

Community Trunk/Treat

MUSCLE SHOALS -- Northwest Shoals Community College will host a community trunk or treat free to the public from 5-7pm Thursday, October 26 on the Shoals campus.

The event will feature decorated trunks and games from the College's faculty, staff, and student organizations. Members of the community will be able to park in front of building 120 and walk through the outside event that will be held in the parking lot adjacent to the library.

The community is encouraged to follow the College's official social media channels for any updates on the event.



Howl-O-Ween Bake Sale

FLORENCE--Chloe's Fund "Howl-O-Ween" Bake Sale takes place with pick-up Saturday October 28 from 10am-1pm at Florence Lauderdale Animal Services - 3240 Roberson Road in the Florence Industrial Park. ALL ITEMS are made fresh to order and quantities of each item are limited. Therefore, pre-ordering is highly

More SHORTS... on Page 2

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Volume 140 Number 1

October 25, 2023

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Courier Journal



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Faire

A Medieval Village with its Ambiance

FLORENCE - Each year on the fourth weekend in October, an area of downtown Florence is transformed into a small medieval village to welcome hundreds of performers, trolls, and musicians to the Alabama Renaissance Faire.

The two-day event celebrates



the city's connection to its Italian counterpart and offers entertainment with royal pageantry, meandering characters, sword fights, and other family friendly activities.

The 29th Annual Alabama Renaissance Faire is scheduled for October 28-29 at the Fountain-On-The-Green (Wilson Park) in downtown Florence. Guests will make their way through the festival area amid impromptu period entertainment. An eclectic mix of period music will fill the air from the sounds of a glass harmonica, hammered dulcimer, hurdy-gurdy, pennywhistle, and more. Handcrafts and wares typical of

See FAIRE... on Page 11

NWSCC Hosts Open House Network Event

MUSCLE SHOALS -- Northwest Shoals Community College will hold Metallica Scholars Manufacturing Day Wednesday, October 25, on the Shoals campus from 8:30am - 12pm. The open house networking event will offer an opportunity for students to explore the manufacturing careers possible through NWSCC.

"This year we are excited to celebrate our 60th anniversary of serving Northwest Alabama," said NWSCC President Dr. Jeff Goodwin. "Events like Manufacturing Day are great for us to help students see the partnership and connection between the college and our local

See SCHOLARS... on Page 6



Students look at a 3D model from NWSCC Design Engineering Instructor, Trent Allen, left, at last year's Metallica Scholars event.

Courtesy photo

INSIDE this Issue

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GAME DAY SCORE CARD 2023

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- The Truth in Love
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- Computer Skeptic
- Soap Updates



- Levi Colbert
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Shorts...

Howl-O-Ween Bake Sale

Continued from Page 1

recommended. The last day for pre-orders is Wednesday, October 25 at 5pm. Only a few items will be available on Saturday that are not preordered, and those will be very limited.

They have all sorts of items available, such as No Bake Cookies, Rice Krispy Treats, Fresh Carrot Layer Cake, Vanilla Glazed Bundt Cake, Chocolate Iced Brownies, Chocolate Pecan Pie, Banana Bread, Pumpkin Bread, Boo-Berry Bites, and so much more!

See a full list of available items on the Chloe's Fund Facebook page.

TO PLACE ORDERS - Use Facebook Messenger to DM Lisa Wilson Rim. Orders Prepaid through Venmo at chloesfundnelson, PayPal at Lrim104@gmail.com or Check/Cash at Pickup. All Proceeds go to Chloe's Fund, a 501(c)(3) which pays Emergency Medical Expenses for our Shelter Animals.



APQ's Diverse Commonalities

SHEFFIELD—The Ritz Theatre in Sheffield will host a folk supergroup, the American Patchwork Quartet, in concert on Saturday, October 28 at 7pm.

APQ's sound blends jazz refinement, a country twang, West African hypnotics, and East Asian ornaments, creating a musical patchwork that celebrates our differences and commonalities.

APQ comprises four musicians, founder **Clay Ross**, drummer **Clarence Penn**, violinist and vocalist **Harini Raghavan**, and bassist **Noriatsu (Nori) Naraoka**.

With several Grammy awards among its members, the American Patchwork Ensemble brings together diverse backgrounds, talents, and stories, creating a beautiful musical tapestry that draws connections between contemporary American culture and its immigrant roots.

Tiered seating is available for this event with tickets at \$30, \$40, and \$45. For more information about the Tennessee Valley Art Association, which runs the Ritz Theatre and the Tennessee Valley Museum

of Art, call 256-383-0533 or visit tennesseevalleyarts.org.

Qualifying for Dems Open

SHOALS—The Colbert and Lauderdale County Democratic Parties have opened the candidate qualifying period for those seeking to run as a Democrat in the 2024 election cycle. Candidate qualifying in each county will close at 5pm on Friday, November 10.

Democratic qualifying paperwork can be found online at shoalsdems.com/run and dropped off at either the Florence/Lauderdale Public Library's circulation desk at 350 N. Wood Ave, Mon.-Thurs from 9am-7pm or the Helen Keller Library's front desk at 511 N Main St. in Tuscumbia, Mon.-Thurs. from 10am-5pm depending upon which county the position is located.

Qualifying fees for the 2024 election cycle have been waived as to eliminate any financial burden.

For more information and instructions on qualifying, visit shoalsdems.com/run or contact **Kayla Sloan** at 256-710-7427 or kaylasloan.win.

More SHORTS...on Page 5

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Yard Sales

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)

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

CENTRAL HEIGHTS: NEIGHBORHOOD YARD SALE!!!
LINDSEY CREEK SUBDIVISION Sat. 28 8 am Several families. Housewares, Yard Equipment, Christmas Decor, Home Decor, Clothes and so much more.

FLORENCE 3-FAMILY MOVING SALE 1100 Co. Rd. 224 Antique glassware, dishes, cookware, silverware, lots of houseware items, and MUCH MORE!

LEXINGTON ESTATE SALE, 250 Co. Rd. 82, (off Hwy. 101) Saturday, 7am-1pm, Furniture, King Size Bed, Coffee Table and End Tables, Kitchen Table & 4 chairs, Records, TV Stand, Curio Cabinet, Two Sofas and more!

FLORENCE 3-FAMILY YARD SALE 202 Cordelia Way (Twin Oaks Subdivision) Nice clothing, household items, glassware, pots and pans. Follow the Signs!

MUSCLE SHOALS YARD SALE 313 W Highland Ave Fri. & Sat., 7am-1pm Clothes all sizes, decor, toys, holiday, books, curtains

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FLORENCE: YARD SALE 2201 Chickasaw Dr Sat. 28 7am, Medium size bathroom vanity, furniture, plus size clothes, purses, books, kitchen items and few tools

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St. Luke United Methodist Church in Sheffield will host a free White Bean and Cornbread Lunch October 26 and 27 from 11am-1pm each day. Located at 300 E. 17th St. in Sheffield. 256-381-4494. Come and join us.

Trekking The Trails At Tishomingo -You are invited to join the Friends of the Park for a guided trail walk on Sunday afternoons in October, weather permitting.

Trail walks begin at 2pm on October 29. A different trail will be walked each Sunday. No registration is required but the park entrance fee will be charged.

For more information, contact the park office at 662-438-6914, or e-mail tishomingostatepark@wfp.ms.gov.

LifeSouth Bloodmobile Dates:
Saturday, October 28 Alabama Renaissance Faire, 9:30am - 5pm

Sunday, October 29 Walmart - Avalon Avenue - Muscle Shoals, 10am - 4pm

The Choral Music Department of Florence Academy of Fine Arts at Florence High School presents, "Keep Singing," a concert of music about making music - Tuesday, November 7 at 7pm at Florence High School. Adult

tickets \$5, students \$2, age 4, and under are free.

Sweetwater Evening 2023 - Friday, October 27, 6-8PM FREE District Celebration Concert - featuring the *Midnighters*. Merchants Open. At Sweetwater - Huntsville Rd. at the Roundabout, Florence. If rain, concert inside For the Record Music Hall 1401 Huntsville Rd.

American Patchwork Quartet live in concert at the Ritz on Saturday, October 28, 7pm at the historic Ritz Theatre in Downtown Sheffield. Tiered seating is available for this event, with tickets at \$30, \$40, and \$45. For more information, call 256-383-0533 or visit tennesseevalleyarts.org.

Armstead Chapel CME Church is sponsoring a "Pack a Purse for Cancer Awareness" event during the month of October. These bags will be presented

to local cancer centers in Lauderdale and Colbert County. It can be a purse, bag, tote, backpack, or a new Ziplock bag! This year as well, we will extend our participation to the new Wig Room. We will take all wigs type. Please make sure they are in good/new condition.

It is recommended for a minimum of 7 travel size items. However, all donations are greatly appreciated. Some of the following items can be donated:
 •Socks •Scarves •Knee Highs •Wigs
 •Soap •Puzzle books •Lotion •Deodorant
 •Gloves •Tissue •Mouthwash •Gum
 •Mints •Small towels •Handkerchief
 •Pencils •Journals •Novels •Toothbrush
 •Toothpaste •Hand Sanitizer •Baseball Caps.

You may drop items off at Armstead Chapel CME Church at 121 Simpson St. in Florence no later than October 31. Thank you in advance for your loving kindness.

See NOTES... page 13

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Shorts...

Continued from Page 2

Pawloleen on Saturday

FLORENCE – The fourth Pawloleen trunk-or-treat event will be Saturday, October 28 from 10am–noon on Wood Avenue in Seven Points.

Pawloleen began during the pandemic in 2020 as a way to provide a safe, distanced trunk-or-treating event. It since has evolved into an annual Halloween event that attracts hundreds of families to trunk-or-treat with departments from the City of Florence, areas of UNA's campus, and others from the community.

"Pawloleen has become a beloved community event that

brings all aspects of the city and the University together," said UNA President Dr. Ken Kitts. "Further, it serves to build upon the strong relationship we enjoy."

The event is sponsored by the Town and Gown Task Force on behalf of the city of Florence and the University of North Alabama. In the event of inclement weather, Pawloleen will be moved to the banquet halls of the Guillot University Center on the UNA campus.

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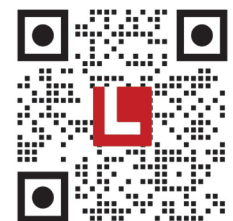
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Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to 51,892 Shoals area and surrounding homes. It is Alabama's Largest Weekly-Mailed Direct, and enjoys a larger circulation than all local subscriber based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

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DEADLINES: Issues Published Every Wednesday
INSERTS - 5 pm Thursday
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CLASSIFIED ADS - 5 pm Friday unless otherwise specified

Scholars...

Continued from Page 1

workforce. These remarkable manufacturing careers are critical to sustaining and growing our workforce with some of the brightest students in our community."

Manufacturing Day is held annually in October to promote manufacturing careers with events held throughout the month. NWSCC will provide an opportunity for college students, high school students, and the general public to experience and learn more about eight manufacturing careers: Auto Service, Carpentry, Design Engineering, Electrical, Heating, Ventilation and Air Conditioning (HVAC), Industrial Maintenance, Machining, and Welding.

Each NWSCC program's open house will be joined by local business and industry representatives in the area. "This networking opportunity for our current students and prospective students will help them see the need in our local workforce and the tremendous opportunities they have close to home," said John McIntosh, NWSCC Dean of Workforce Development, Institutional Effectiveness, and Advancement. "Our business and industry partners have been incredible supporters of our individual programs and the College. The relationship we have with them helps us to know and meet their needs."

NWSCC was one of the schools chosen for the 2023-2024 Metallica Scholars Initiative, funded by legendary rock band Metallica's All Within My Hands Foundation.

This program supports NWSCC students in advanced manufacturing and construction majors. Metallica Scholars Initiative students will serve as tour guides for the event.

Each of the above listed career technical programs will offer their open house in their program's building. For more information about the Metallica Scholars Manufacturing Day, please contact Allison Mefford at allison.mefford@nwscc.edu.

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




This is **JEFFERY** and he seems like a pretty great guy! He is super smart and someone already taught him "sit", "paw" and "down". He tries his hardest to keep a clean kennel. Jeffery likes to play with toys and is very sweet. While he doesn't seem like the kind of dog that will smother you with his love, he can be cuddly. We think he's 2.5 years old and about 40 lbs. **ADOPTIONS ARE CURRENTLY \$85** and include everything your new pet needs to be on track for a happy, healthy life: vaccines, a microchip, spay/neuter, and heartworm test. Please call or come by **Florence Lauderdale animal services** 256-760-6676 to meet this sweet dog.



This little lady is **HARTLEIGH** and she needs help finding a home! She has been shy and timid but warms up to be so very sweet and can be a party animal! She loves toys, is super wiggly and playful, and will show you her belly. We think she's a little over a year and she's just 30 lbs and won't get any bigger. Hartleigh loves to go on a doggie day out and is very well behaved in the car and loves getting a pup cup. **ADOPTIONS ARE CURRENTLY \$85** and include everything your new pet needs to be on track for a happy, healthy life: vaccines, a microchip, spay/neuter, and heartworm test. Please call or come by **Florence Lauderdale animal services** 256-760-6676 to meet this amazing dog.



This sweetheart is **JOHNSON** he is around 3-4 years old, and kid and dog friendly! He **LOVES** to play tug of war! This amazing dog is very active and will be best in a home with a fenced back yard for him to run and play off some energy! He is not messy in his kennel at all. **JOHNSON'S ADOPTION FEE IS \$85** He is current on vaccines (except rabies), NexGard and wormer! You will receive a \$15 voucher for rabies and a voucher for \$70 off of his neuter! Feel free to bring your fur baby with you to meet him on neutral ground to make sure they will get along. For more information please contact **Colbert County animal shelter** at 256-381-4073



RANGER DANGER (he has picked up on his name super quick and does know it) Ranger is the sweetest boy! He is about 2 years old and has been super friendly with everyone. He played very well with a male dog and did amazing! He is very food aggressive and will need to be fed separate from other animals! His favorite thing is toys. **HIS ADOPTION FEE IS \$85!** The fee includes a voucher for \$70 off of his mandatory neuter, \$15 rabies voucher, current vaccines, NexGard and wormer! For more information please contact **Colbert County animal shelter** at 256-381-4073.

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Faire...

Continued from Page 1

the Renaissance period will also be available for purchase along with delectable renaissance food including giant roasted turkey legs.

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Commentary

Angled Parking and Two Lanes?

Where the recent proposal for the Florence City Council to consider the two-laning of Pine Street in areas along the UNA campus came from does not matter. It simply needs a thorough review.

First, a brand-new stadium in that location is supposedly on the immediate horizon. So a bottleneck from four to two lanes anywhere around makes little sense.

As for the proposal to include angled parking spaces, it is apparent that some people have never driven through some areas of downtown Florence at night. Before they agree to more angled parking, the engineers need better accounting for extra cab pick-ups that protrude 18-24" into the driver's lane when parked correctly. And that doesn't account for vehicles not pulled forward to the curb tightly. Drivers have enough to negotiate in those areas with shadows, reflections, poor lighting in areas, poorly synchronized traffic

See **2 LANES?...** on Page 14

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

THIS WEEK

in the *Shoals*

October 25, 2023

Happening THIS WEEK

Fall Festival for Brick Hatton

FORD CITY—Brick Hatton's 3rd Annual Fall Festival is scheduled for Saturday, October 28 from 11am-2pm. The 2023 event promises to be

See **HATTON...** on 21



LEVI COLBERT

Levi Colbert

Important Leader of the Chickasaws

FLORENCE—The Florence Indian Mound Museum's Young Learners Series returns at 10am on Saturday, October 28 with a special program and activity featuring Chickasaw Chief, Levi Colbert.

Levi Colbert is also known as Ittawamba

See **LEVI...** on Page 13

A FREE "GRIEF & THE HOLIDAYS" SEMINAR will take place Saturday, October 28 from 8:30-11:30am at Florence Blvd Church of Christ in Florence. 8:30-9am – Registration and Breakfast; 9-11:30am – Dealing with Grief during the Holidays - What TO do and what NOT to do. Don Williams is the instructor. To pre-register, call: 256-766-3617 or 256-366-3327. The seminar, breakfast and ALL materials are free!

Halloween, Fall, and Harvest Festivals

It's spooky season in the Shoals. Whether seeking frightful fun or something more family friendly, here are a few events in our area as we close October.

WEDNESDAY, OCT. 25

YORK BLUFF COMMUNITY FALL FESTIVAL—The community is invited to a fun and safe Fall Festival

from 5–7pm inside the Family Life Center at York Bluff Baptist Church, 301 N. Atlanta Ave. in Sheffield
SHADY GROVE TRUNK-OR-TREAT - at 6pm - Community trunk-or-treat at Shady Grove Methodist Church, 7525 River Road in Muscle Shoals.

See **BOO!...** on Page 24

WALK WITH US TO PREVENT SUICIDE Sunday, October 29 at Florence High School. Register today for the Shoals Out of the Darkness Walk. Check-in 1pm. Walk start time is 2pm. afsp.org/Shoals (American Foundation for Suicide Prevention)

THE RITZ THEATRE IN SHEFFIELD WILL HOST a double feature on Friday, October 27 with *The Man Who Made a Monster* and *THE TWILIGHT ZONE* film screenings. Tickets are \$12 online (plus tax), \$15 plus tax at the door general admission. Tickets are available at tennesseevalleyarts.org. The show is licensed by Swank Motion Pictures. For more information, call 256-383-0533 or tennesseevalleyarts.org.

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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.

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In Need of Sponsors

Dear friends;

It is that time again. We are in need of sponsors for children during Christmas. These children have one or both parents in jail or prison.

These are innocent children who have done nothing wrong, but they are certainly affected because of their parents' wrong-doing.

If you or your organization would like to sponsor one or more of these children who deserve a beautiful Christmas, please write or call.

Debbie Dixon
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Christmas for Kids PO Box 2234
Florence, AL 35630 256-443-1297

To Start a Proxy War

Editor,

How do we know the US gave Hezbollah and HAMAS money just like we did in the Ukraine?

You can tell by looking at Hezbollah, HAMAS, and the weapons and vehicles they are using. I have seen US weapons and machinery in videos. I'm telling you; these globalists prop

...These regulations are not in line with any current standard of pregnancy and birth care in North America...



up both sides just to start a proxy war that will end up going against Russia and others, basically WWII.

I believe that these times are a sign that our Lord and Savior Jesus Christ is coming back. But in the meantime, we need to be fighting these Satanic, Zionist, Jesuit, ILLUMINATI globalists.

Instead, back at home in the churches, pastors will preach the need to protect Israel at all costs, and that this is end times prophecy, and we just need to sit back and wait for Jesus to come back. And we should give more money to Israel after we have given too much to the Ukraine and it's refugees!

Joshua Thompson
Cherokee

See **LETTERS...** on Page 20

Notes...

Continued from page 4

For additional information, you may contact Sister Glenda Beckwith 256-767-0720, Brother A.J. Cole 245-980-2655, or Rev. James Greene III, Pastor.

Second Annual Fund Raiser at Church of the Good Shepherd's Halloween Event. It's fun for the whole family. Join in for the Halloween Costume Contest and 2 hours of memorable music. Thursday, October 26, from 5:30-8:30pm.

You're encouraged to wear a costume. Enter the contest to win a blue ribbon for your age group. Little Country Rock singers Shannon Phillips and Reneese Puckett will perform and sing popular songs by your favorite Country and Classic stars. 5:15pm Doors open.

5:30-6pm Costumed contestants will parade around Fellowship Hall for judging.

6:00-6:15pm Awards for male and female costumes under age 10, ages 10-16, over 16. 6:30-8:30 Little Country.

Harold Lewis will emcee the show.

Admission is free. However, a tax-deductible \$10 donation for each adult is suggested.

Good Shepherd's Benevolence for October is Shoals Save-A-Life. Their name says it all. Funds go to providing support, counseling, and care for mothers and newborns as an alternative to abortion.

All Funds Collected will go to this charity.

2001 Cloyd Blvd., Florence in Florence (Intersection of Cloyd Boulevard and Darby Drive).

Carnival - Food, Music, Games & more, Saturday, October 28. Noon-5PM. 2nd Annual Cowboy Church of Colbert County Carnival Fun Day, 3440 AL Hwy 157, Leighton. A free, safe & fun family event.

Games, Food, Face Painting, Cake Walk, Cotton Candy, Popcorn Cart & More. Hamburger/Hot Dog Combos available for a \$5 donation for the Children's Ministry.

Followed by Trunk-or-Treating 6-8PM. Contact Katie Clement, 256-483-3820.

Evolving Patterns: Legacies of Quilting continues through November 5 at the Tennessee Valley Museum of Art. A reception will take place November 2 at 6pm.

Evolving Patterns: Legacies of Quilting is a conversation between historic quilting and contemporary uses of quilting. Quilts from 1830 - the present shift their pattern to present new aesthetic tastes and purposes. Featuring juried contemporary quilts and the quilt-inspired, community-sourced patterns of Alabama Charin.

Northwest Alabama Resource Conservation and Development Council (RC&D) will host the Colbert County Women in Ag Conference October 28. Call the Colbert County extension office for more information, 256-386-8571.

See NOTES... page 30

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Levi...

Continued from Page 12

Minko, which translates to Bench Chief. He was born in 1759 in the Chickasaw Nation and was later an important leader of the Chickasaws. He and his brother, George Colbert, were avid negotiators and interpreters. As bilingual leaders, they were trusted by their people and the American government. Levi spent much of his time working with Andrew Jackson's appointed negotiators regarding the Treaty of Pontotoc and the Indian Removal Act. He died at the age of 74 before most negotiations were completed. Today, Levi's legacy lives on with his family name, Colbert, representing towns and locations in the states of Alabama and Mississippi.

Young Learners will discover more about the courageous and gracious characteristics of Chief Levi Colbert and participate in a hands-on learning activity to conclude the event.

The Young Learners Series brings the early history of the Shoals to young students through short lessons and hands-on learning exercises.

The program explores 12 Native American figures annually through their biographies, contributions, hopes, and accomplishments.

This program 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.

Please call 256-760-6427 for more information.

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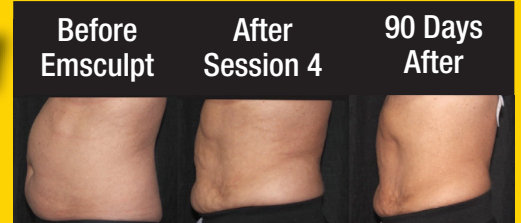
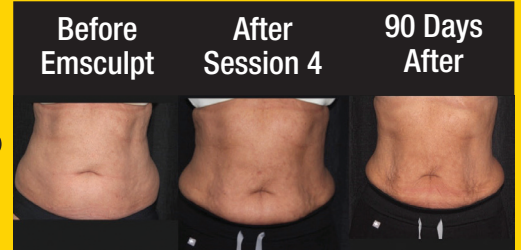


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Commentary

2 Lanes?

Continued from Page 12

signals, and darkly-dressed pedestrians darting in and out of crosswalks.

The rear ends of pick-ups and renegade vehicles literally block the outside lanes of traffic. This forces those drivers to stop and wait until traffic on the inside lanes has passed before they can negotiate around the protruding rear quarter panels.

How would that possibly work on Pine St. with two lanes instead of four?

In addition, traffic is already at a snail's pace on Pine Street. So, having to stop for cars backing out into the only traffic lane would be a further source of anxiety for drivers.

I understand that parking is at a premium on campus. However, I'm not sure the two-lane proposal is a remedy for that.



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God Will Fight For Israel

Zechariah 2:8 "For thus saith the LORD of hosts: After the glory hath he sent me unto the nations which spoiled you: for he that toucheth you toucheth the apple of his eye." **Joel 3:2** "I will also gather all nations, and will bring them down into the valley of Jehoshaphat, and will plead with them there for my people and for my heritage Israel, whom they have scattered among the nations, and parted my land." **Zephaniah 3:8** "Therefore wait ye upon me, saith the LORD, until the day that I rise up to the prey: for my determination is to gather the nations, that I may assemble the kingdoms, to pour upon them mine indignation, even all my fierce anger: for all the earth shall be devoured with the fire of my jealousy." **Zechariah 12:2-3** "Behold, I will make Jerusalem a cup of trembling unto all the people round about, when they shall be in the siege both against Judah and against Jerusalem. And in that day will I make Jerusalem a burdensome stone for all people: all that burden themselves with it shall be cut in pieces, though all the people of the earth be gathered together against it." **Zechariah 14:2A** "For I will gather all nations against Jerusalem to battle," **Zechariah 14:3** "Then shall the LORD go forth, and fight against those nations, as when he fought in the day of battle." Guess who wins?

Why is Israel hated by the devil and most of the world? That little strip of land approx. 290 miles by 85 miles wide. Easy, they are the promised seed that brought the Saviour and the Bible. God gave much more land to them than they live in today. **Genesis 15:18** "In the same day the LORD made a covenant with Abram, saying, Unto thy seed have I given this land, from the river of Egypt unto the great river, the river Euphrates:" This devil-run world is in for a real shock. Russia will fall on the mountains of Israel. See **Ezekiel 39:2&4**. And all nations gathered against Israel will go down. You see, the book we need and has the truth is mostly ignored today. People love sin more than God, that's obvious. More coming!

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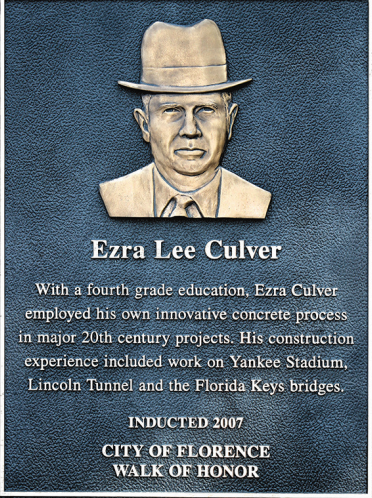


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Currently we represent 9 organizations which offer 80 products in your area. You can always contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) for help with plan choices.

SIGNS OF THE PAST

Location:
34.8069°N,
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Walk of Honor
in River
Heritage Park,
Florence



Ezra Lee Culver

Born 28 Sep 1902 and died 27 Jun 1998 at age 95. Buried in Richardson Cemetery in Waterloo, AL.

With a fourth grade education, Ezra Culver employed his own innovative concrete process in major 20th century projects. His construction experience included work on Yankee Stadium, Lincoln Tunnel and the Florida Keys bridges.

INDUCTED 2007
CITY OF FLORENCE
WALK OF HONOR

He endowed a scholarship at the University of North Alabama. After the death of his wife, Edith Culver, he presented "The Edith Culver Memorial Museum" to the citizens of Waterloo.

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



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DAYS OF OUR LIVES Theresa got an unpleasant surprise. Xander confronted Alex. Konstantin upped his game with Maggie. Sloan snuck into the DiMera mansion. Marlena provided input on Eric's romance. Leo and Dimitri evaded the police. Kate was surprised by Harris' new job. Ava faced some new muscle. Gabi and Stefan took action after learning of EJ's plan. Kristen rebuffed Marlena. Leo and Dimitri went on the run. Harris was concerned about Ava's new entanglement. Steve put pressure on Chad. Maggie was furious with Xander's actions. Sarah lamented to Konstantin about the custody battle. Theresa discovered Alex covered in blood. Gabi and Stefan got the upper hand on Kristen. *Wait to See: Marlena takes Brady to task. Stephanie is shocked by a surprise visitor. Steve admits to Kayla that his actions caused trouble.*

GENERAL HOSPITAL Brook Lynn was stunned. Cody voiced his gratitude. Tracy flexed her authority. Portia and Cyrus came face-to-face. Sonny confronted Selina. Cyrus delivered a threat. Lucy

sought Tracy out. Michael pondered a big decision. Nina chewed out Martin. Willow and Obrecht caught up with each other. Dante checked on Cody. Nina was blindsided. Carly received some unsettling news. Maxie shared her professional opinion. Curtis was livid. Sonny and Dante had a heart-to-heart. Josslyn felt outraged. Felicia made a costly mistake. Cody was given food for thought. Elizabeth learned a useful new skill. Alexis and Laura had a discussion. *Wait to See: TJ is disappointed. Trina confronts Cyrus. Austin loses his cool.*

THE YOUNG AND THE RESTLESS Victor made a promise to Nikki. Nick gave Sally mixed signals; later, he confronted Victor. Christine surprised Danny. Daniel and Lily argued about Heather. Victor came clean about an important issue. Ashley returned home. Audra seduced Kyle. Victor and Nikki shared a difference of opinion. Nick made a confession. Sally fought temptation. *Wait to See: Victor tests Nate. Victoria makes a painful decision. Adam takes matters into his own hands.*

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2023 Halloween Coloring Contest WINNERS! A Special Thanks to Everyone for taking part in our 2023 Halloween Coloring Contest! We had hundreds of entries!

Ages 2-4 1st Mia Loudy 4 - Florence		2nd Octavia Dugger 3 - Florence		3rd Cain Ritchie 2 - Florence	
Ages 5-7 1st Naomi Tinsley 7 - Muscle Shoals		2nd Harper Rinks 6 - Florence		3rd Kate Cabler 5 - Sheffield	
Ages 8-10 1st Jossie Thorn 10 - Cherokee		2nd Argie Campbell Age - City		3rd Harper Hale 8 - Killen	

Top 3 Winners In Each Age Group, Pictured Above Receive:

2-4 Age Group: Adelaide Feltman, Vivianne Liles, Hadassah Salinas.
5-7 Age Group: Bryson Ballanger, De'Erah Smith, Hazel Rhea, Weston Petty, Brantley Baggett, Riley Rhodes, Lillie Sutherland.
8-10 Age Group: Gracelynn Rikard, Lillian Rickard, Morgan White, Shelby Peppers, Wade Nelson, Izzy Fiester, Mary Martin Reeder, Oaklee Harris, Kaavya Patel.

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Courier Journal

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PRICES VALID: OCTOBER 25 THRU OCTOBER 31, 2023

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LEGAL NOTICE

State Of Alabama, Colbert County Notice Of Abandoned and Unclaimed Motor Vehicles

Notice is hereby given that on **11/04/2023 at 9AM**. The following vehicles will be sold at dealer's auction for cash. The auction will be held at Andy's Wrecker Service, 20850 Highway 72, Tusculmbia Alabama 35674. Andy's Wrecker will accept proof of ownership should anyone care to submit the same, Monday Through Friday, between the hours of 9AM and 5PM until day of sale. Vehicles may be viewed starting 11/01/2023 between the hours of 9am and 5pm. **NO TITLES OFFERED!** VEHICLES ARE SOLD FOR PARTS AND SCRAP ONLY. Auctioneer: Barry L. Stewart # 1239

Year/Make	Model	Vin#	Color
1992 Lincoln	Town Car	1LNLM82W3NY659843	Black
2003 Chevrolet	Malibu	1G1ND52J33M694816	Silver
2002 Ford	Taurus	1FAPP53U02G100942	Gold
2011 Nissan	Altima	1N4AL2AP3BC175899	Silver
2007 Chevrolet	Tahoe	1GNFC13157R217293	Black
1998 Chevrolet	C1500	1GCEK14R9WZ276406	Red
2011 Kia	Sorento	5XYKT4A16BG089164	Black
1996 Chevrolet	Blazer	1GNCS13W9T2288551	Red
1998 GMC	Jimmy	1GKDT13W9W2509181	Green
2016 Toyota	Corolla	5YFBURHE1GP111294	Gray
2005 Nissan	Altima	1N4AL11D25C954022	Silver
2002 Ford	F150	1FTRW08L62KB74005	White
2005 Jeep	Liberty	1J4FK48135W505053	Silver
1999 Chevrolet	S10	1GCCS14X3XK176611	White
1991 Toyota	Pickup	JT4VN13D7M5063746	Gray
2000 Chevrolet	Silverado	1GCEC14V3YZ292016	Black
2008 Honda	Civic	2HGFG12828H517601	Gray
2008 Chevrolet	HHR	1GCEA23DX85647199	Gray
2016 Kia	Soul	KNDJN2A21G7840548	Silver
2002 Honda	Accord	1HGCG22462A026590	Black
2007 Saturn	Ion	1G8AN15F07Z172005	Red
2010 Ford	F150	1FTFW1EVGAFB76438	Blue
1996 Mazda	2300	4F4CR12A6TTM33959	Blue
2004 Chevrolet	Impala	2G1WF52K449258496	Green
2001 Mitsubishi	Montero Sport	A4LS21H11P024964	Silver
2005 Ford	Crown Victoria	2FAHP71W25X140365	White
2007 Lincoln	MKX	2LMDU68C17BJ02164	Beige
1998 Jeep	Grand Cherokee	1J4G748S2WC351673	Black
1998 Honda	Civic	1HGEJ622XWL022147	Silver
1993 Ford	F150	1FTCF15N9PKB54002	White
2003 Ford	Taurus	1FAPP55213A152628	White
2004 Jaguar	X-Type	SAJEA51C34WD86347	Silver
2005 Honda	Tucson	KM8JM12B05U145256	White
1998 Honda	Accord	1HGCG565XWA200199	White
1998 Chevrolet	C/K1500	1GCEK14R9WZ276406	Red
1998 Lincoln	Town Car	1LNFM82WOWY655697	White
2002 Nissan	Xterra	5N1ED28T62C523072	Silver
2000 Acura	ITL	19UUA5668YA059568	Black
2008 Suzuki	GSX-R1000	JS1GT77A582107195	Black
2000 Ford	Mustang	1FAPP4446YF139283	Blue

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Letters...

Continued from Page 12

Our Missing Birth Centers

Letter to the editor:

According to a recent March of Dimes study, almost 70% of our Alabama population is living in areas without a hospital or birth center. On top of this scarcity of care, Alabama has the third highest rate of maternal mortality and the fifth highest rate of infant mortality in the country. State officials should be doing everything in their power to fix this.

Last year the Alabama Department of Public Health (ADPH) resurrected antiquated regulations from 1985 to control who is able to provide care at freestanding birth centers in the state. Without inviting any midwives to the table, a group of hospital-connected, non-obstetric nurses, non-OB physicians and non-midwifery professionals amended the proposed birth center regulations to their own interpretations. These regulations are not in

line with any current standard of pregnancy and birth care in North America.

In Alabama, the ADPH's regulations were historically rooted in racism and oppression. Black women in particular have a disproportionately higher rate of birth complications and maternal mortality. Alabama has an opportunity right now

to expand culturally competent care in the attempt to save more lives.

Jacqueline Osborne
Florence

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Hatton...

Continued from Page 12

larger than previous events with greater participation. This year's parade begins at 10:30am from Brick School Rd. and River Rd. and will feature Lawrence Huffman as Grand Marshall. Huffman boasts a rich history of military and civil service and serving as Brick Hatton's former Volunteer Fire Chief. Contact Captain Wade Qualls for more parade information at 256-275-1069.

There will be inflatables at the Kid Zone, a dunking booth, and free fire truck rides for the kids. There will be a trunk or treat area, so they should get plenty of candy. Assorted door prizes will be given away and \$10 tickets will be sold toward a grand raffle drawing for a Tao Motor 125 Big Wheel four-wheeler.

Plenty of affordable food options will be on site with burgers, hot dogs, funnel cakes, and cotton candy this year. The food prices have been kept low with families in mind.

The Brick Hatton VFD appreciates the opportunity to provide a clean, safe, family-oriented event for the community. All proceeds benefit the VFD.

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I WAS RECENTLY LISTENING TO A PODCAST INTERVIEW WITH ONE OF MY INTELLECTUAL HEROES, RAY KURZWEIL.

Kurzweil is a famed futurist who foresaw the explosive growth of the internet that began in the 1990s. He started a computer company in the late 70s that produced a revolutionary table-sized computer that could "read" text in paper documents using a "scanner" which is a technology we all take for granted today. He predicted self-driving cars by 2009, which was not off by much. I last visited the subject of this article in 2005 but the recent leaps and bounds of Artificial Intelligence



Jim Fisher

TECHNOLOGICAL SINGULARITY

by "The Computer Skeptic"

requires that I revisit this subject. I'll write a sequel to this one next time.

I hope both my readers will excuse the diversion from technical stuff to explore this fascinating and potentially life-changing event that may not ever happen but is fun, scary, and mind-boggling to ponder. The event is called the Technological Singularity.

A SHORT HISTORY: Back in 1965, Gordon E. Moore, the founder of Intel Corporation, predicted that computer processing power would double every two years. This statement became known as "Moore's

Law." This law has been mostly accurate for about 60 years.

During the same year that Moore made his prediction, a famed statistician named Jack Good stated, "Let an ultra-intelligent machine be defined as a machine that can far surpass all the intellectual activities of any man however clever." He goes on to say that "an ultra-intelligent machine could design even better machines; there would then unquestionably be an 'intelligence explosion,' and the intelligence of man would be left far behind. Thus, the first ultra-intelligent machine is the

last invention that man need ever make."

In 1983, in a magazine called "Omni," a professor of mathematics and famed science fiction author Vernor Vinge, predicted, "Within thirty years, we will have the technological means to create superhuman intelligence. Shortly thereafter, the human era will be ended." He called this event Technological Singularity.

In the early part of this century, my hero Ray Kurzweil, popularized the Singularity via speaking engagements, books, and even a movie starring Johnny Depp. Years later, Kurzweil is sticking to his guns and predicts that the Singularity will happen no earlier than 2030, but no later than 2050. He claims that "the dawning of a new civilization that will enable us to transcend our biological limitations and amplify our creativity."

There are some respected thinkers who reject the entire notion of a Singularity and those who accept it as inevitable. There are those who think it is a good thing and those that think it will be bad. There are those who are already developing safeguards against it and those who are working to bring it on. I remain skeptical, excited, and a bit concerned about a computer developing consciousness, but excited to live on the verge of the possibility.

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



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ASK THE ATTORNEY



Thomas McCutcheon

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Q My friend's wife was jerked out of a car and beat with a weapon. What can she do about that?

The Friend.

A A lot actually, but some of it is disappointing. As a legal issue, it is interesting because it has both a criminal aspect and a civil aspect which require different levels of proof. Everyone remembers the OJ Simpson case where the prosecution failed to convince a jury beyond a reasonable doubt in the criminal case. However, the next jury quickly found that more likely than not he committed murder and found him liable for 33.5 Million Dollars in damages.

The first step in this type of case is a criminal prosecution. There's a reason for that and it has to do

with the burdens of proof. The criminal burden of proof is "beyond a reason doubt" (think jail) and the civil burden is "more likely than not" or "probably" (think money).

The British definition of assault is straight forward. The first is common assault where if another person inflicts violence, however slight or makes another person think they are about to be attacked, they are guilty of simple assault. A raised fist could lead the victim to believe they are going to be attacked and that could be enough to be guilty. The next level is actual bodily harm (ABH) and the third is grievous bodily harm (GBH). In the United States we would think of a stick or a pipe as being an assault with a deadly weapon. Each class carries ever more severe criminal penalties by statute.

The civil side of assault is the idea that if you cause harm to someone you are financially responsible for the harm you cause. This would include medical bills, pain and suffering, so on and so forth. A jury would award damages based on the facts of the case and the severity of the injuries. Juries are pretty practical, and I would think that if two grown men started to fight voluntarily and one lost and the fight stopped, the jury wouldn't get particularly excited. However, if after the winner saw the other was down, he began kicking him unmercifully, a jury would see that differently. I would think that if a large man decided to beat up a small woman jury would not take kindly to that.

The reality is that people who can write big checks avoid doing things like intentionally harming other people. Two further concepts are worth consideration. No insurance applies for an intentional act. Second, monetary awards for intentional acts are typically not dischargeable in bankruptcy.

Buckle up, drive safely and as always your referrals are appreciated! 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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Boo!

Continued from Page 12

COMMUNITY FALL FESTIVAL 6-8pm at Central Heights Baptist Church, 10090 Co. Road 15 in Florence - The event features food, games, prizes and a kid's costume contest.

TRINITY CHILDREN'S MINISTRY HALLOWEEN BASH - Trunk-or-treat with games, treats, hotdogs, a chili cook-off, and more family fun. Grand prizes for the chili winner and for best decorated trunk at 5:30pm. Trinity Episcopal Church, 410 N. Pine St. in Florence. The event is free.

TRUNK-OR-TREAT from 6-7:30pm at Magnolia Church of Christ, 2650 Vulcan Ave in Florence. Dress up your trunk and yourself in your best Halloween costume. Children bring your treat bucket

THURSDAY, OCT. 26

TRUNK-OR-TREAT - 4:30-7pm at Medical Associates on Cloverdale

Rd. in Florence. Free candy for the kids, face painting, prizes, and more

FLORENCE NURSING & REHAB FALL FESTIVAL- Free admission for trick-or-treating. \$5 Armbands and .50 ticket options include games, inflatables, face painting, tattoos, cake walk, and entrance to the Haunted House. Costumes are encouraged. 5-8pm at 2107 Cloyd Blvd. in Florence. All proceeds go towards the Florence Nursing and Rehab Activities Department.

HALLOWEEN EVENT, FUN AND FUNDRAISER at Church of the Good Shepherd, 2001 Cloyd Blvd. in Florence.

-Have fun and support a good cause with Halloween costume contest and two hours of music beginning at 5:30pm. Benefits Shoals Save-A-Life COST: \$10 donation for each adult.

FRIDAY, OCT. 27

MUSCLE SHOALS TRUNK-OR-TREAT- at City Hall, 2010 Avalon Ave. 5pm. Join in with your favorite costume and stick around for a showing of "Hocus Pocus." Food trucks will be on site.

SATURDAY, OCT. 28

BOOFEST 2023 at Children's Museum of the Shoals, 2810 Darby Drive in Florence. Come in your costume and enjoy games and other family fun, and of course lots of candy. Don't forget your candy bucket!

WHEN: 10am-1pm; Costume contest at 11:30am. Activities are free to CMS members or included in the price of admission for non-members.

HALLOWEEN COLLECTORS SHOW-The 2-day event at the Florence Coliseum, 702 Veterans Drive by Collectors World Alabama features sports cards, comics, Funko and other collectible toys. 10am-5pm on Saturday, 10am-4pm on Sunday, October 29. Admission is free; purchases optional.

FORD CITY FALL FESTIVAL- 10:30am-2pm. The Fall Festival parade will begin at 10:30 at Old Brick School and continue to Foodland Plaza Shopping Center on River Road. Food, fun, and trunk-or-treating following the parade

2ND ANNUAL HOWL-N-GROWL - 4-8pm at Colbert County

Animal Shelter, 5010 Missouri St. in Tusculmbia. The event features vendors, a bake sale, haunted walk and trunk-or-treating. Proceeds from the event will go towards the medical and supplies funds at the Colbert County Animal Shelter. Haunted walk thru will begin at 6pm. Those interested in volunteering should message event coordinator Diane McKee on Facebook

VILLAGE SCHOOL FOUNDATION ANNUAL FUNDRAISER 4-6pm- at 200 Chickamauga St. in Sheffield. Food trucks, scarecrow contest, kid's zone with inflatables, games, face painting, and more family fun; Following the festival, area historian, Laura Aldridge will share haunted stories of Sheffield to Ghost Talk ticket holders from 6:30-8pm.

Tickets for the Ghost Talk \$15 or \$10 for children 12 and under. Proceeds benefit the Village School Foundation.

KILLEN TRUNK-OR-TREAT- 6pm. The Killen Masonic Lodge presents the 4th Annual Killen Trunk-or-Treat at Killen Park, featuring food vendors, inflatables, a movie in the park, pictures with special guests. and lots of candy; Setup begins at 3pm. Trunk hosts are asked to RSVP to killenlodge788@gmail.com

ELKS LODGE HALLOWEEN PARTY- Bring your best costume for the contest, the event also features live music by the Catfish Junkies; food and drink specials available at Elks Lodge #820, 2550 Chisholm Road in Florence. Doors open at 7pm; Music begins at 8. Visit the Florence Elks Lodge Facebook page for details.

SUNDAY, OCT. 29

FLORENCE POST OFFICE TRUNK-OR-TREAT-Hosted by USPS employees at 210 N. Seminary St. in Florence from 2-5pm. The event features candy, games, food trucks; The event is free to attend but donations will be accepted for the Muscular Dystrophy Association

MISSION POINTE FALL FESTIVAL from 2-4pm at Mission Pointe Church, 13375 Hwy 157 in Florence. Trunk-or-treat, inflatables, food, arts and crafts, and more.

SALEM CHURCH FALL FESTIVAL at Salem Church of Christ, 9629 Hwy 17 in Florence from 2:30-4:30pm. Trunk-or-treat begins at 5pm, and dinner provided to all attendees begins at 6pm.

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prizes and games from 3-5pm at Russellville First Baptist Church, 213 N. Jackson Ave. Visit www.rfbclife.com or call 256-332-2065.

FAMILY FALL FESTIVAL- from 4-6 pm at Woodmont Baptist Church East Campus, 2002 Darby Drive in Florence. Family night of fun, food, candy and games; the event features a petting zoo, inflatables, firetruck and scavenger hunt

FIRST PRESBYTERIAN TRUNK-OR-TREAT at 4-6pm at 224 E. Mobile St. in Florence. Inflatables, a cake walk, candy, Kona Ice, and a costume contest

FLORENCE FIRST FALL FEST-4-6pm at Florence First Assembly, 3610 Helton Drive in Florence. Games, food vendors and concessions, and lots of fall fun.

WOODWARD AVE TRUNK-N-TREAT-4-6pm at Woodward Avenue Baptist Church, 801 Woodward Ave. in Muscle Shoals. Fun and games for all ages, free snacks and refreshments, costumes and trick-or-treating

BROADWAY FELLOWSHIP TRUNK-OR-TREAT- 5-6:30pm at HBC Broadway Fellowship, 3215 Huntsville Road in Florence. Lots of candy and a free hotdog dinner for attendants

CENTRAL BAPTIST TRUNK-OR-TREAT- 5-7pm at Central Baptist Church, 1600 Huntsville Road in Florence. Featuring candy, games and food; no scary costumes, please. The church hopes to maintain a fun family atmosphere

CROSSROADS BAPTIST TRUNK-OR-TREAT- 5pm at Crossroads Baptist Church, 10932 Hwy 72 in Rogersville. All ages welcome for lots of candy, hotdogs and chili

HP FALLOUT- 5pm at Highland Park Baptist Church, 503 Wilson Dam Road in Muscle Shoals. Fun costumes for trunk-or-treating, inflatables, rides, booths, candy and games

LIBERTY BAPTIST FALL FESTIVAL- 5:30-7:30pm Liberty Baptist Church, 13520 County Road 8 in Florence. Food, fellowship and fun; featuring a chili cook off and trunk-or-treat

EAST COLBERT TRUNK-OR-TREAT- 6-8pm at East Colbert Church of Christ, 5075 River Road in Muscle Shoals. Community trunk-or-treat

HENDRIX CHAPEL TRUNK-R-TREAT-Hendrix Chapel Church of Christ, located at 13005 County Road 8 in Florence. Church service and classes for all ages begin at 6pm. Trunk-or-treat will immediately follow church services.

SOUTH HIGHLAND TRUNK-OR-TREAT 6-7pm at South Highland

Church, 704 State St. in Muscle Shoals. Cotton candy, popcorn and candy-filled trunks

MONDAY, OCT. 30

MITCHELL-HOLLINGSWORTH TRUNK-OR-TREAT- 5-7pm at Mitchell-Hollingsworth Nursing and Rehabilitation Center, 805 Flagg Circle in Florence. The trunk-or-treat will also feature a haunted hayride, maze, costume contest, decorated trunk contest, pumpkin contest, cake walk, face painting, crafts and other fun

COLUMBIA COTTAGE TRUNK-OR-TREAT- 6-7pm at 2373 Roberts Lane in Florence. Hosted by Columbia Cottage and local churches, the event features trick-or-treating and a best trunk contest.

ROGERSVILLE TRUNK-OR-TREAT- 6-8pm Rogersville Recreation Park. Hosted by the Kiwanis Club of Rogersville features games, music and lots of candy; hotdogs available for purchase.

TUESDAY, OCT. 31

GROUP FITNESS HALLOWEEN SPOOKTACULAR- 8am at Crunch Fitness, 1832 Darby Drive in Florence. Open to all, members are encouraged to come dressed in creative workout costumes for group fitness classes with a haunted twist. Others can tour the gym and take part in Halloween surprises.

LONG-LEWIS TRUNK-OR-TREAT- 4-6pm Long-Lewis Chevrolet of the Shoals, 118 Hwy 43 South in Tusculmbia. Dress in your best costume and help Long-Lewis choose your favorite trunk

THE WILLOWS SPA TRUNK-OR-TREAT-4-6pm at The Willows Day Spa & Gifts, located at 1115 E. 6th St. in Tusculmbia. Trunk-or-treat in the parking lot for the kids

GLENWOOD CENTER TRUNK-OR-TREAT- 5-7pm at 211 Ana Drive in Florence. All are invited to Glenwood Healthcare Center's first trunk-or-treat

PUMPKIN BASH- Underwood Baptist Church, 5091 HWY 157 in Florence. Enjoy inflatables, candy, popcorn and more trick-or-treating fun

FALL FESTIVAL & TRUNK-OR-TREAT- 6-8pm at Hatton Baptist Church, 2105 Hatton School Road in Leighton. Food, games, candy and plenty of trunks for trick-or-treating

ST. FLORIAN TRUNK-OR-TREAT & HAUNTED TRAIL- 6-8pm at St. Florian Park.

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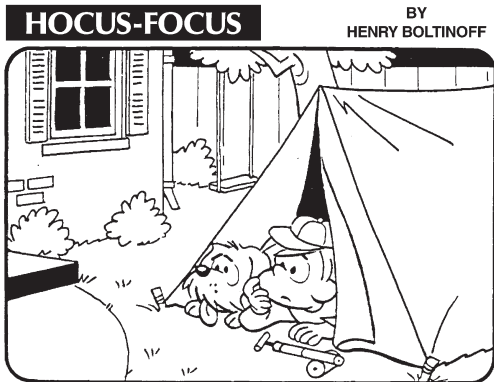


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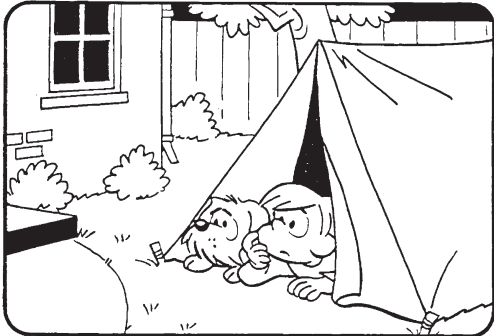
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2 Timothy 3:16-17 • 1 Thess. 2:13 • Hebrews 1:1-2

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Holy Spirit to guide us in all truth John 16:13
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The whole counsel of God Acts 20:27
All things that pertain to life and godliness... 2 Peter 1:3

HEBREWS 1:1-2

In Time Past	In These Last Days
God spoke unto the fathers by the prophets	God speaks unto us by His Son

THE VALUE OF THE BIBLE

Instruction In Righteousness 2 Tim. 3:16-17
Truth Can Make Us Free John 8:32
Power To Save Us James 1:21
Purifies Our Souls 1 Peter 1:22
Makes Us Wise Unto Salvation ... 2 Tim. 3:15
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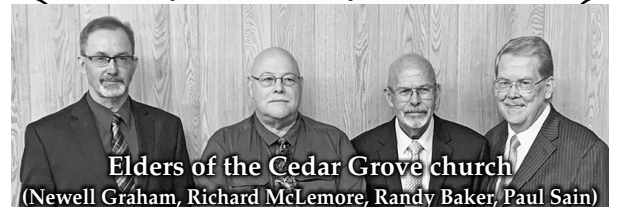
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Questions, comments, or criticisms are welcomed. Responses may be sent to:
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Medicare Minute

"Medicare Advantage Plans Part 2"

A Medicare Advantage Plan (MA) is a type of Medicare health plan offered by a private insurance company that contracts with Medicare to provide you with all your Part A and Part B benefits. If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage. There are six things you will want to consider if looking at a Medicare Advantage Plan. They include the premium, copays, coinsurance, deductibles, providers that take the plan and the drug formulary of the plan. This week we will look at the premium, copays and coinsurance.

The premium of MA plans can vary depending on the type of plan you have and the company offering the plan. Although the premium of the plan should be a part of your decision it shouldn't be the only consideration. For some, the MA plan with the lowest premium may fit your needs perfectly but for others it could actually cost you more in the long run if the other five considerations don't match up for you. Also, if you are currently in a MA plan and it is working for you, switching plans solely because of the premium may not be in your best interest.

Copays and coinsurance are also two factors to consider when looking at MA plans. A copay is a set amount you will pay when you receive a service. An example of a copay would be the set amount you pay to your primary care doctor when you see him or her. Coinsurance is a percentage you pay if you receive a specific service. An example of coinsurance would be the percentage you pay for durable medical equipment.

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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<input type="checkbox"/> at Utah	<input type="checkbox"/> Florida	
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ON YOUR DEBT



B. Grant McNutt
Managing Attorney

Navigating Bankruptcy In Alabama: Finding The Right Bankruptcy Attorney

When financial difficulties become overwhelming, seeking the assistance of a skilled bankruptcy attorney can be the key to a fresh start. Whether you're an individual struggling with mounting debts or a business owner facing financial challenges, bankruptcy may provide a path to financial recovery. In this article, we'll explore how bankruptcy works in Alabama and offer guidance on finding the right bankruptcy attorney to guide you through the process.

Understanding Bankruptcy In Alabama

Bankruptcy is a legal process that allows individuals and businesses to seek relief from overwhelming debt. In Alabama, there are two primary forms of bankruptcy that individuals typically consider:

- Chapter 7 Bankruptcy:** This is often referred to as "straight bankruptcy." Under Chapter 7, most of your unsecured debts, such as credit card debts and medical bills, can be eliminated. However, certain assets may be sold to repay creditors. Alabama law provides specific exemptions that may protect some of your assets, such as your home, vehicle, and personal belongings, from being seized.
- Chapter 13 Bankruptcy:** This is a "reorganization bankruptcy" that allows you to create a repayment plan for your debts over three to five years. It can be a good option if you have a regular income and want to keep your assets, like your house and car. Chapter 13 helps you to catch up on missed payments while keeping your property.

Filing For Bankruptcy In Alabama

Filing for bankruptcy in Alabama is a structured legal process that involves several steps:

- Filing Your Petition:** With the assistance of a qualified bankruptcy attorney, you will file the appropriate bankruptcy petition. This document outlines your financial situation and the type of bankruptcy you are seeking.
- Automatic Stay:** Once your bankruptcy petition is filed, an automatic stay goes into effect. This legal order prevents creditors from pursuing debt collection activities like lawsuits, wage garnishments, or repossessions.
- Meeting of Creditors:** You will attend a meeting with your bankruptcy trustee and creditors to review your case. This is typically a straightforward process. Creditors rarely appear

and the meeting is usually done virtually.

- Completion of Plan:** If you are filing for Chapter 13 bankruptcy, you'll work on your debt repayment plan, which must be approved by the court.

- Discharge or Completion:** After successfully completing your bankruptcy requirements, your remaining eligible debts may be discharged, providing you with a fresh financial start.

Finding The Right Bankruptcy Attorney

The bankruptcy process can be complex, and having the right attorney by your side is crucial. Here are some tips for finding the best bankruptcy attorney in Alabama:

- Specialization:** Look for an attorney with experience in bankruptcy law. Specialized knowledge is essential for navigating the complexities of the bankruptcy process.
- Local Expertise:** An attorney who is familiar with the specific bankruptcy laws and procedures in Alabama can provide more effective representation.
- Client Reviews:** Read online reviews and ask for referrals from friends or family who may have gone through the process.
- Initial Consultation:** At Bond & Botes, we offer a free initial consultation.

Conclusion

Bankruptcy can offer relief to individuals and businesses struggling with unmanageable debts in Alabama. By seeking the guidance of a qualified bankruptcy attorney, you can navigate the legal process effectively. Remember to explore your options, understand the different chapters of bankruptcy, and find the right attorney to help you achieve a fresh financial start. Don't hesitate to seek help when facing financial challenges, as bankruptcy can be a viable solution for regaining control of your financial future.

Contact The Experienced Bankruptcy Attorneys At The Bond & Botes Law Offices

If you are dealing with debt that you have no hope of paying, you owe it to yourself to get the facts about bankruptcy. Your Bond & Botes attorney will listen carefully and explain how bankruptcy would affect your unique situation. The attorneys here at Bond & Botes provide guidance on helping clients reduce or eliminate debt. We can alleviate your stress! We want to help!

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Notes...

Continued from page 13

Basic Computer Training #101
October 26 & 27 from 10am-noon in the Faith Church Parking Lot in Tusculmbia - inside the state-of-the-art Fort Valley State University Technology Computer Mobile Unit (1105 US 72 Hwy West in Tusculmbia)

Classes are FREE; however registration is required to attend. To register or if you need additional information, call 256-320-8051 or email oppia.burke@aamu.edu

•Don't have a computer? •Don't know how to use a computer? •Don't know how to turn the computer ON or OFF? •Are you interested in learning? Computers are available on-site.

Space is limited, first come, first served. Call 256-320-8051.

This program is made possible by the Alabama A&M University Small Farms Research Center in collaboration with Fort Valley State University.

Adult Game Night - Thursday, October 26., 5pm-6pm, at the Florence-Lauderdale Public Library, 350 N. Wood Ave., Florence.

Big Little Art Gala hosted by Big Brothers Big Sisters of the Shoals on Friday, November 3 from 6-9PM at Pickett Place, corner of Seminary and Hermitage in downtown Florence. \$50 admission includes hors d'oeuvres and beer/wine. Cocktail attire. Silent and live auctions of art, wine, travel packages, gift cards, and much more. Gift table of cash and carry available as well.

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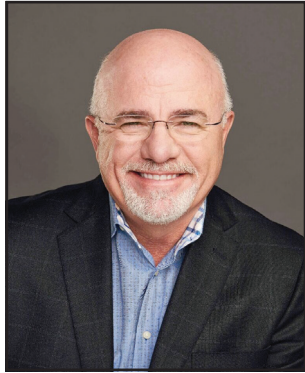
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DAVE Says

by DAVE RAMSEY



20-year or 30-year level term life insurance policies?
Clay

EVENTUALLY, YOU BECOME SELF-INSURED

Dear Dave,
My wife and I are both 36 years old, and we have two children. Our son is six, and our daughter will be four next month. We've been walking through the Baby Steps, and we should have our home paid off sometime next summer. We realized the other day the one thing missing from our financial picture is life insurance. We both work outside the home. She makes \$60,000 a year, while I make \$80,000 a year. At our age, and in our current situation, do you think we should we get

Dear Clay,
You guys are doing a great job of getting control of your finances and planning for the future. Speaking of the future, do you plan on having more kids? If you do, you might want to go with 30-year policies. If you've decided two are enough, then based on your present situation I think 20-year policies would work out fine. I recommend folks have 10 to 12 times their annual income in life insurance

coverage. That means you'd need between \$800,000 and \$960,000 in coverage, while your wife needs a policy in the \$600,000 to \$720,000 range. But let's take a deeper dive into all this.

Your kids will be in their mid-twenties in 20 years. Ideally, they both should have finished college by that time, or at the very least, be working and living on their own. If you continue to follow my plan, you and your wife will have paid off your home in a few months and be completely debt-free. And, you'll have been saving 15% of your income for retirement over those 20 years. On average, that alone should give you more than a half-million dollars for retirement.

Do you see where I'm going with this, Clay? Eventually, you two will become self-insured by getting out of debt, staying out of debt and piling up cash. So, if you've got \$500,000 or more in a retirement fund, no debt and your children are grown and out of the house, even if you or your wife were to die unexpectedly at that point, the other would still be taken care of and in great shape financially.

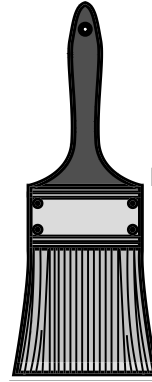
Keep up the good work!
—Dave

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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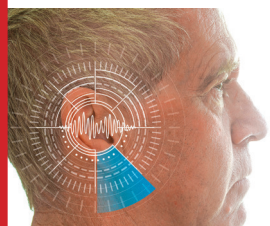
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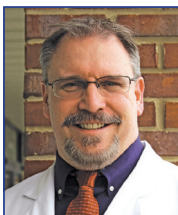
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