35630



THERE ARE 5 EASY WAYS TO place your CLASSIFIED AD. By mail, fax, phone, on-line and in person.

North Alabama Medical Center and North Alabama Surgery (ECM Health Group, LLC) is looking to hire a Cardiac Electrophysiologist in medically underserved area at 1701 Veterans Drive, Florence, AL 35630. Requires medical degree (U.S. or foreign equivalent), residency training in Internal Medicine, fellowship training in Cardiology, then Electrophysiology, and possess or eligible to apply for Alabama medical license. Please mail CV to 330

Cardiac Electrophysiologist

Seven Springs Way, Brentwood, TN 37027 or email, Dwinna.mullins@lpnt.net

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or email
stacy.long@
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Completed application must be returned to the City Clerk's Office,

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THE CONCEPT **IS THE SAME**

Dear Dave.

I know when it comes to personal finance, you're a big fan of living on a written, monthly budget. Should you do a smallbusiness budget the same way you do your household budget?

- Joseph

Dear Joseph,

concept The you're working with is the same, but they're still a little bit different. When it comes to a small business, you're trying to project your income and expenses, thereby projecting your profit for the month and the next two months after that. Those three months make what we call a quarter. If you've been in business for a while, you can reach out further than that and usually do a reasonably accurate job of projecting the entire year.

It all really just comes down to this: You still have to plan your income and your outgo. Some small-business owners tend to forego long-term planning and live hand to mouth and crisis to crisis. Sure, they may look at the profit and loss statements, but that's kind of like looking in the rearview while driving. mirror Budgeting's not rocket science. The budgeting and planning don't have to be super sophisticated, as long you're realistic about how much revenue you're generating and your operating costs.

planning A lack of



and handling money properly—making money behave projecting revenue, expenses and those kinds of things—are the main reasons most small businesses fail. Then, the owners turn around and blame "cash flow problems." That's a pretty vague term, and in most cases, it's a bunch of double-talk. It's usually coming from someone borrowed who money and couldn't make the payments or had too much money going out and not enough coming in.

You've got to project into the future and think about what you're going to do and how you're going to make it happen. That's really all a smallbusiness budget is. You're saying, "Realistically, this is what we should make this month, and this is what we should spend this month." It's what I tell my team when they're doing budgets. And when you think about it, it's not even goal setting so much as it's having a knowledgeable and informed conversation with the marketplace.

I hope this helps, Joseph!

Leadership and small*business* expert Dave Ramsey is CEO of Ramsey Solutions. He has authored eight national bestselling including "EntreLeadership," and is a host of "The Ramsey Show" and "The EntreLeadership Podcast.

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2008 Ford Explorer

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2006 Honda

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1 G4HP52K5VH569568 1FAHP3FNXAW137938 JHI RD68412C019344 3VWRM71 K78M078172 3N1CB51D11L439026

1 C3CDZAB1 EN217111 16884

2GNFLFEKXH6301948 1N4AL2AP8BN516475 2G1WH52K649168664 1FAFP532X4G145436

2MELM7 4W4RX658720 2HGFG12656H529351

1FMEU63E18UB25860 2FTRX08I 2YCA75482

2MELM75W0VX678780 JH2PC37076M300902 5TDZT34A14S228076

YEAR/MAKE/MODEL

2009 Acura MDX 2008 Toyota Highlander

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2022 Nissan Altima 2000 Chevrolet 1500 Pickup

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2HNYD28649H501245 JTEDS41 AX82032587 1FTYR44F62TA30482 1N4AL11D95C286283 1N4BL4CV2NN341446 2GCEC19T9Y1126552 C3CDFAA2FD363191 2G1 FP22K1W2118350 ML32A3HJ8LH003810 1P3FS46C91D251456 1 GTCS 144XWK512887 1FAFP446X4F176316 2G 1 WC581169346884 2FALP74W9RX127740 1G4HP52K25U200299 4T1BF3EK0AU542806 JH4OA2656TC004262 5XYZUDLB7GG378224



Commentary

Mental Disorders or Deviant Adults

here is just more political and cultural insanity out there than we can keep up with. It is easy to understand why no truly conservative legislation can be advanced in America. It's all they can do to deflect Few and slow the left's barrage. Conservatives are always on Words the defense and unable to field everything that comes at them from the myriad of

entities. It's a microcosm of society. There are always some fires from the left that have to be put out. They get exhausting to keep up with, much less to fight. And THAT is their objective - Overwhelm the system. It's a good plan because it works. It seems like half of this stuff was

ideologues and anti-American

outrageous humor on Saturday Night Live 40 years ago. Despite the largely-stoned audience, you never could have sold them on the truly outlandish other half.

Editor

This week, let's begin to delve into some

See DEVIANT... on Page 22

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Courier Journal

Placing Rescues

BISSELL Foundation Continues Sponsoring Discounted Adoptions: HASRA Participates in Fall Event

KILLEN-Our nation's animal shelters are in crisis due to increased owner surrenders and stray intakes.

To help as many pets as possible go from shelter kennels to the couches of loving homes, BISSELL

its Fall National, "Empty the Shelters," reduced-fee adoption event at over 300 shelters in 42 states. Four in Alabama are participating, including HASRA (Heart of Alabama. Save. Rescue. Adopt.) here in the Shoals. October From

Pet Foundation is hosting

BISSELL Pet Foundation will sponsor reduced adoption fees at participating shelters. Adopters can save a life and bring home a spayed/ neutered, vaccinated pets available for adoption for just \$50 or less.

HASRA is open 7 days by appointment only. If you

See HASRA... Page 20





Show: Skylab" at Saturn V Hall at the Davidson Center. Pull out your bell bottoms and join in the 1970's-themed celebration of the 50th anniversary of America's first space station. Attire is 1980's Chic. Social hour-6pm. Dinner and program: 7pm. Dessert and dancing-8pm. Special Invited guests include Skylab Astronauts For tickets, please visit https://www.rocketcenter. com/skylab50

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Courtesy photos

THE SCOOTERS FOR **HOOTERS POKER RUN**

is September 30 leaving from Natchez Trace Harley Davidson in Tuscumbia. A day of riding, music, and community, all supporting breast cancer survivors. Registration starts at 9am, kickstands up at 10am. The entry fee is just \$20 per bike, which includes lunch after the ride, entry into the thrilling Poker Run where you can test your riding skills and luck for some fantastic prizes. Don't forget to try your luck in the 50/50 drawing for a chance to win big. As the sun sets, enjoy the rocking tunes of the LA Outlaws on the big stage. Information: 256-383-5814.







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

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Time to Step Aside?

Editor:

Florence City Council member, Kaytrina Simmons, last Wednesday posted the following on social media:

"This has bothered me all night & day. Last night at Council meeting I was told in an angry tone with a finger pointed to Shut Up (direct quote with finger pointed, "Will You Be Quiet?") by President Dick Jordan! That hurt me, publicly humiliated me, and degraded me as a woman! I'm his colleague and to be talked to like that, the disrespect displayed to me and others is unacceptable."

events describe what The happened at Tuesday night's city council meeting. Upon watching a recording of the meeting, a speaker asked Jordan about his comments. His reply to the speaker was, "I apologized."

The September 20 TimesDaily

...The Democrat and Republican parties are undoubtedly the most corrupt organizations in America with a 160-year history...

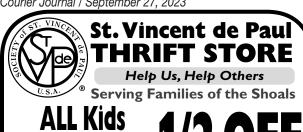
quoted Jordan as follows, "It wasn't directed at her whatsoever. can't hear two people at one time. I was just trying to get everyone quiet. I talked to her and told her afterwards that this wasn't directed at her. I apologized if she thought it was.

It is clear that Simmons and the speaker do not agree with Jordan. There must be additional action. Jordan must consider resigning as Council President and as Chairman of the Council's Finance Committee!

The Council should determine if a new President and a new Chairman are necessary.

Bill Smoak Florence

See LETTERS... on Page 28



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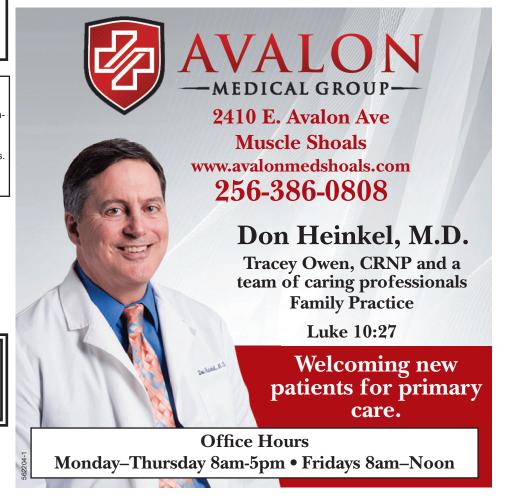
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WHO KNEW THAT CHANGING STREAMING "CABLE TV" SERVICES WOULD BE SO DIFFICULT?

I switched to YouTubeTV a couple of years ago after years of tolerating price gouging from DirectTV and AT&T Uverse.

YouTubeTV is still a decent deal

for hundreds of channels. unlimited "DVR" recording, and the ability to watch on any device in front of your eyes which is great for traveling. However,



YouTube TV recently increased its price from about \$65 per month to \$72. E \$72 must be my breaking point because that caused me to ponder why on

SAVE UP TO \$800 ON CABLE TV?

by "The Computer Skeptic"

Earth I was paying over \$800 per year for the 4 channels I watch regularly. This revelation started a confusing journey that I'd like to share with you.

My TV viewing consists of news from the regular TV lineup of local network affiliates, SEC sports and, to help keep my blood pressure sufficiently high, Fox News and CNN. I stream most of that from the unlimited "DVR" provided by YouTube TV. Hulu and Amazon fill in the gaps.

It turns out that about \$70 is what you're gonna pay if you

want local stations, cable news, SEC sports, and the ability to record your favorite shows for convenient viewing. That's because all the major news and sports conglomerates conspired to require that their viewers have a subscription to a large provider to be able to view their content. So if you're in the same boat, Roku, Xfinity, YouTubeTV, Hulu Plus Live, DirectTV, and AT&T Uverse, are all about the same price - \$65 to \$70 bucks per month.

Sling.com was an interesting option that may save some of

you some money. They have $\boldsymbol{2}$ different plans. One plan has all the news channels I want for \$35/mo and the other plan has all the sports I want for \$35/ mo. Both plans have 200+ live channels of other stuff. But I want news and sports so no savings for me but may be for you. Roku.com was a serious contender. I decided against them because their offerings are a bit complicated and I ran out of patience researching them. So I hope one of you will try it out and send me a review.

I've been a regular user of regular free YouTube (not to be confused with YoutubeTV) during my workouts in my gym. Youtube is great for short interviews or specific topics of interest such as physics, astronomy, political analysis, and funny dog videos. Youtube

has an "Ad Free" version for \$13 per month. For that \$13, you get no commercials and YouTube Music (a rival to Spotify and Pandora). It doesn't have the SEC sports channels I want so I'm still working on that.

I'm still determined to NOT pay \$70 per month for the amount of TV I watch so I'm sticking with \$13/mo ad-free YouTube and I'll catch up on SEC sports somehow. I'll let you know when I figure all this out.

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



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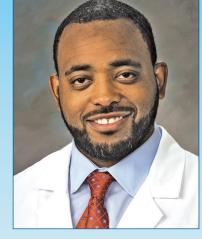
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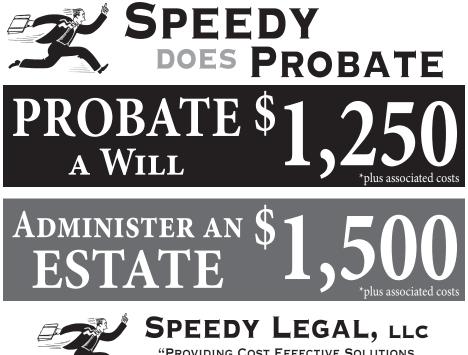


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Beware Clerical Spin Doctors

Come one, come all. We believe you'll be alright as long as you're sincere. God certainly is forgiving and understands your situation. You'll fit in somewhere.

Nobody's perfect. Come and join us today. NOT! We've heard the clap-trap before! Today, leaders and so-called churches have perverted the words and ways of Almighty God & the godless have covered the

planet and they (leaders) caved in. Check the Bible. There are some things God hates! Modern clergy are

worried about their salary and attendance & pleasing people, instead of God. God cannot and will not bless

a perverted salvation, church or doctrine. Israel tried it and the blessings and their freedoms disappeared. **Jeremiah 23:36** "And the burden of the LORD shall ye mention no more: for

every man's word shall be his burden; for ye have perverted the words of the living God, of the LORD of hosts our God." Isaiah 55:8-9 "For my thoughts are not your thoughts,

neither are your ways my ways, saith the LORD. For as the heavens are higher than the earth, so are my ways higher than your ways, and my thoughts than your thoughts."

People are taught to become spin-doctors. We see it every day. People spin to avoid confronting the truth. When the

foundations and fundamentals are destroyed, we must turn

mess. We are in a situation that if God does not rescue us, we and all we have will fail. Man without God has always failed.

Read the Book. The entire world is enslaved with spiritual

dementia. Who are we going to blame when all our whipping boys are gone and the spin doctors have lost their spin? This little article has warned you for years. God and His word

have the answers and it's either back to the Bible or deeper into the jungle! Choose now. Blessing without correction is impossible. **Jeremiah 7:28** "But thou shalt say unto them,

This is a nation that obeyeth not the voice of the LORD their

God, nor receiveth correction: truth is perished, and is cut off from their mouth." Repent or perish. Turn or burn. It's

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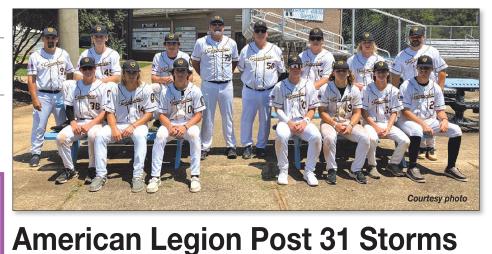
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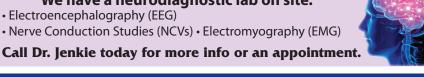
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HASRA...

Continued from Page 12

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new friend today.

LUNA is a very special girl! She came to us over 1 year ago when she was literally skin draped over bone! Luna is going to need a very special adopter! Someone with patience and lots of love to give her. She has been with us for nearly a year. She has been looked at several times but always passed on because she needs a little extra care. Luna will win your heart over if you will give her the chance! She is very timid with new people. She doesn't like to load up in the car on her own. She is leery of humans, with

every reason to be. She is already spayed and she is already microchipped! She is just waiting on her person to come along and give her the best forever home! **THE ADOPTION FEE IS \$25** That includes a voucher for \$70 off of spay/ neuter , \$15 voucher for rabies, distemper vaccine, parvo vaccine, NexGard, wormer and a 5way shot. For more info please contact **Colbert** County animal shelter at 256-381-4073.



GILDA This amazing girl went out for a doggie day out yesterday and had the best time. They said Gilda was such a sweet girl and absolutely loved walking around at the park. She would love to be able to run freely in her new home. Gilda is very loving and friendly to everyone! Come meet her or take her home for a sleep-over. 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. Please call **Florence Lauderdale animal** services 256-760-6676 for more info.

MITZI is so cute and sweet and charming! She's easy to connect with, and super wiggly, she parades around with tovs. This amazing girl keeps a clean kennel, she's done well with other dogs here, and she isn't shy about showing her belly. Mitzi is 1.5 years old and she's just 30 lbs full grown. Adoptions are still \$25 and include spay/neuter, vaccines, a microchip, and heartworm test. We are overfull and need adopters, fosters and doggy-day-outers. 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 Please call Florence Lauderdale animal services 256-760-6676 for more info.



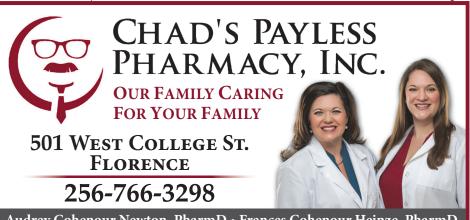


IPER loves kids, has been with other dogs, very calm and decently clean in her crate when taken out on a schedule. She is such a perfect dog. She has been at the fair 4 days this week and no one has snatched her up because she is waiting on you! She is full grown at a whopping 25-30 pounds. HER ADOPTION FEE IS PAID and she is ready to be adopted. For more information please contact Colbert County animal shelter at 256-381-4073

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Alabama at **North Alabama** at **Eastern Kentucky**

Utah at **Oregon St.** at Tennessee

Georgia at **Auburn USC** at

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Florida at **Kentucky**

Texas A&M at Arkansas

Missouri at **Vanderbilt**

MAIL-IN ENTRIES MUST BE **POSTMARKED BY FRIDAY**

CHECK BOX BESIDE EACH WINNING TEAM

(vs: games at neutral location)

TIE BREAKER

Write Exact Score Below

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WEEK 3 - SEPTEMBER 16 WINNER: VICKIE WALLACE OF DECATUR

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Commentary

Deviant...

recent situations and players. I say 'begin, because this may take

It's hard to forget Joy Behar's comments

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in May that Supreme Court Justice Clarence Thomas and South Carolina Senator, Tim Scott, have no clue what it's like to be a black in America because they believe "in pulling yourself up by your bootstraps, rather than understanding the racism that African Americans face in this country... And that's why they're Republicans.

Behar is one of the left wing back co-hosts on the daytime network show called. The View. none of whom can be considered truly insightful.

Another black Republican, Florida Congressman, Byron Donalds, who absolutely knows about racism, being black, and a lot more uncomfortable details than most of us, responded to this, one of many Behar's nonsensical spiels. In recalling her 2019 Halloween costume (a black woman), Donalds tactfully dressed her

Joy, dressing up as a Black woman for Halloween with dark paint on your face doesn't magically make you Black or make you an expert on what it's like to be Black.

From one Black person to another White liberal who got a pass for

wearing Black face, sit this one out.

Amen, Byron. Joy deserves her clown rating.

Ford Motor Company recently predicted losses as high as \$4.5 billion from electric vehicles (EVs) this year, up from the previous projected loss of \$3 billion. Some of the losses are based in part on investment. The timing of that is tough. but a loss, nonetheless. That kind of money is hard to recover.

As of this writing United Auto Workers union was five days into a strike against Detroit's Big Three automakers after contentious negotiations and a wide chasm in pay and work schedules remained unresolved in advance discussions.

U.S. autoworkers on manufacturing production lines average about \$28/hour, up \$1 from last year, according to data from the Bureau of Labor Statistics.

Under the industry's tiered wage system, more recent hires start at lower rates of pay than longer-tenured workers, and have more modest health and retirement benefits.

Anyone who joined

the company in 2007 or earlier averages roughly \$33/hour at the Big Three, but hasn't seen a rebound from their concessions during the 2008 economic crisis.

However, UAW officials now want 36% pay increases in addition to 32-hour work weeks with a 40-hour pay scale.

Wouldn't we all. So suddenly, that \$33/hr figure would leap to \$61/hr. That is \$101,000/year with a 3-day weekend every week. PLUS health and retirement benefits.

How will that translate into the price of a new car?

I'm not sure about you, but I don't think an attempt to strong-arm a company for \$100,000 a year for an assembly line job when the company is projecting a \$4.5 billion loss for the year is a smart approach.

I also don't think that Ford CEO Jim Farley should earn in excess of \$20 million/year with \$4.5 billion in losses, regardless of how they were created. But that's another discussion.

Either way, you can bet Biden won't ease off his clean energy schedule and it's obligatory subsidization. So, it will be you, your children, and grandchildren who will continue to subsidize these excessive

compensation packages and the electric nonsense in both higher car prices and added national debt.

Everyone involved is

The California **State Assembly**

recently passed a bill that requires judges in child custody cases to consider whether a parent has affirmed a child's "gender transition" by making "gender affirmation" an equal part of a child's "health, safety, and welfare" under state law. The amended AB 957 passed by a vote of 57-16 along party lines. The state Senate also passed the bill 30-9, also along party lines. Governor Newsome has expressed his support for the bill which is among the 900 on his desk to sign before October 14.

Parents who refuse to participate in the trans charade by pretending that their child is a different gender could lose custody because of a failure to provide for the "health, safety, and welfare" of their child. The bill makes "gender affirmation," an essential need of a child in California.

Gender affirmation isn't defined in AB 957 or any other California law, and no distinctions are made regarding the child's age, duration of transgendered identity, importance of social transition versus medical treatments or surgical sex-changes Interpretation and rulings are now a judicial crap shoot that could be based on ideology. Therefore, if you disagree with the other parent about sterilizing or removing physical features of your child, and you are the



one using your brain, you likely lose custody. Such degrees of depravity

deserve at least 4 bags of manure.

State Sen. Scott Wilk, R-Santa Clarita, summed up the incessant government intrusion and assault on parental rights in California nicely, "If you love your children, you need to flee California."

Despite giving up the beauty of the Bay Area for the flats of southern Texas, my parents saw the trend long ago, and took the opportunity to get their kids out during the craze of late 1960's.

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Medicare Minute "Medicare Pre-AEP"

Each year anyone who is on Medicare and enrolled in a Medicare Advantage Plan (MA) or Prescription Drug Plan (PDP) has an open enrollment period to make changes in their plan if they wish. This open enrollment period is called the Annual Election Period (AEP). It extends from October 15th to December 7th. There is also a period from October 1st to October 14th that is commonly called Pre-AEP.

Pre-AEP is an important time for Medicare beneficiaries. Insurance companies who offer MAs or PDPs cannot release their plan information for 2024 until October 1st. You can use this time to review your current plan to see if there has been any significant changes in your premium or copays. It's also a good time to review the prescription drug coverage of your plan, especially if you have had changes in the drugs you are taking. If any new plans are coming into your county, this is the time they are announced so be on the lookout for those.

Pre-AEP can also be a confusing time. Although it's designed for you to gather information on any changes that are coming for 2024, you may get phone calls or letters from insurance companies or your local agent. Local agents, in particular, like to use Pre-AEP to reach out to their clients and do policy reviews for the next year. This is totally acceptable under Medicare rules. It is also acceptable for you to attend a meeting or seminar during Pre-AEP to hear the details of 2024 plans. The one thing you cannot do is officially sign up for a new plan until after October 15th.

The good news is if you're happy with the plan you are in you won't have to do a thing. You will automatically roll into the 2024 plan as long as it's still offered in your area. If you have any questions about Pre-AEP 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.





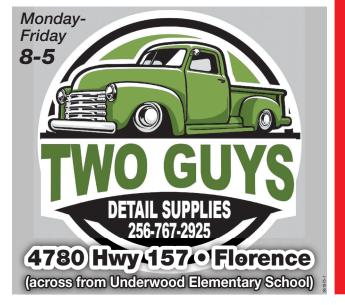
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"COME AND SEE" (PART FIVE)

In 2 Timothy 2:5 we read: "And if a man also strive for masteries, yet is he not crowned, except he strive lawfully." When people say it makes no difference what we believe, they often add: "We are all striving for the same place anyway." Evidently this is true. We are striving to reach heaven at last. But is striving the only thing that is necessary in order to reach that glorious reward? This is all that would be necessary if it makes no difference what we believe.

The Bible continues to tell

us that striving alone is not

sufficient – that a man may strive and still not be crowned, except he strive lawfully. The crowning referred to is the eternal reward in heaven – the crown of glory that fadeth not away. But yet a man may strive and still fail to receive the crown. Why? Because he may not strive lawfully. No person can reach that crown unless he strives lawfully! What does it mean to strive lawfully? It means to strive according to the law of the Lord. So if we strive contrary to that law we will not be crowned, regardless of how sincere we may be.

The Law of the Lord is revealed in the New Testament. If we strive to go to heaven by some other way, we are not striving lawfully and will not reach the destination we desire. These truths in the Bible clearly indicate that it **DOES** make a difference what a person believes and practices in religion.

Sinners - Not Instructed To "Pray Through"

With the Bible as our rule of faith and practice, containing as it does, the revelation of God's will to us, we should be very anxious to do just the things it authorizes. This is especially true since we are saved from our past sins and become Christians only if we obey the truth (John 8:32; John 17:17). Also, we are to be judged by the Word of the Lord (John 12:48). Where does the Bible say, "that inspired men ever invited alien sinners to the altar to pray for salvation?"

In Acts 22:16 we read of an alien sinner, engaged in prayer when the Lord sent a preacher to tell him what to do. Saul, who had been on of the worst enemies Christianity ever had, became convinced of the error of his way. He asked the Lord what he would have to do (Acts 9:6). Jesus told him to go to Damascus and there he would be told what he **must** do (Acts 9:6). (Continued next issue)



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

Church Of Christ at Cedar Grove

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September 2023

National Telephone Company of Alabama, d/b/a TEC has filed with the Federal Government a Compliance Assurance in which it assures the Rural Utilities Service that it will comply fully with all requirements, in accordance with Federal civil rights law and U.S.

Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202)720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800)877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at https://www.usda.gov/sites/default/files/documents/USDA-OASCR%20P-Complaint-Form-0508-0002-508-11-28-17Fax2Mail.pdf and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

(1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights

1400 Independence Avenue, SW Washington, D.C. 20250-9410;

(2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov.

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095-1

Vivian put pressure on headed to the altar. Wendy Alex. Tensions heightened was stunned by Tripp's between Xander and Sarah. actions. Chloe questioned discovered shocking news. Kate blasted Eric got a visitor after Vivian. Chloe had a big moving in with Sloan. decision to make. Sarah Melinda tried to save her job. experienced feelings about the upcoming Melinda's help. Ava and nuptials. Maggie and Justin Harris got closer to Susan's were stunned by a new whereabouts. Alex and revelation. Alex received Sonny reacted to Victor's some shocking news. Rafe will. Wait to See: Vivian and Jada tracked down Ava learns some shocking news

DAYS OF OUR LIVES and Harris. Rex and Sarah some Philip about his feelings. conflicting Meanwhile, Sloan enlisted about Victor's will. Plans for revenge take shape. Marlena shares her opinion on Eric's new living arrangement.

GENERAL HOSPITAL Elizabeth updated Carly. Portia apologized. Sonny to the hospital. Valentin unveiled a surprise. Jake made a confession. Sonny voiced his regret. Carly confronted Ava. Chase made an arrest. Gladys was frantic. Finn encouraged Anna. Eddie and Olivia shared a charged moment. Sam and Dante filled Chase in on the latest. Michael felt anxious. Kristina was insistent. Sasha unleashed her anger. Cyrus took an important meeting. Ava and Josslyn found some common ground. Mac offered reassurance. Cody lost his cool. Sasha felt betraved. Sonny and Nina had a heartto-heart. Michael conferred with Carly. Wait to See: Willow is rattled. Laura makes a realization. Ava receives an unwelcome visitor.

YOUNG THE AND THE RESTLESS Adam pleaded his case to Sally. Phyllis crossed the line. Jack was suspicious of Billy's motives. Victor gave Victoria a stern warning. Devon and Lily sought answers from Jill. Mamie surprised the Abbotts. Victor gave Adam an unexpected new assignment. Mamie interrogated Nate. Victoria tried to strike a deal with Nick. Phyllis was surprised by an old friend. Tucker retaliated against Jack. Diane made a shocking discovery. Wait to See: Billy is forced to defend himself. Audra reveals a secret. Phyllis stands her ground with Jack.

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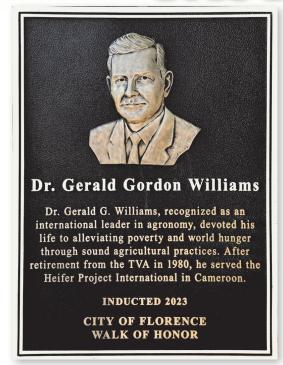
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SIGNS OF THE PAST



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At this year's Hall of Fame induction ceremony Dr. Williams' son said his father had a heart for helping others guided by a belief in the goodness of people. I'm reminded of a quote by the 14th Dalai Lama: "Be kind whenever possible. It is always possible."

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

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You will be amazed at the antiques, primitives, pottery, crocks, cast iron, lamps, books (antique and local books), jewelry, pictures, blue and white dishes, copper ware, and so many unique items. There is no way to mention all that you will see at this sale!

entrance to The Natchez Trace and turn left onto County Road 74... (just past the red and white Secondary Metals sign which will be on your left. Watch for the Parking Signs. You will be parking in a pasture between the barn and the main house. Make sure to wear appropriate walking shoes.

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Notes...

Continued from page 4

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

LifeSouth Bloodmobile Dates: Tuesday, September 26 UNA-Student Nurses Association, Student Recreation Center, 333 Covington St., Florence, 8am - 5pm

Wednesday, September 27 Colbert Heights High School, 6825 Woodmont Dr., Tuscumbia, 8am - 3:30pm

Lexington Senior Center Swamp John's Dinner - Tuesday, September 26, 4pm-7pm. Your choice of Shrimp, Fish Or Chicken. Meal Includes: slaw, fries dessert & drink. \$14 per plate.

Adult Game Night - Thursday, September 28, 5pm-6pm, at the Florence-Lauderdale Public Library, 350 N, Wood Ave., Florence.

Additional Date, 5pm-6pm: Thursday, October 26.

Enameling Workshop with Cathy **Talbot, Saturday, September 30** Session 1: 9:30AM -12:30PM, Session 2: 2:30PM - 5:30PM at the Ritz Theatre Encore Room and Set Shop, downtown

From hand fabricating the metal for jewelry or art objects to torch or kiln firing the glass, it's all about the technique and color, color, color. Cathy also eniovs sharing the art as a guest instructor at area studios and community outreach programs. Cathy is a member of Craftsmen's Guild of MS, TN Crafts Southwest Chapter, and The Enamelists Society. Learn the basics of vitreous

provided to create at least one pendant and earrings. Designs will vary. Just bring your imagination and desire to

We've got all the supplies- just bring your imagination and desire to learn vitreous enameling! Fee: \$200 (\$180 with TVAA

membership at the Scholar's Circle level or above)

Payment: Payment is due at the time of registration online or by calling the

See NOTES... page 30

Estate

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

Chancery Court Auction SATURDAY, OCTOBER 7 AT 10AM

4 TRACTS OF REAL PROPERTY and

PERSONAL PROPERTY TO INCLUDE FARM EQUIPMENT AND HOUSEHOLD ITEMS

Auction to be held at 4098 WALKER JOHNSON RD, LUTTS, TN 38471 CIVIL ACTION NO. 2022-CV-6544; 2022-CV-6545; 2022-PR-572





TRACT 1: 19 ACRES OF FARMLAND (7.9 forested) Map 173, Parcel 2.00

TRACT 2: 3 BR, 1.5 BA HOME ON 7 ACRES Map 173, Parcel 2.01

TRACT 3: 23.6 ACRES OF FARMLAND AND MOBILE HOME Map 173, Parcel 2.02

TRACT 4: 9.08 ACRES OF FARMLAND (6.1 forested) Map 170, Parcel 8.04

Tracts 1-4 (Parcels 2.00, 2.01, 2.02, and 8.04) will be sold separately. Tracts 1-3 each have a pond.

PERSONAL PROPERTY: Personal property to be sold includes: Round hay baler, Square hay baler, 5040 Allis Chalmers tractor, Utililty trailers, 2000 Yanmar tractor, Hay rakes, Wagon Box blades, Discs, Rotary cutters, Chainsaws, Tools, Air compressor, Generator, Fuel Tank, Hay & Forage Grinder/Mixer, Front End Loader, Old livestock trailer, Nissan truck bed & topper, Misc. old lawnmowers, Live trap, Table saw, Portable tank, Toolboxes, Misc. figurines, Pictures, Televisions, Tables, Recliners, Dining table and chairs, Hutch, Pots/Pans, Misc. kitchen items, Couch, Entertainment Center, Beds, Dressers, Deep freezer, Clocks, and other misc. household items.

The personal property auction will be held immediately following the sale of the real property. The sale of all personal property will be final on the day of sale and the total purchase price for each item must be paid in full immediately after the sale. Buyers are responsible for obtaining possession of any items purchased on the day of the sale with the exception of large farm equipment, which must be retrieved from the property within 7 days.

DIRECTIONS: From Bear Creek Rd. (SR 203), turn left on Lutts Rd. (SR 203), turn left on Grassy Creek Rd. and then turn left on to Walker Johnson Rd. The auction will take place at 4098 Walker Johnson Rd., Lutts, TN 38471. Watch for auction signs.

TERMS OF SALE: Tracts 1-4 will be sold separately. The above real estate will be sold at 4098 Walker Johnson Rd., Lutts, TN, on October 7, 2023 at 10:01 a.m. for cash with 10% down day of sale with the balance due upon confirmation by the Court. The sale will be held open for ten (10) days until October 17, 2023, at 10:00 a.m.

NO WARRANTIES: The property is offered and sold as is, in the present condition. The Chancery Court assumes no liability for errors or omission in these listings. Although information has been obtained from sources deemed reliable, the Court makes no warranty or guarantee, expressed or implied, as to the accuracy of the information herein contained. ALL STATEMENTS OR ANNOUNCEMENTS MADE DAY OF SALE TAKE PRECEDENCE OVER ANY PRINTED MATERIAL OR PRIOR ANNOUNCEMENTS.

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$oldsymbol{A}\mathsf{S}\mathsf{K}$ THE **ATTORNEY**



Facebook post. This person posted pictures of them lifting weights and vigorously working out in a CrossFit Gym. A jury might have a hard time understanding how badly a person was hurt if that person was more physically fit than your average juror. To my client's credit, they were documenting their recovery. We won, but maybe not as much.

Remember that every single post will be taken out of context and used against you. I've seen people take legitimate photographs of their injuries and had lawyers suggest that

they took those to increase the value of their case. I want pictures of injuries to document recovery.

The simplest thing is to not post photographs of activities while you're making claims for injuries. If you are going to post, keep your settings private. If you change your settings, you will be asked about that.

The only things that are private are communications between the attorney and the client and probably psychiatric records. However, if there's a claim of mental anguish, (the wreck made me scared to drive), then those psychiatric records probably become relevant and admissible.

If you are claiming a foot injury, do not post pictures on social media of yourself hiking or jogging. Ît will be taken out of context. Even if it really hurt after the activity, you've created an inconsistency. Jurors look for consistency.

The reality is that most people don't, and have no reason to understand how the legal system works. People believe what they think are facts and they're not. Mark Twain said, "It's not what you don't know that gets you, it's what you know that just ain't so."

People believe that if the other person was at fault, that is all that matters. That's just where it begins. There is no reason for anyone who doesn't have to, to read a doctor's deposition. I have to take one in every case that goes to trial.

With social media there's no good reason to post comments or photographs about the accident or your injuries. We've seen people claiming shoulder injuries post photographs of themselves in bowling alleys. That hurt their case unnecessarily.

If you are injured don't do a lot of posting about it on social media.

Buckle up, drive safely, and as always, thank you for your referrals! 256-764-0112

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

P. O. Box 38, Florence, Alabama 35631 or visit our website at: www.mhatty.com

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Letters...

Continued from Page 12

And Leave Them Alone

Editor,

What does the + in LGBTQ+ stand for? The rest of the alphabet?

What happens when all the letters are used up? Will they incorporate grunts, clicks, and whistles? Why do some people feel it's OK to usurp our words and letters, turning them into something else? When I was a kid, we could "have a gay ole time" with Fred Flintstone every Saturday.

To each his own, but don't call yourself a Martian and expect Elon Musk to come calling on you. And please leave the children alone. Your intentions seem nefarious, quite selfish, and perverted.

Wayne South Florence

Approving & **Supporting**

Editor:

Todav!

before

I admit that I am an old man who has never had any use for Biden or Trump, going back almost six decades. I am also one of those declared Terrorists" that Biden has proclaimed dangerous to America.

I suppose being a Veteran doesn't help in Biden's fear of us as terrorists.

Obviously, I do not approve of what has happened to the America served, protected, and defended for 17 years. I have seen first-hand what an Authoritarian Nation and the police state that goes with it, does to its people.

I tried to apply some simple logic to how easily this Republic can be saved from itself, and potentially put back together.

We all must start by realizing and accepting some basic truths that are embedded in the American Constitution and in each of us.

The Democrat and Republican parties are undoubtedly the most corrupt organizations in America with a 160-year history. That logically means the government created and maintained in its entirety is just as corrupt. These two parties are the main suppliers of the corruption in our government.

By further extension, every party voter in both parties has been similarly corrupted by their chosen parties.

The obvious logical remedy is simply that voters no longer for Democrats and Republicans, like I have done in decades of election cycles. Particularly with Incumbents. Why would that be so difficult?

Voting for Democrats and Republicans clearly violates the principles of being a responsible American citizen and good steward of this Republic.

Voters are the parents of this Republic by constitutional decree. PEOPLE! WE THEchildren of The "We Parents" are the the politicians for whom we vote and elect.

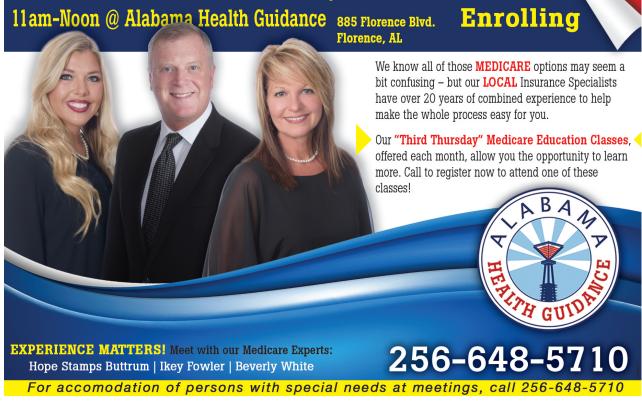
If the 150 million or so voters of the combined two parties cannot come to grips with these logical truths, then the country remains the third world totalitarian nation that it has become, for as long as it may survive.

The voters are actively allowing, approving, and supporting the corruption that is killing this Republic, are they not?

I don't buy the excuses people offer. If you have a cellphone in today's America, you full access to most of humanity's accumulated knowledge and history.

Stephen Hornberger Tuscumbia





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ON YOUR DEBT

Navigating Bankruptcy: Understanding Reaffirmation Agreements With The Help Of A Bankruptcy Attorney

Introduction: Facing financial difficulties can afford the payments can be overwhelming, but it's important to know that there are legal options available to help you regain control of your financial situation. If you're considering bankruptcy, you've likely come across the term 'reaffirmation agreement." In this article, I'll demystify this concept and explain how a bankruptcy attorney can guide you through the intricacies of reaffirmation agreements.

Bankruptcy Attorney: When dealing with complex legal matters like bankruptcy, having an experienced bankruptcy attorney by your side can make all the difference. A bankruptcy attorney specializes in helping individuals and businesses navigate the intricacies of bankruptcy proceedings, ensuring that your rights are protected and that you make informed decisions throughout the process.

What Is A Reaffirmation Agreement?

A reaffirmation agreement is a legal contract between a debtor and a creditor during a bankruptcy case. It specifically applies to secured debts, which are debts tied to collateral, such as a car loan or a mortgage. In a bankruptcy case, you have the option to discharge certain debts, meaning you're no longer legally obligated to repay them. However, with a reaffirmation agreement, you essentially agree to continue making payments on a specific debt even after your bankruptcy case is concluded.

How Does A Reaffirmation Agreement Work?

- 1. Secured Debts: Reaffirmation agreements are most commonly used for secured debts. These debts involve collateral that the creditor can repossess or foreclose upon if you fail to make payments.
- **2. Voluntary Agreement:** Both the debtor and the creditor must voluntarily agree to the terms of the reaffirmation agreement. The debtor must demonstrate that they

interest to maintain the

3. Binding Agreement: Once approved, the reaffirmation agreement becomes a legally binding contract. This means that even though you've filed for bankruptcy, you are still obligated to repay the debt according to the terms outlined in the agreement.

Benefits And Considerations:

- Retaining Assets: Reaffirming a debt can help you keep important assets, such as your car or home, by continuing to make payments on them.
- Credit Rebuilding: Consistently making payments as per the reaffirmation agreement can positively impact your credit score over time.
- Financial Responsibilities: It's crucial to consider whether you can realistically afford the payments outlined in the agreement. Consulting with a bankruptcy attorney can help you make an informed decision.
- Legal Guidance: A bankruptcy attorney can negotiate with creditors on your behalf, ensuring that the reaffirmation agreement terms are fair and favorable to you.

Conclusion: Navigating bankruptcy and the complexities of reaffirmation agreements can be overwhelming, but you don't have to go through it alone. A knowledgeable bankruptcy attorney can be your advocate, helping you understand your options and guiding you toward the best decisions for your financial future. Reaffirmation agreements have their benefits, but they also come with responsibilities, so seeking legal advice is a crucial step in ensuring a successful financial recovery journey. At the Bond & Botes Law Offices, our team of experienced debt resolution attorneys knows what can and what can't be reaffirmed during bankruptcy and will guide you in making the best decision for your situation

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HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Community Notes...

Continued from page 26

Tennessee Valley Museum of Art at 256-383-0533. The TVMA is located at 511 N. Water St. in Tuscumbia. Class fees are non-refundable.

The Scooters for Hooters Poker Run is September 30 leaving from Natchez Trace Harley Davidson in Tuscumbia. A day of riding, music, and community, all supporting breast cancer survivors. Registration starts at 9am, kickstands up at 10am. The entry fee is just \$20 per bike, which includes lunch after the ride, entry into the thrilling Poker Run where you can test your riding skills and luck for some fantastic prizes. Don't forget to try your luck in the 50/50 drawing for a chance to win big. As the sun sets, enjoy the rocking tunes of the LA Outlaws on the big stage. Information: 256-383-5814.

Chicano Voices Speak is a carefully curated exhibition created Tennessee Valley Museum of Art in Tuscumbia, offering viewers the opportunity to consider the cultural, social and political intersections of the United States and Mexico, the establishment and maintenance of cultural identity and the physical and social borders that exist between them. The exhibit runs through September 30.

The artists invited to participate

are from across the United States and identify as Chicano/x, Hispanic, Latino/x or work with the subject of immigration and culture. The artists include: Juan Fuentes, Carlos Barberena, Celeste De Luna, Diego Marcial Rios, Eugene Rodriguez, Fernando marti, Frank Rodriguez, Fernando marti, Frank Estrada, Raoul Deal and Favianna

October is Domestic Violence Awareness Month. Every year the Colbert County Domestic Violence Response Coalition hosts events to raise awareness and promote resources for families dealing with domestic violence.
The Annual Candlelight Vigil is

Sunday, October 1 on the Colbert County Courthouse lawn from 6-7:30pm. This event remembers the many people who lost their lives to domestic violence in the Shoals area.

Bring a lawn chair or blanket.
The Kickstands Up for Domestic Violence Awareness Poker Scramble is Saturday, October 14. The ride starts and ends at Pavillion 4 in Spring Park, and ends at Pavillon 4 in Spring Park, Tuscumbia. The cost is \$20 per bike and \$10 per poker hand. If it rolls, it rides. We ride, rain or shine. Kick stands up at 11am. Kick stands down at 3pm. A meal will be available at noon and a silent auction will take place until 4pm.

Rising singer-songwriter Eli Lev will perform in Florence on October 2 in the Lava Room. Showtime is 8pm.

Eli Lev likes his position of "making the world a smaller place, one song at a time." Eli pens lyrics and melodies for everyday enlightenment, songs that resonate because they're heartfelt, earthy, and offer the wisdom he's gained through lifelong travel and self-discovery. His latest project, an EP called, "Walk.Talk.Dance.Sing," was inspired by the events of the pandemic and explores the range of emotions that we all went through as a society and individuals.

Individuals.

His previous release, "The Four Directions Project," can be considered irresistibly uplifting, emotionally resonant, and down-to-earth.

Eli grew up in the diverse suburb

of Silver Spring, Maryland, where a blending of incongruous backgrounds made an indelible impact on his pan-culture perspective. Prior to music calling Eli, he studied in Bloomington, Indiana, taught in the US, and lived in Tel Aviv and Andorra, before returning to the US to earn a Masters Degree in English Education.

A cross between The Avett Brothers and The Lumineers, Eli Lev has opened for both Shooter Jennings and Lee DeWyze, performed at The Kennedy Center and 9:30 Club in Washington, and toured extensively within the USA and abroad.

The Lava Room is located at 116 W. Mobile St. in Florence. For more information, visit his website, eli-lev.com

'Hi Neighbors of the Shoals' meets on the 1st Tuesday of each month (Oct. 3, Nov. 7, Dec. 5) in the Florence Public Library at 10:30am. This women's social group all ladies who are currently residents of the Shoals area. Contact Berta Birch, 256-777-3119, for further details

The Run2TheCross 5K and Fun Run, Thursday, October 5 at CrossPoint church of Christ in Florence. Registration begins at 4:30pm. Fun run begins at 5:30pm. 5K begins at 5:45pm A Candlelight Devotional gets underway at 6:45pm. Singing by Scarlott, Bonnie, and Ava Thompson.

Please come out and support us as

we bring glory and honor to God and to remember and honor the memory of Jon Willingham.

You may donate: Venmo: @ Run2theCross-DW. Website: https:// www.run2thecross5k.com/ Mailing address: 151 Shadybrook Dr Florence,



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by DAVE RAMSEY

IT'S NOT A GOOD **LONG-TERM PLAN**

Dear Dave.

My girlfriend's parents are divorced, and they're both in their early seventies. We she's thinking about buying

employer. Her mom has remarried, and she doesn't have any life insurance at all. On top of this, her dad is worried he might have to pay her mom's funeral expenses if she died, and he's not in

good enough shape financially to do that. Do you have any advice? Joshua

Dear Joshua, If the only life insurance her dad has is furnished through employer, then

he probably won't have talked the other night, and it anymore once he stops working. I suppose it's fine them each life insurance if she wants to buy them policies. The only coverage each a small policy, but it's her dad has is through his liable to be pretty expensive at their age.

Now, she can do this. but I don't think it would be a good long-term plan. I'd tell your girlfriend she needs to start saving money and building up her own

wealth. If she had just \$20,000 savings, in that'd be more enough than bury two Please people. understand, I don't mean sound insensitive. We're talking

solely about the economics involved in this kind of situation.

The other thing your girlfriend should do is have a discussion with her mom to find out if the stepfather has the money to handle that kind of thing. When it comes right down to it, any final expenses for her mom would be his responsibility now not her dad's. She should have a discussion with her dad about preparing for things, too. But if her dad's got insurance through work. and the stendad is ready to pay for her mom's burial. then they're covered for the immediate future.

In short, I wouldn't do it unless they absolutely don't have this sort of thing covered. Even then, I'd prefer she just covered it with cash, because all we're talking about is enough to cover burial costs. No matter what anyone else says, Joshua, a nice funeral doesn't have to be crazy expensive.

Dave Ramsey is an eighttime national bestselling author, personal finance expert and host of "The

Ramsey Show." He has appeared on "Good Morning "CBS Time"
"Today" America," Morning," theshow, 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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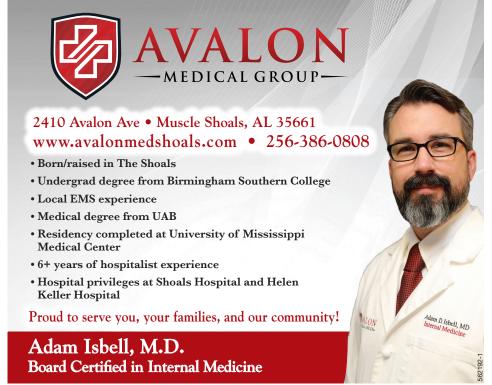
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