

Southwire for School

FLORENCE—Southwire will host its 20th Annual Back To School school supplies giveaway on Saturday, July 20 from 10am-noon at its Florence facility, 4155 Helton Dr. in the Florence Industrial Park.

Southwire is also celebrating 20 years of back to school by selecting 20 winning teachers in their service areas to win \$500 each. Submit your favorite teacher through the QR code on the display ad in this issue.



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Volume 140 Number 38

July 17, 2024

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Mauldin is ABA Chair

MONTGOMERY—Macke Mauldin, president of Bank Independent, has been named chairman of the Alabama Bankers Association board of directors.

Mauldin is president, CEO and vice chair of BancIndependent Inc., the holding company of Bank Independent, a \$2.7 billion community bank headquartered in the Shoals, and Interstate Billing Service, a provider of accounts receivable management to businesses throughout the U.S. and



Mauldin

See SHORTS... on Page 2

Bar-Kays Back

FLORENCE—The WC Handy Music Festival gets underway this week with over two weeks of events. And for the event's top billing, it's the Return of the Mack himself! Larry Dodson, the famous lead vocalist of the Bar-Kays is coming back to the Shoals and he's bringing

See HANDY... on Page 6

Schedules for both of these events INSIDE

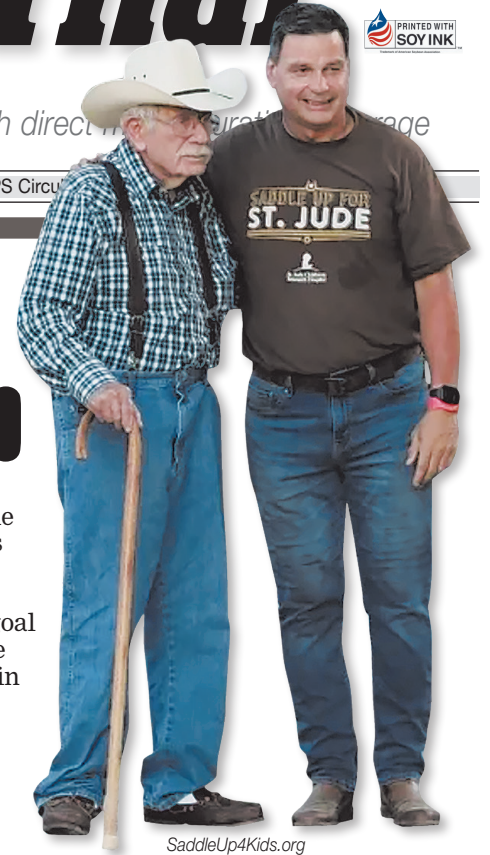
Ready to Saddle Up

TUSCUMBIA—The 28th Annual Saddle Up for St. Jude gets underway later this week at Gardiner Farm in Tuscumbia. This is the largest Saddle Up Trail ride in the nation, and this year's goal is to raise \$400,000 for St. Jude Children's Research Hospital in Memphis.

Three packed days of entertainment and fun along with 3,000 acres of secluded wilderness and horse trails make Saddle Up for St. Jude a very special annual event.

The legendary band with Shoals roots,

See SADDLE UP... on Page 10



SaddleUp4Kids.org

Event founder, Jimmy King, left, at the 2023 Saddle Up event with good friend and property owner, Jimmy Gardiner.

The NWSCC Patriots have not competed in women's volleyball since fall of 2010.



Courtesy

Volleyball Program Returns

PHIL CAMPBELL-- Northwest Shoals Community College (NWSCC) Patriots Athletic Director Taylor Franks announced last week that the college will add women's volleyball to its list of athletic programs for the 2025 fall semester.

"We are thrilled to add volleyball to our cross-country teams on the Phil Campbell campus," said NWSCC President Dr. Jeff Goodwin. "We look forward to hosting matches on campus and have our tremendous community come and support them."

See VOLLEYBALL... on Page 9

Automotive Inside



Advance Auto Sales
Watson's Auto Sales
Landers McLarty Nissan

INSIDE this Issue

- Medicare Minute
- Computer Skeptic
- Hocus Focus
- Dave Ramsey
- Puzzle Whirl

- On Your Debt
- Ask the Attorney
- UNA Coaches Caravan
- WC Handy Music Festival Schedule

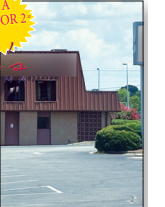


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Shorts...

Mauldin is ABA Chair

Continued from Page 1

Canada and located in Decatur.

"Macke will often introduce himself as an eighth generation native of the Shoals area and a third-generation community banker. The significance reflects his deep commitment to both the region and the banking industry," said **Scott Latham**, ABA president and CEO. "Macke is passionate about the positive impact of economic development, which is demonstrated through his service to the association and the issues important to our industry."

The Auburn grad brings more than 42 years of banking experience, community involvement and economic development leadership to the ABA role. He serves as a director and current chair of the Shoals Economic Development Authority, and a director for the Southern Development Council and the Public Affairs Research Council of Alabama. He also

represents the Shoals on the board of the Economic Development Partnership of Alabama. He also has served as chair of the Shoals Chamber of Commerce and Athens State University.

In banking, Mauldin services on the Atlanta Federal Reserve's Deposit Advisory Committee and was a former director of the Federal Reserve Bank of Atlanta - Birmingham branch.

interactive storytelling activity.

The monthly Indian Mound series allows students to explore the early history of the Shoals through short lessons and hands-on learning exercises. Each date features a practice that relates to Native American culture; participants will explore the history and cultural meaning behind each practice while engaging in a related activity.

The storytelling 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.

Storytelling in the Southwest

FLORENCE-The Florence Indian Mound Museum series of children's programs continues this Saturday, July 20 at 10am with a program and activity about Native American Storytelling of the Southwest.

Native American Storytelling is an important practice historically and in the present. Stories are shared over generations teaching the how's and why's of the world, keeping Native American culture alive. Join us for a short informational presentation on how storytelling has shaped and sustained different Native American cultures of the Southwestern tribes, specifically the Navajo (Dine'), the O'odham, and the Hopi. After the presentation, students will have the opportunity to create their own stories with an

Huntsville Will Host UNA-JSU

HUNTSVILLE - The University of North Alabama women's soccer team will host in-state rival Jacksonville State on August 18, in Huntsville's Joe Davis Stadium in the first collegiate soccer match in stadium history.

Joe Davis Stadium is named for the city's former mayor and is the current home to the professional soccer team Huntsville City FC (Football Club) and is the former home to the

See 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)

ROGERSVILLE: YARD SALE
6592 Co. Rd. 76 July 19th and 20th 8 am until ?? A bunch of home goods, household items, baby stuff, lots of clothes, HUGE, MULTIFAMILY SALE!!!

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11660 Hwy. 157 (Cloverdale Rd), Fri. & Sat., 7am-until? 1/4 mile past Co. Rd. 8 crossing on Cloverdale Rd., Household items, some tools, men's & ladies clothes, kids clothes and toys, lot of pictures & frames.

KILLEN: YARD SALE
Phillips Subdivision 2064 Co Rd 394, July 19 and 20 8 am to 2 pm Cement Mixer, Golf Clubs, Keurig, Clothes, Scrubs, Shoes, Books, Craft Supplies, Material, Household Items, Mixer, plus lots more!

FLORENCE: YARD SALE 2348 Parc Pl. July 20 7 am to 12 pm Multifamily. Household, books, ladies plus-sized clothes, Cheap! Rain Date 8/3

YARD SALE!

FLORENCE: 140 Golden Pond Rd. 7/19/24 & 7/20/2024 Fri. 6 a.m., Sat. 6 a.m., Clothes, house decor, college student decor, teacher items, toys & furniture.

KILLEN: HUGE, MULTIFAMILY YARD SALE 6063 State Route 33 (Turn at Elkins Funeral home, 3rd Drive on left) Fri. Sat. Starting at 7 am Rack full of men's and women's name brand clothes size small to 2x, boys and girls infant and toddler clothes and shoes, household, jewelry, apple watch bands, toys, stickers, health and beauty, books, DVDs, and so much more! Very organized and easy to shop.

FLORENCE: BRANDENBURG NEIGHBORHOOD ANNUAL YARD SALE off Church Rd. Co. Rd. 30 Fri. July 19 and July 20 7 am to 5 pm Several Families, a little of everything!

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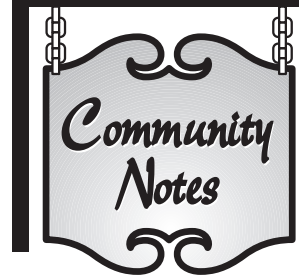
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For more information, contact Susan Hargett at 256-710-9239.

First Baptist Church of Littleville - Vacation Bible School kick-off is Saturday, July 13 at 2pm and the whole family is welcomed. VBS will be Monday-Thursday July 15-18, from 6:30-8:30pm nightly for children pre-school - 6th grade with the theme, "Camp Firelight". FAMILY NIGHT will close the week on Friday, July 19 at 6:30pm. The church is located at 1649 Lynwood Ave. in Littleville.

The Colbert County Republican Women's Club is hosting a "Paint the President" paint and sip fundraiser beginning at 6pm Tuesday July 16.

World-renowned portrait artist, Martha Carpenter, has graciously offered her studio at 101 South Dickson St. in downtown Tusculumbia as the venue. Our very own local talent and CCRWC member, Karen Kent, will guide attendees in painting President Trump! All art supplies, an assortment of delicious snacks and finger foods, nonalcoholic drinks, and setups will be provided. You just bring your wine (or other preferred alcoholic beverage) and be ready for the best time ever.

Tickets are \$47 in anticipation of Trump becoming the 47th President. Spots are filling quickly and space is limited. Secure your spot today by sending a check payable to Colbert County Republican Women's Club (CCRWC) to our Treasurer at 1804 Rosedale St. Muscle Shoals, AL 35661 and RSVP with the names of attendees to colbertrepublicanwomen@gmail.com.

Sax in the City - July 19, 7pm Wilson Park, Downtown Florence. Free admission. The Midnighters will headline this event, sponsored by First Metro Bank. Details: 256-386-0600.

Shoals Mom Prom - July 19, 7-11pm, Singing River Brewery Company, 526 E. College St., Florence, Tickets: \$30-\$35.

The Shoals Mom rom is a fun night out sponsored by Safer Birth in Bama to support a midwifery education and sustain ability fund. This year's theme is Regency period. This is a ladies only event. Details: shoals-momprom.com

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

Want to earn money for college? Distinguished Young Women of Northwest Alabama is a great program that combines life skills and the chance to win college scholarships. Since 1958, Distinguished Young Women (formerly known as Junior Miss) has given away over \$1 billion in scholarships nationally and it costs nothing to enter.
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Shorts...

Huntsville Will Host UNA-JSU

Continued from Page 2

Huntsville Stars minor league baseball team. The match will kick off at 7pm with tickets available through the Huntsville City FC box office website. UNA will be the home team for this game.

The Lions finished 11-5-6 last season and advanced to the 2023 Atlantic Sun Conference Championship final against Florida Gulf Coast. UNA returns 19 players from last season and looks to make another run in 2024.

UNA Athletics has hosted and participated in several special events in the Rocket City the last few years, including football, baseball and cross country. UNA Softball will also compete in the Rocket City Showcase at Toyota Field in 2025.

The UNA-JSU match will be the first of many special events at Joe Davis Stadium, according to Huntsville officials. This includes conference and national championship-level

soccer matches.

The rest of the 2024 North Alabama soccer schedule and home match locations is being announced this week on RoarLions.com.

Golf Event for Common Ground

MUSCLE SHOALS—The Sunflower Golf Foundation, in partnership with Two-Man Tour, will host a charity golf tournament beginning Saturday, August 10 at the renowned Robert Trent Jones Golf Trail at The Shoals. The event will raise funds for Common Ground Shoals, a nonprofit organization that provides developmental programs, camps, and activities for youth in marginalized communities of West Florence.

Over \$8,000 in cash prizes. The tournament is open to all golfers who are not actively competing on a professional tour, making it an inclusive opportunity for players of various skill levels to showcase their talents. The format of the 2-day tournament is a 2-Person

Scramble-Shamble, with multiple flights determined by each team's first-round total.

The schedule is: Saturday, August 10, Tee-off-8am

Sunday, August 11, Tee-off-2pm

The entry fee is \$330/person. Participants can register online at twomantour.com/alabama-2-man-shoals-rtj. Additional information is available at sunflowergolf.org.

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Questions? Call our office at 256-764-4268.



The Bar-Kays 2020's sazum.com

Handy...

Continued from Page 1

the world-famous Bar-Kays with him to headline the W.C. Handy Music Festival this year on Saturday, July 27 at 7pm.

From Stax Records to stages worldwide, the Bar-Kays have kept us on the dance floor with songs like Shake Your Rump To The Funk, Hit and Run, Move Your Boogie Body, Too Hot To Stop, Attitudes, Son of Shaft, and Return of the Mack, and many more. They racked up 23 singles on the R&B charts in an 11-year span, and those were just some of their songs. They've had songs charting from the 60's until today. Their music has been featured in movie soundtracks, covered by other artists, and can be heard on radio around the world.

Dodson is also a solo artist, affectionately called "Uncle Larry," and has made a name for

himself in the southern soul genre.

Opening the show will be a local star, Lorinda "Pinky" Warren Pryor.

Tickets to the show at UNA's Norton Auditorium are \$40 general admission and \$75 for VIP seating and reception

Tickets are available online at www.WCHandyMusicFestival.com, Counts Brothers Music, Ye Olde General Store, WZZA Radio, and at Handy Headquarters in the Kennedy Douglass Art Center.

The entire Festival schedule offers something for everyone when it comes to blues, soul, R&B, jazz, and more. Most of the events are free and outdoors.

The free and nonprofit events are among those listed inside this issue. The schedule for Happy Hour and Handy Night events at local nightspots can be found with the complete event listing at www.WCHandyMusicFestival.com



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One Great Mystery

There are many mysteries in the Bible, but we will look at just one today. **Colossians 1:27** "To whom God would make known what is the riches of the glory of this mystery among the Gentiles; which is Christ in you, the hope of glory." Now saved people will get most of this, but a lost person won't grasp this great truth until they are saved and then only through sound doctrinal teaching! **John 14:17** "Even the Spirit of truth; whom the world cannot receive, because it seeth him not, neither knoweth him: but ye know him; for he dwelleth with you, and shall be in you." **Romans 8:9** "But ye are not in the flesh, but in the Spirit, if so be that the Spirit of God dwell in you. Now if any man have not the Spirit of Christ, he is none of his." **Ephesians 3:17** "That Christ may dwell in your hearts by faith; that ye, being rooted and grounded in love." This to the saved only: **1 Corinthians 12:13** "For by one Spirit are we all baptized into one body, whether we be Jews or Gentiles, whether we be bond or free; and have been all made to drink into one Spirit."

One might ask: "how does God dwell in a saved sinful body?" He doesn't. According to **Hebrews 2:9 & 1 Corinthians 5:21**, Christ tasted sin and death one time for us, but never again. When you get saved God performs an operation on you called "SPIRITUAL CIRCUMCISION", (see **Colossians 2:11**) and the HOLY SPIRIT baptizes into you Jesus Christ, (See again above **1 Corinthians 12:13**.) and you now become a person with two natures or an old and a new man. SEE **EPHESIANS 4:22-24!** God now dwells in the new man separated from the old man who was cut away at the new birth! A saved man wonders why he still likes sin. Easy. You keep feeding the old man and he won't give up without a fight. No, the flesh is not saved, only the soul body is saved and sealed by the Spirit. See **Ephesians 4:30!** See **Galatians 2:20 & Romans 6:11**. A mystery is hard to explain, but study, you'll get it, after you're saved. There's a real mouthful here!

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Volleyball

Continued from Page 1

The arrival of the Patriot volleyball on the Phil Campbell campus next fall will coincide with the gym's renovation and will mark the completion of the first phase of improvements on the Phil Campbell campus. The gym renovation is scheduled to finish by December of 2024. The volleyball team will join the four other Patriot Athletic teams, baseball, men's cross country, women's cross country and softball, in the Alabama Community College Conference (ACCC).

The Patriots have not competed in women's volleyball since fall of 2010. The College began the search process for a head volleyball coach last week. Applications can be completed at <https://nwsc.edu/college-departments/human-resources/>.

According to Patriots Athletic Director, Taylor Franks, volleyball has a history of being very successful at Northwest Shoals. "Volleyball is popular in our state,

and we have proven that we can compete at the highest level," stated Franks. "We have six ACCC volleyball state championships to our credit and with the talent in our area, I truly believe we can get back to that level. However, more important than championships, we are looking forward to welcoming and nurturing student-athletes that truly understand what it means to be a part of the Patriot family and a community that wants to help each other be successful in life."

The Patriot volleyball team will consist of 14 scholarship players and walk-on opportunities will be determined by the coach.

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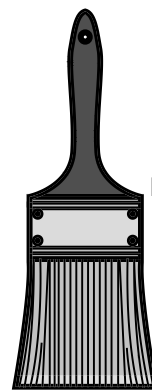
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Saddle Up

Continued from Page 1

Shenandoah, closes the first night of music at 8:45pm. the Josh Brannon Band closes Friday, and Craig Morgan headlines the Saturday schedule.

Regular attendees know about the day-night fun already. If you've never done so, take this opportunity to explore the beautiful

horse trails and hang around for some great music afterward.

Saddle Up is three packed days of entertainment with plenty of the best food vendors you'll find.

Bring your kids out and let them enjoy the Kids Zone and Pony Rides.

The popular Saturday Auction takes place at 3:30pm with a wide variety of items ranging in value and style.

Tickets are also available at \$25 each for a chance to win a John Deere Gator.

All the profits from this event go to the Children of St. Jude Children Research Hospital!

This Shoals area event has raised over \$ 3.5 million dollars for St. Jude over the past 27 years," said event founder, Jimmy King. "So, bring your lawn chair and a thankful heart as we join in our tradition of supporting the best of causes!"

NO motorized vehicles or ATVs are allowed during St. Jude weekend except those used by St. Jude volunteers.

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Schedule of Events 2024

THURSDAY, JULY 18

12pm Farm opens for primitive camping
6pm Concessions open
6pm Kid Zone opens
6pm Stampede
7:30pm Drive
8:45pm Shenandoah

FRIDAY, JULY 19

7am Farm opens for primitive camping and trail riding
7:30am Trails open for riding (ride at own pace all day)
11am Concessions all day
6pm Kid Zone opens
6pm Amanda Brewer
7:30pm Rewind of the Shoals
8:45pm The Josh Brannon Band

SATURDAY, JULY 20

7am Gate opens for trail riders (ride at own pace all day)
10am Concessions all day
11am Cowgirl Up Bluegrass
1pm Dejavu
2:15pm KGB
3:30pm Auction
8:45pm Craig Morgan

SUNDAY, JULY 21

4pm Farm Closes

Thursday 8:45pm Shenandoah

Fueled by Marty Raybon's distinctive vocals and the band's skilled musicianship, Shenandoah became well known for delivering such hits as "Two Dozen Roses", "Church on Cumberland Road", & "Next to you, Next to Me".

Friday 8:45pm

The Josh Brannon Band has recorded two albums, produced two music videos, and toured extensively throughout the Southeast. The band has opened for many of their own musical heroes, including Chris Young, Sammy Kershaw, Clay Walker, Jason Isbell & The 400 Unit, Cody Jinks, The Steeldrivers, and Casey Donahew Band.

Saturday 8:30pm

Craig Morgan has made a name for himself as a country music icon, TV personality, author, and patriotic Army veteran. He is best known for signature hits "Almost Home," "Redneck Yacht Club," "International Harvester, and "That's What I Love About Sunday".



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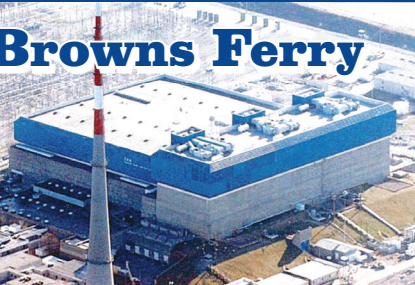
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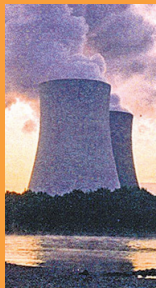
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Commentary

Biden Awake for the Right Timing

President Biden's declining mental state has been addressed in this space for at least two years. Anyone who keeps up with the news and yet had not seen evidence of the deterioration

prior to the recent presidential debate has only their information sources to blame. The mainstream has been feeding us all sugar-coated information and suppressing the obvious for many months. Now, they are seemingly incredulous, as if it had been hidden from them as well. How disingenuous can they be?

I was anticipating an underwhelming performance from Biden, however the debate elicited feelings of sadness and anger within me. That his wife and family, his political handlers, and his democratic gravy train beneficiaries would subject him to such rigors hoping beyond hope that he could make it to election day alive and

See **TIMING..** on Page 18

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

in the Shoals

July 17, 2024

Happening
THIS WEEK

July 18 at George's

The Lions' Coaches Caravan

FLORENCE – The University of North Alabama Department of Athletics has scheduled a Shoals Area Coaches Caravan for Thursday, July 18 from 5-7pm at George's Steak Pit in Sheffield. Complimentary appetizers and a cash bar are available. Food is also available for purchase. Admission to the Coaches Caravan is free and open to the public. However, reservations are requested. The caravan will allow UNA fans and members of the Shoals community to mingle



Two UNA head coaches, Tony Pujol, left, (Men's Basketball) and Brent Dearmon, (Football) UNA photo

UNA Coaches Caravan
5-7pm July 18
George's Steak Pit

and interact with various UNA coaches, including women's soccer head coach Chris Walker; football head coach Brent Dearmon, men's basketball head coach Tony Pujol and others.

"Community engagement is one of our core pillars as a department, so the opportunity for our head

coaches and staff to engage with Lion fans in The Shoals area is something we value and enjoy," said UNA Director of Athletics Dr. Josh Looney.

The program will begin at 5pm. George's Steak Pit is located at 1206 South Jackson Highway in Sheffield next to Helen Keller Hospital. Registration requests and questions can be sent to Payton Haslam at phaslam@una.edu or by phone at 256-765-4412.

VACATION BIBLE SCHOOL at St. Mark Missionary Baptist Church in Florence - Luau for grades K-12 Saturday, July 20 from 4-7pm. Please come out for bible lessons, games, bounce houses, food, prizes, and food! This event is free for the community. St. Mark is located at 220 East Alabama St.

SHOALS ARTISTS GUILD Meets on Friday, July 19, 10am-noon at the Southall-Moore House, next to the Kennedy-Douglass Art Center, Downtown Florence. For more info, contact Carolyn Wear, 256-710-6854.

VILLAGE ONE VOLUNTEER DAY with the Muscle Shoals National Heritage Area Village One School property, 200 Chickamauga St. in Sheffield is on July 20. All supplies and direction will be provided, and no experience is necessary.

Volunteers will engage in various tasks such as cleaning, painting, scraping, yard work, organizing materials, and more. Participants are encouraged to wear clothes suitable for getting dirty, including jeans and closed-toe shoes. Bringing work gloves is recommended. For more information, email thevillageschoolfoundation@gmail.com

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The Biden administration has deliberately brought about more division in this country than at any time since the Civil War.

”

He Did Pretty Well

Editor:

I have some ethical concerns regarding the former owner of a Shoals area market. He sold a great number of gift certificates of which the new owner can't honor, because the former owner will not pay him for them. Mine is for \$50. Some are higher than that. I heard one

gentleman has one for \$300.

I contacted the DAs office several times over a period of 8 to 9 weeks. Then I was told he could do nothing, and the next step was to pursue the issue in small claims court. It is not worth the cost in trouble for \$50. It looks like the former owner did pretty well money-wise!

Edward E. Myrick
Killen

Enough Respect?

Editor,

It must be dangerously thrilling as the President of the United States while in the throes of full-blown senility. And Jill Biden seems to be having her own issues after appearing on *The View* prior to the debate screaming for Americans to "just watch" her husband at in the debate. Well, watch we did, and it was both alarming and appalling. Most people also believe Kamala Harris as President would also be a catastrophe.

So, what about those who voted for this? I doubt many of them thought

See **LETTERS...on Page 26**

THIS IS A BIT OF A DEPARTURE FROM MY NORMAL TECH STUFF but there's some important info here that I hope both of my readers will take to heart.

I contracted a pretty bad (non-covid) cold this past October. It wasn't the worst cold I've had, but the cough took a long time to subside. I went to my regular doctor for a checkup in March and told the doctor that this cough was finally going away, but he wanted a CT scan, anyway.

Well, some suspicious stuff "lit up" in my lungs,



Jim Fisher

Fungus Amongus

by "The Computer Skeptic"

which led to a lung biopsy which was deemed LUNG CANCER by the pathology lab at the hospital. But wait; there's more!

That cancer diagnosis only lasted for about 24 hours. The biopsy sample was sent for a more thorough analysis and came back negative for cancer but positive for a fungus called Aspergillus. It's a very common fungus that usually doesn't bother people.

After a whirlwind of blood tests and consultations with my pulmonologist, a cardiothoracic surgeon, and

infectious disease docs, it was determined that I had a lemon-sized "void" in my lung -- essentially an empty spot in my lower left lobe that is a perfect breeding ground for either fungus or bacteria and would take me out fairly quickly if left untreated. No one has a clear answer for what causes these voids but small ones are fairly common and usually go away on their own. Mine was a big one. It wasn't going away. Soooo, the treatment was the removal of my lower left lung.

After receiving this news,

my family and I went on an 8-day Alaskan cruise at the end of June, got home on a Sunday, then I headed to the hospital on the following Thursday for surgery, was in the ICU for a few days, and finally released after SEVEN DAYS in the hospital.

I'm doing better than most people according to my medical team but turns out that removing a big part of your lung is kind of a big deal. Who knew! I wish I could show off my scar. It's gross and huge. Regardless, I expect a full recovery with a minimal impact on lung capacity.

One of the things that kept me sane through my hospital stay was access to the internet. I brought my tablet and pre-downloaded lots of my favorite streaming

video series and caught up on lots of stuff during those dull days in the Intensive Care Unit. By the way, a big THANK YOU to the ICU staff at North Alabama Medical Center. They were the best.

The moral of the story: Don't let a nagging cough go undiagnosed. My story could have ended quite differently had I not finally gotten off my butt to see my doctor.

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

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ON YOUR DEBT

Why Do People File Bankruptcy?



B. Grant McNutt
Managing Attorney

There are many misconceptions about bankruptcy. It is quite common for individuals to believe that they alone are at fault for their financial problems. However, the majority of the time the individual seeking bankruptcy protection was put in the position at little or no fault of their own.

Medical Debts
Studies have shown that medical expenses are the primary cause of bankruptcy filings. A study performed a few years back by Harvard University concluded that 62% of all personal bankruptcies resulted from medical bills. Ironically, the study also stated that over 70% of these individuals had some sort of medical insurance.

Job Loss
The next leading cause of bankruptcy filings is job loss. Once you lose a primary source of income in your household, it is extremely difficult and usually impossible to keep your bills current. Many people lose their employment without much notice and therefore have no chance to prepare for the sudden loss of income.

Divorce
Another leading cause of bankruptcy filings is divorce. After spending a period of time budgeting for a family, the split in income and expenses can be crippling. The costs that come with divorce are also unexpected and can cause people to fall behind on other bills.

Regardless of the reason for your financial difficulties, it is imperative to fully understand what your options are. A meeting with one of our experienced attorneys will not only help you acquire a clear perspective of how to conquer your debt problems, but it can also help relieve the burden that you are wrongfully placing solely on your shoulders.

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

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But, life being what it is, there generally are issues. Sometimes the wife remarries and passes away shortly thereafter. What happens to the children's inheritance then? Does the new husband receive what the children's father worked

to accumulate? What happens when one child takes care of a parent and the other children don't? Is share and share alike fair under that circumstance?

Where we really see problems are Wills that are made shortly before death that favor a person who wouldn't otherwise be favored. Occasionally, we see other issues such as homemade Wills that just aren't legally valid and sometimes we see people who don't understand they have to probate a Will before they can sell the assets of the estate and keep the money.

A Will can be contested by anyone who is an heir at law or has an interest in the estate. Valid reasons for contesting a Will include a Will that was made by a person who is not mentally competent. In those cases, a treating physician who is familiar with the mental and medical condition of the person making the Will would have important evidence a jury would consider. The medications a person was taking when they made a Will would be important. A Will made by a decedent who was threatened or put in fear could be set aside for undue influence.

The most important thing to know is that will contests are subject to a statute of limitations that is different from other kinds of cases. Will contests in Alabama must be filed within six months of the Will being admitted to probate. There are several recent cases where contests were not properly filed or not timely filed. If anyone has reason to believe that something just isn't right with a Will, contact an attorney promptly because once it is admitted to probate, the clock is ticking.

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

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

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Commentary

Timing...

Continued from Page 12

still unexposed is a shameful form of elder abuse and borders on federal fraud. It's like leaving the corpse dressed in the living room rocking chair while going to spend the monthly Social Security check.

I strongly disagree with virtually every destructive and inadvisable Biden policy in the last three and a half years, but his being dragged around like a large hand puppet is demeaning to the person, to the office, and is considered unconscionable by most people.

And the complicit mainstream media... they are another story. Appropriate feelings can't be put in print. They could see the same thing we see—if not more, even though they wouldn't dare expound upon it on air or show their viewers the details.

They ALL had to know full well that Biden was beyond maintaining the demanding schedule required to perform Presidential duties, sign bills into law, Allocate \$billions to wars through executive fiat. Yet, the media continued to act as if nothing were amiss, to run cover, and use him for all they could. Only when he was on national TV and the mainstream media could not shelter its viewers from the reality did they and party leaders act astonished as to what they were seeing from the President.

Nonsense. It has been a game of lies, omissions, and deflections with Biden and lies, half-truths, and innuendo against Trump.

Alex Berenson, an independent journalist on Substack (*Unreported Truths*), author of over a dozen novels, and a former *New York Times* reporter himself, broke a story July 6 that claimed a Parkinson's specialist, Dr. Kevin R. Cannard, had visited the White House residence medical clinic nine times, according to official visitor logs, between July 28, 2023, and March 28, 2024. The *Times* posted it July 10 with no attribution - like it was their scoop. How typical for the NYT. The issue



has now gained traction, and the White House is in full CYA mode.

The campaign may be drowning now, but it is all part of a pre-planned ruse?

Was sticking with Biden all along and conducting an early debate all a political process to let him down easy, let him get financially set, and spring something truly impactful at or just before the Democratic Convention?

Hand it to them; Democrats are always ready and several steps ahead. Their driving principles never revolve around honesty, transparency, the good of the country, or the dignity of an individual who can fit under the bus. It's all about timing, appearance, and maintaining power. The party's elite have access to endless resources, and they are always prepared to do what it takes. Unveiling a new nominee who can energize their base, who the media will instantly immortalize, and who can grab much of that vital 15% from the moderate middle is right down their ally.

As of this writing, Biden again confirmed his intent to remain as the Democratic candidate and honor the votes of his supporters. The party that so staunchly opposes the conservative's so-called "threat to democracy" can't undermine the democratic process and undo the will of all the pro-Biden primary voters. Or can they?

Biden has the hammer. He controls all the party delegates and about a quarter \$billion in campaign dollars, so he (and Jill and Hunter) won't step aside until someone 'convinces' him that he needs to do so. Someone will. The convincing will be in

the form of a political 'SPIFF' to step aside by a certain date for the good of the country and to help the party achieve its goal of retaining power.

Biden's financial support network for the upcoming campaign is crumbling. He can't depart with campaign contributions for personal gain (legally), but he can take a series of private donor buyouts, the details of which we will never know.

Democrats know deep down that Biden's replacement can't be Vice President, Kamala Harris, even though she is the logical choice as next in line. They would certainly build her up, but her many shortcomings are too well-known.

Gavin Newsome, a middle-aged white male, certainly cannot be the one who replaces Harris. Governor Gretchen Whitmer from Michigan offers no "pop."

No, they need a politically correct explosion the likes of which the American political process has never seen, both to open the White House for what will ostensibly be Barack's fourth term, and to also lay Donald Trump into the political waste heap permanently.

It was mentioned in a February column, but I can still see Michelle Obama heading the ticket. Not her? What about Oprah? She may be overwhelmed, but she would garner 60% of the vote. And if it really means "Saving our democracy..."

Either accepting would create a publicity firestorm worth a \$billion, would keep identity politics at the forefront acceptably taking the focus off ditching Kamala, and would bring an abrupt ending to Donald Trump's political career.



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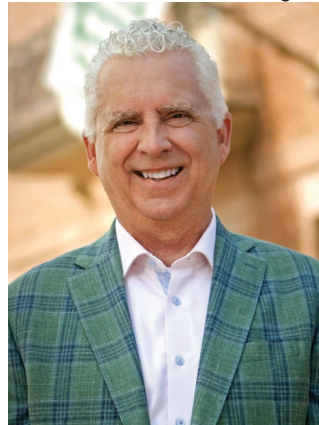
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Xavier Haley	D3
Cassi Jett	D22
Jamie Byrd	E1
William Fuqua	E11
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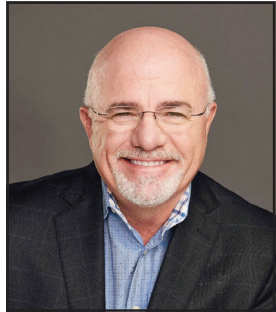
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DAVE Says

by DAVE RAMSEY



RIGHT HEART, WRONG ACTIONS

Dear Dave,
I'm beginning to feel some bitterness and resentment towards my parents for their recent decisions and financial irresponsibility. Fifteen years ago, while I was still in school, they left good-paying jobs to enter the ministry. They both took pay cuts when they made this decision, and they've been regularly asking for money for living expenses from my husband and I ever since. Sometimes, they even try to make us feel guilty if we can't give them the amount they ask for. My mom, especially, constantly brings up their call to the ministry, adding that we should want to help them. We believe in their calling, but we also feel they knew they would have to live on less money, and they're being irresponsible with the money they make. What should we do?
Abigail

Dear Abigail,
What I'm hearing is giving money to your parents isn't necessarily a financial hardship for you and your husband, but that by consistently giving or loaning your parents money you're losing respect for them. This is

not a healthy situation. Your relationship has become strained, and that's a tough thing for anyone to deal with—especially in a parent-child scenario.

Make no mistake, going into the ministry with the right heart is an admirable thing. However, in the Bible, Paul made tents while he conducted his ministry. I'm paraphrasing, of course, but his line was to the effect of, "If you don't work, you don't eat." He had a job. So, I don't think suggesting your folks think about working outside the ministry while trying to do God's work is unfair in a situation like this.

I'm sure your mom is a good person, but no one should do this to their child. On top of it all, she sounds like a travel agent for guilt trips—like she's working you over while implying it's all really for God. That's not only toxic, it's just plain wrong.

It's going to be hard to unravel it all and turn this into a respectable situation where they're not constantly asking for money, and you're not feeling pressure and falling victim to the guilty feelings that enable this behavior. I hope all of you will consider sitting down with a reasonable, objective third party and talking things through. I also hope you'll take some time to read a book called *Boundaries* by Dr. Henry Cloud. It will open your eyes to a few things.

God bless you and your family, Abigail.

—Dave

*Dave Ramsey is an eight-time No. 1 national best-selling author, personal finance expert and host of *The Ramsey Show*, heard by more than 20 million listeners each week. He has appeared on *Good Morning America*, *CBS Mornings*, *Today Show*, *Fox News*, *CNN*, *Fox Business*, and many more. Since 1992, Dave has helped people regain control of their money,

build wealth and enhance their lives. He also serves as CEO for the company, Ramsey Solutions.

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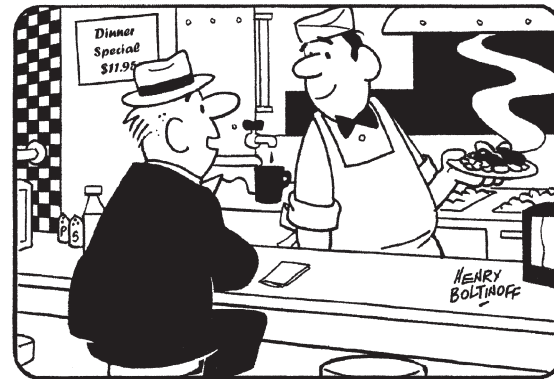
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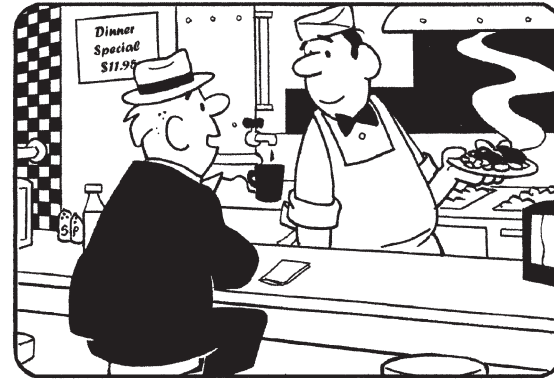
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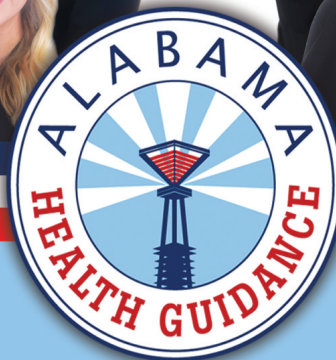
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Listing of Free & Non-Profit W.C. Handy Festival Events 2024

The schedule does not include Happy Hour and Handy Nights events unless they are associated with a nonprofit.

See the complete schedule at www.wchandymusicfestival.com

Wednesday, July 17

Hot Dog Day Block Party 6-10PM
Outside Wildwood Tavern, 108 East Mobile Street, Florence Local bands, games, contests

Michael Community Center, 1001 SE 17th St., Sheffield
Come early, bring the kids for the Summer Reading Program culminating event! Kids activities outside! Dancing inside! Luther Jarmon

Thursday, July 18

Beginning of Dr. Willie Ruff Weekend 5-7PM Sheffield Public Library, 316 N. Montgomery Ave., Sheffield Nate Pruitt (Dr. Willie Ruff's brother), Rick Vandiver

First Metro Bank's Sax In The City 7PM Wilson Park, 350 North Wood Ave. in Florence. Rain location: Florence-Lauderdale Coliseum. The Midnighters
Sponsored By: First Metro Bank

Karaoke Idol for Salvation Army Starts: 6-10:30PM FloBama, 311 North Court St., Florence Featuring 35 of the best Shoals Area singers! Dance offs! Silent auction! Sign up 5pm.

Shoals Mom Prom 7-11PM
Singing River Brewery, 526 East College Street, Florence
Prom Night for grownups benefits Safer Births in Bama. Tickets at ShoalsMomProm.com. DJ Gorgeous, Deja Vu

Handy Block Party 6:30PM
100 Block of North Court St. Florence, Lucie Tiger Starring Rollin' In The Hay featuring Donna Hall

Friday, July 19

Acoustic Patio Session 9AM-12PM
Big Bad Breakfast 315 N. Court St., Florence Mike Mayhall and Friends

Saturday, July 20
W.C. Handy Festival Shoals Car & Truck Show 8AM-2PM Wilson Park, 350 North Wood Ave., Florence 8-12 Registration (\$20) 8am-2pm Show Time! Prizes to be giving away starting at 10am including \$2,000 in cash. Dash plaques given to the first 200 registrants! For more info, call Ronnie James at 256-366-0564 or Terry Mashburn at 256-366-0564 or visit www.ShoalsCarandTruckClub.com

Jazz It Up With Your Trash 10AM Sheffield Public Library, 316 N. Montgomery Ave., Sheffield. Ages 3+ can bring a recyclable plastic bottle, can, shoebox, or coffee can to make musical instruments and play with Microwave Dave's impromptu band!

Acoustic Patio Session at Big Bad Breakfast, 9AM-12PM Big Bad Breakfast, 315 N. Court St., Florence Justin and Tab

Acoustic Patio Session 11AM-1PM 306 BBQ, 322 N. Court St., Florence Rob Aldridge

Line Dancing for a Purpose with Luther Jarmon, Jr. 11AM Michael Community Center, 1001 SE 17th St., Sheffield. Classes for all ages taught by Master Instructor Luther Jarmon, Jr. Wear comfy clothes and shoes!

Acoustic Patio Session 11AM-1PM Smokin' Jalapeno's / 306 BBQ, 400 West Avalon Ave., Muscle Shoals Moore and Co.

Luther Jarmon's Line Dancing With A Purpose 11AM

See HANDY... page 24

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Handy...

Continued from page 23

Acoustic Patio Session at 306 BBQ
11:30AM-1:30 PM 322 N. Court St. in Florence Tom Foolery

Dinner and Allstar Jazz at Old Grace Church 6:30PM
Old Grace Church, 700 N Montgomery Ave in Sheffield, 6:30pm doors open, 7pm Delicious buffet dinner and excellent entertainment! Tickets \$30. \$5 corking fee if you choose to bring your own wine. Advance tickets are available by calling 256-764-1383. The Handy Jazz Allstars including Robert Redd, Sue Matthews, Jim Ferguson, Tom Wolfe, Mel Deal, Mark Lanter, and Gary Lamb.

CB&S Bank Music In The Park
7-10PM Wilson Park, 350 North Wood Ave. in Florence Rewind of the Shoals

Sunday, July 21

Acoustic Patio Session at Big Bad Breakfast 9AM-12PM 315 N. Court St., Florence Taylor Grace

Acoustic Patio Session at 306 BBQ
11AM-1PM 306 BBQ in Florence, 322 N. Court St. Moore and Co.
Handy Afternoon 2-5PM
Kingpin's, 203 East 6th St. - Ste. B, Tuscumbia, Cowgirl Up Bluegrass

Bluegrass Gospel Music Concert
3PM First United Methodist Church Tuscumbia, 104 E 3rd St, Lisa Lambert Band
Sunday Jazz at Stephano's Southland!

5-8PM Stephano's Southland, 1309 S Jackson Hwy, Sheffield The Jazz Allstars: Robert Redd, Sue Matthews, Jim Ferguson, Tom Wolfe, Mel Deal, Gary Lamb, Mark Lanter

Swinging River Jazz 6PM Magnolia Church of Christ, 2650 Vulcan Ave., Florence • Swinging River Jazz Band

Official Handy Sunday Ceremony 6:30PM Lewis Field, 1105 Beale St. Florence.

New location... Bring your parasols or your tents if you want. food trucks on site or bring coolers. Postponed if raining. Trumpeteer Kimble Funchess, the Quad Cities Mass Choir directed by Aaron Freeman, Shane D. Rainer and Fresh Wind, The Reverend Jerry Reeves & Friends

Monday, July 22

Jazz It Up With Your Trash - 10AM
Florence-Lauderdale Public Library, 350 N. Wood Ave., Florence *IN HARMONY WITH NATURE LITTER-FREE EVENT* Ages 3+ can bring a recyclable plastic bottle, can, shoebox, or coffee can to make musical instruments and play with Microwave Dave's improptu band!

Scope Live on Helton Drive
11:30AM-1PM Scope 310, 4129 Helton Dr., Florence • The Midnighters

Book It With Jazz 12-1PM
Helen Keller Library, 511 North Main St., Tuscumbia • Jazz Allstars

WC Handy Movie: St. Louis Blues
3PM Alabama Music Hall of Fame, 617 US Hwy 72 West, Tuscumbia A screening of the film, *St. Louis Blues*, starring Nat "King" Cole as W.C. Handy.

A Dr. Willie Ruff Monday at Sheffield Public Library
3-5PM 316 N. Montgomery Ave., Sheffield. Celebrate the memory of Dr. Willie Ruff, co-founder of the W.C. Handy Music Festival. Nate Pruitt (Dr. Willie Ruff's brother), Rick Vandiver

Check Out the Blues 4-6PM Florence-Lauderdale Public Library, 350 N. Wood Ave, Florence
Free to enjoy the music. Fun games for small kids! Jazz Allstars

A Salute to the Big Band Sound Led By Dr. Lloyd Jones 6:30PM
Norton Auditorium, Florence
Dr. Lyman Mitchell's Shoals Area Big Band For more information, or to help keep Big Bands alive in the Shoals, contact Dr. Lloyd Jones!

Determined: Celebrating the Life of W.C. Handy! 7PM Shoals Theater, 123 N. Seminary St., Florence A stage play written by Dolores Swoopes Nash and honoring her memory. Featuring Local Talented Performers

Joyful Sounds 7PM First United Methodist Church, 415 N. Seminary St., Florence, FUMC Choirs and guests

Tuesday, July 23

Kidz Jamm 10AM Parkview Baptist Church, 1402 Highway 72 East, Tuscumbia Featuring bassist Bob Wray, drummer David Waters, and Shoals Area piano students

Jazz It Up With Your Trash 10:30AM
Rogersville Public Library, 74 Bank St., Rogersville, *IN HARMONY WITH NATURE LITTER-FREE EVENT* Ages 3+ can bring a recyclable plastic bottle, can, shoebox, or coffee can to make musical instruments and play with Microwave Dave's improptu band!

Acoustic Patio Session at Taziki's Starts: 11AM-1PM
Taziki's, 261 Cox Creek Parkway, Florence Rob Aldridge

Acoustic Patio Session at Smokin' Jalapeno's & 306 BBQ, Muscle Shoals 11AM-1PM 400 West Avalon Ave., Muscle Shoals Taylor Grace

Handy Musical Lunch at FloBama 11:30AM-2:30PM 311 North Court St., Florence • Cole Nichols

ABCs of Blues, Jazz & Beyond 1:30 PM Mt. Moriah P.B. Church, 818 West Irvine St. in Florence
For children of all ages - the young, and the young at heart! Come and learn how instruments work together to make beautiful music with the Kimble Funchess Band! Kimble Funchess Quintet

WC Handy Movie: St. Louis Blues
3PM Alabama Music Hall of Fame, 617 US Hwy 72 West, Tuscumbia St. Louis Blues. Nat "King" Cole as WC Handy.

Hymns on the Hilltop 6PM
Fairview Baptist Church, 150 Fairview Dr, Florence. Free event where all are welcome to hear congregational style hymn singing. Fairview Baptist Church Choir

UNA Handy Night at Wilson Park! 6-8:30PM Wilson Park, 350 North Wood Ave., Florence, *IN HARMONY WITH NATURE LITTER-FREE EVENT* Live music for the entire family with a wide variety of food and dessert vendors. Bold Bloom, The Shoal Nuff Band

Tribute to Louis "Satchmo" Armstrong at Rhoda P's!
6-8PM Rhoda P's Restaurant, 500 North Montgomery Ave., Sheffield

Trumpeter Kimble Funchess and his Combo

Midnighters at the Neighborhood Lemonade Party 7-9PM Westminster Presbyterian Church Florence. • The Midnighters

Handy at St. Florian Park 7PM
St. Florian Amphitheater, 83 St. Florian Rd, St. Florian *IN HARMONY WITH NATURE LITTER-FREE EVENT* Pine Hill Haints

Shoals Community Band at Magnolia Church 7PM
Magnolia Church of Christ, 2650 Vulcan Ave., Florence
Shoals Community Concert Band, Swinging River Jazz Band

Wednesday, July 24

Round Table With Muscle Shoals Music Legend Spooner Oldham! 10:30AM-12PM Counts Brothers Music, 713 Waverly Ave., Muscle Shoals. Come and listen in to this round table conversation with a Muscle Shoals Music Legend.

Spooner Oldham

Jazz It Up With Trash at Helen Keller Library 11AM-1PM
Helen Keller Library, 511 North Main St., Tuscumbia *IN HARMONY WITH NATURE LITTER-FREE EVENT* Ages 3+ can bring a recyclable plastic bottle, can, shoebox, or coffee can to make musical instruments and play with Microwave Dave's improptu band!

Acoustic Patio Session at Taziki's 11AM-1PM 261 Cox Creek Parkway, Florence Taylor Grace

Acoustic Patio Sesson at 306 BBQ 11AM-1PM 306 BBQ 322 N. Court St., Florence Andy Lyle Hall

The Jazz Allstars at FloBama! 11:30AM-2:30PM 311 North Court St., Florence Jazz Allstars and West Coast vocalist Sue Matthews

Evening at Handy's Own Church 6-7:30PM Greater St. Paul African Methodist Episcopal Church, 141 S. Cherokee St, Florence. Come and

Old Grace Venue presents

Robert Redd and The Jazz All Stars featuring Sue Matthews

Saturday, July 20

Tickets \$30
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Meet Akeeno! 1.5 year old tan pit bull! Very friendly and energetic! Has been fine with dogs and kids at the shelter. For more info, please contact **Colbert County Animal Shelter! 256-381-4073**



Meet Ears! Very fitting name for this sweet 9 month old mix! He is very friendly with kids and dogs! Will be a perfect match for anyone! For more info, please contact **Colbert County Animal Shelter at 256-381-4073**



Mileena is a 2-3 year old lab mix! Very friendly with people and dogs! Loves to be hugged and petted! For more info, please contact the **Colbert County Animal Shelter at 256-381-4073**



Meet Mary Jane! This beautiful lady is 2yr old Staffordshire mix. MJ is a quirk of her own kind she keeps a clean space and is getting better on leash. 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 wonderful dog.



Meet Hank! This handsome fella is looking for a wonderful home to move into. He is a large mixed breed dog. This amazing guy is up for any adventure! 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 loving guy.



Evans is full of personality and a lot of fun. He's a good leash walker and loves to be outside and play. Evans is extremely handsome with his one blue eye and pointed ears. 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 fun pup!

enjoy musical praise at "Handy's Church" and see where he received inspiration!
Shoals Area Community Choir

Amity Day At Sundown 7PM
Wilson Park, 350 North Wood Ave. Florence *IN HARMONY WITH NATURE LITTER-FREE EVENT* Bring your worship outside to where people of all races, ages, and beliefs come together in harmony. Ariella, Kimble Funchess Quintet

Thursday, July 25

Jazz It Up With Your Trash at Muscle Shoals Public Library 10:30AM 1918 Avalon Ave., Muscle Shoals *IN HARMONY WITH NATURE LITTER-FREE EVENT* Ages 3+ can bring a recyclable plastic bottle, can, shoebox, or coffee can to make musical instruments and play with Microwave Dave's improptu band!

Swinging with the Seniors! 11AM-1PM Florence-Lauderdale Coliseum, 702 E. Veterans Dr., Florence. The seniors will show you how to swing. Reserved seniors seating on the floor for those enjoying lunch. Call 256-760-6389 to reserve your lunch. More seating in the bleachers for everyone else! Jazz Allstars, Ariella

Acoustic Patio Session at 306 BBQ, Florence 11AM-1PM 322 N. Court St., Florence Cadence Baker

Acoustic Patio Session at Smokin' Jalapeno's and 306 BBQ. Muscle Shoals 11AM-1PM 400 West Avalon Ave. Moore and Co.

Handy Lunch at FloBama 11:30AM-2:30PM 311 North Court St., Florence Angela Hacker, Bay Simpson
Poetry In Motion at Burrell Museum 12PM Poetry In Motion at Burrell Museum, Tour the Burrell Museum and hear works from great poets as Alta Jean Wilson Morrow channels Maya

Angelou, James Weldon Johnson, and Paul Lawrence Dunbar!
Alta Jean Wilson Morrow
Handy Lunch at Kingpin's 2-5PM 203 East 6th St. - Ste. B, Tuscumbia Andrew Carpenter

Keystone of Florence 2PM 201 North Cedar St. Florence No charge for the music and the snacks are free too! • Keystone of Florence

WC Handy Movie: St. Louis Blues 3PM Alabama Music Hall of Fame, 617 US Hwy 72 West, Tuscumbia. A screening of the film St. Louis Blues, starring Nat "King" Cole as WC Handy.

Counting On The Music Starts: 6-8PM Patterson, Prince & Associates, 475 South Seminary St., Florence *IN HARMONY WITH NATURE LITTER-FREE EVENT* Bring your lawn chairs! Everyone is welcome! Isabella Robertson, Iron Horse

Party With The Patriots Starts: 6-8:30PM Northwest Shoals Community College Building 127, 800 George Wallace Blvd, Muscle Shoals Winston Ramble

Churchin' Down The Street Gospel Concert 6PM St. Mark M.B. Church, 220 E. Alabama St., Florence Quad Cities Mass Choir directed by Aaron Freeman

Making Music At Glenwood! 6-8PM Glenwood Center, 211 Ana Dr., Florence. Music, food trucks, Fun for all ages. Bring lawn chairs! Kimble Funchess Band

Beale Street Blues with Pinky Warren Pryor! 6:30-8:30PM Lewis Field, 1105 Beale St., Florence *IN HARMONY WITH NATURE LITTER-FREE EVENT* Set up your tents, chairs, or blankets early - Fun activities for the kids too. Then, at 7PM our very own Lorinda "Pinky" Warren Pryor Band

City of Muscle Shoals Presents CC Jags 8-10PM Muscle Shoals Amphitheater, 2010 E Avalon Ave. Rain Location Gattman Park Gym #3 CC Jags

Friday, July 26

Flatt & Scruggs Bluegrass Revival 5-7PM Elgin Senior Center, 2519 AL 101. Buy tickets at Lash's Seafood or the Elgin Senior Center. Barb-b-que, hot dogs, snacks, and drinks. Food, fun, entertainment and fellowship. Flatt & Scruggs Bluegrass Revival

Riverside Jamz 6:30PM McFarland Park, 1050 Clayborn Liles Dr., Florence. Rain location: Florence-Lauderdale Coliseum *IN HARMONY WITH NATURE LITTER-FREE EVENT* Bring lawn chairs and blankets. Food vendors on site! Shoals Blues Band, Music City Misfits, Kimble Funchess Band, Vann Burchfield, Lorinda "Pinky" Warren Pryor, Off the Chain

Rock N' Soul on Mobile Plaza 7-9PM Mobile Plaza, Florence *IN HARMONY WITH NATURE LITTER-FREE EVENT* Rain venue- Gattman Park, Muscle Shoals. CC Jags

Blues On The Bluff 7-9pm Standpipe Park, 1399 N Montgomery Ave, Sheffield *IN HARMONY WITH NATURE LITTER-FREE EVENT* Rain Location: Rhoda P's Downtown Doctors, Lawyers, & Such

Cabaret! 9PM-1AM Listerhill Credit Union Auditorium, 4790 E. 2nd St., Muscle Shoals. It's a "Grown Folks Party"! Must be at least 25 to hang out here with the grownups. For tickets call: 256-412-0316, 256-648-6412, or 256-412-6961 Entice Band of Nashville, TN

Saturday, July 27

Acoustic Patio Session at Big Bad Breakfast 9AM-12PM 315 N. Court St., Florence Taylor Grace

Street Strut and Parade 10AM Wilson Park, 350 North Wood Ave, Florence. Food vendors set up. Join high school bands and a local DJ for the parade along the usual route: Corner of Tuscaloosa and Seminary Streets westward, left onto Court Street, left onto Tennessee Street, left onto Seminary Street, ending at Wilson Park for music, prizes, and more! Call Grant Gunn at 256-483-9417 for more information about participation and rain plans. Local High School Bands!

Acoustic Bluegrass Gospel Jam 2-4PM Shoals Seventh Day Adventist Church, 2011 County Rd 41, Florence. Free indoor event rain or shine! Lidabell and the Stackers Bluegrass Band

WC Handy Movie: St. Louis Blues 3PM Alabama Music Hall of Fame, 617 US Hwy 72 West, Tuscumbia. Screening of the film St. Louis Blues, starring Nat "King" Cole as WC Handy. The late great Nat "King" Cole

Village School Songwriter Showcase 4-6:30PM Village School House, 200 Chickamauga St., Sheffield Caleb Elliott, Heath Fogg, James LeBlanc, Angela Hacker, Pat Huggins, Will McFarlane, Jimmy Nutt

HANDY HEADLINER: The Bar-Kays featuring Larry Dodson - 7PM Norton Auditorium, UNA campus Florence. Show opens with performance by Lorinda "Pinky" Warren Pryor. Tickets only \$40 or \$75 for VIP with preferred seating and your chance to meet the Bar-Kays! Doors open at 6:30pm. Tickets available at Handy Headquarters and Ye Olde General Store in Florence, Counts Brothers Music in Muscle Shoals, and WZZA Radio in Tuscumbia. The Bar-Kays!, Larry Dodson, Lorinda

"Pinky" Warren Pryor, Kimble Funchess Band

Jazz and Food Trucks at the Amphitheater 7PM - Muscle Shoals Amphitheater. In case of rain, event will be delayed. If it doesn't clear up, event will be delayed or postponed until August 3. Swinging River Jazz Band

Fonda Skipworth Productions presents the Grand Finale 8:30PM Shoals Theater, 123 N. Seminary St., Florence Hosted by Michael Darrel Contact Fonda Skipworth 256-349-3882 Melvia "Chick" Rodgers, Co-Fletcher & Company

Sunday, July 28

Blue Navigators 11AM Unitarian Universalist Congregation, 1332 North Pine St., Florence Enjoy the Blue Navigators in the cool! Blue Navigators
Black Business Expo! 3-7PM

Clarion Hotel, 4900 Hatch Blvd., Sheffield. Visit vendor booths where you'll find free samples and items available for purchase!

Cactus Cowboys Jam 4-7PM Shaffer's Happy Hollow Marina, 270 Hammond Dr., Florence Cactus Cowboys

Swinging River Jazz Band 5PM First Baptist Church, 209 N. Walnut St., Florence • Swinging River Jazz Band

Saturday, August 17

2nd Annual After Handy Block Party! 6PM Ryan's Barbershop, 201 South Atlanta Ave, Sheffield Free performances, food available for purchase Rain or Shine! The Midnighters

Music Preservation Society, Inc. P.O. Box 1827 Florence, AL 35631 256-766-7642 www.WCHandyMusicFestival.com © 2024 W.C. Handy Music Festival.

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Letters...

Enough Respect?

Continued from Page 12

Biden would do a good job, but rather voted from an irrational hatred of Mr. Trump. What about the liberal media excusing this and telling Americans over and over for years that what they've seen with their own eyes has been wrong? Wow. If we make it until November without another catastrophe, we will be lucky. You might not like President Trump's demeanor but have enough respect for your own country to vote smarter.

Wayne South
Florence

Where is My Free Stuff?

Dear Editor,

I am writing in response to a June 12 letter by Tom House (*Not Many MAGA Hats*) who is obviously a liberal Democrat. He bashed former President Trump's accomplishments while praising President

Biden's. Let's look at those. Joey Biden has allowed over 10 million illegal immigrants and terrorists inside our country since he took office. Not only has he allowed them to cross over, but he has paid them with debit cards, phones, free housing, food, and has moved some of our children out of their schools to house the illegals.

Then there is the price of gasoline-up 100%, groceries-up 30%, and housing/rent, interest rates, and global wars. There were no wars that existed while Trump was in office. Now, nobody believes one syllable that a politician utters because Joey has a real problem with telling the truth and everybody knows it.

Mr. House refers to Trump playing golf a lot (compared to Biden's weeks on end at the beach?). Then he refers to kissing up to world dictators. I think he meant the world dictators were kissing up to him, because none of those dictators dared cross President Trump.

Mr. House refers to removing MAGA stickers. He is right, we took our money away from MAGA stickers and gave over \$50 million to President Trump

within two hours of his false conviction, and then over \$200 million within 48 hours. He has the audacity to bring up cheating on President Trump's powers. Hunter, Biden is caught for tax evasion, and Joey is caught taking bribes from our enemies. That's called treason.

Then this man talks about division in the country under Trump. The Biden administration has deliberately brought about more division in this country than at any time since the Civil War. President Trump being accused of saying military personnel were suckers has been totally debunked. Ask a police officer who works in the streets of a major city, or a homeland security guard, or military guard what he/she thinks about the current President. Why did Biden completely

reverse President Trump's executive orders to secure the border?

I sure could use a free phone, or free debit card, and/or free housing. I have paid my share of required taxes all of my adult life and my reward is that I get to pay for and give it away to undocumented and largely unproductive people who can't speak English. Many of them would kill you OR me if they got the chance.


No sir, Mr. House, you don't have a clue. You need to move to Iraq where you would be admired.

Sam Hall
Muscle Shoals

NEED HELP?

CONTACT 2-1-1

Your link to community resources



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SCAN ME! →



Medicare Minute

"Signing up for Medicare Part 2"

Most Americans qualify for Medicare by turning 65 but there are other ways to qualify such as being disabled, having End Stage Renal disease (ESRD) or ALS. Today we are going to look at how you would sign up if you are disabled.

If you are under the age of 65 and disabled, you will automatically be enrolled in Part A and Part B after you have received Social Security or Railroad Retirement Board (RRB) benefits for at least 24 months. If you are disabled, covered by your or your spouse's group health plan and wish to stay on that plan, my suggestion is to contact the plan and confirm that you can remain on the plan even though you have Medicare. This may allow you to delay your Part B until a later date.

You are eligible for Medicare if you have End Stage Renal Disease and you've worked the required amount of time under Social Security, RRB or as a government employee OR you're already getting or are eligible for Social Security or RRB benefits OR you're the spouse or dependent child of one of the previous requirements. You should contact Social Security or the RRB for the amount of time worked to be eligible for Medicare.

If you're under 65 and have ALS your Medicare benefits should begin the first month you start receiving your Social Security or RRB benefits. Again contact Social Security or RRB for a list of the benefits.

Whether it's SSI or RRB disability, ESRD or ALS, I would encourage you to NEVER voluntarily leave your current health plan until you have covered all your bases with your current plan and Medicare. In most cases once you leave you cannot go back!! If you are faced with any of these 3 situations and need additional assistance feel free to contact our office.

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.



Ikey Fowler

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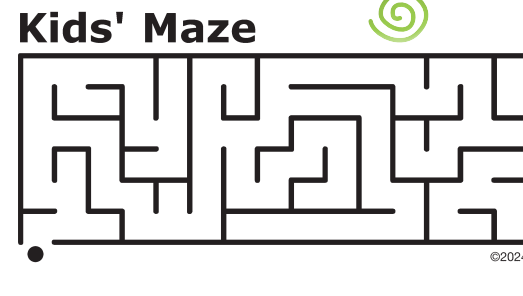
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Even Exchange by Donna Pettman
 Each numbered row contains two clues and two 6-letter answers. The two answers differ from each other by only one letter, which has already been inserted. For example, if you exchange the A from MASTER for an I, you get MISTER. Do not change the order of the letters.

1. Greasy dirt	___ _ _ M _ _	Complain	___ _ _ P _ _
2. Inspect the ledger	___ _ _ T _ _	Of the ear	___ _ _ O _ _
3. An official order	___ _ C _ _ _	PhD or BA	___ _ G _ _ _
4. Household duty	___ _ _ E _ _	Musical note combo	___ _ _ D _ _
5. Nun	___ _ S _ _ _	Child care giver	___ _ T _ _ _
6. Loner	H _ _ _ _ _	Henson's frog	K _ _ _ _ _
7. Eye cosmetic	___ _ _ R _ _	Napkin fabric	___ _ _ N _ _
8. Harriet Beecher	___ _ _ W _ _	Kitchen cooker	___ _ _ V _ _
9. Frolic	___ _ A _ _ _	Royal son	___ _ I _ _ _
10. Depart	L _ _ _ _ _	Use a loom	W _ _ _ _ _

Puzzle Whirl

MINI SUDOKU

			2	5
		3		
	4			
1	2			
	5			2
2		1		

Place a number in the empty boxes in such a way that each row across, each column down and each small 6-box square contains all of the numbers from one to six.
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WORD LADDERS
 Can you go from SPURT to SHADE in 6 words?
 Change one letter for each rung in the ladder.

SPURT

SHADE

Answers on Page 30

WORD SPIRAL

T		B
E		
L	U	

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

Continued from page 4

Ritz Summerstock at Norton: "Cabaret" - 7pm July 19 and 20, and 3pm July 21. Norton Auditorium. 500 N. Pine St, Florence. Tickets: \$15-\$50

"Cabaret" explores the dark, heady, and tumultuous life of Berlin's natives and expatriates as Germany slowly yields to the emerging Third Reich. Details 256-765-4100

Hawk Pride Church of Christ Homecoming Sunday, July 21 - Class 9:30am, Service 10:30am, Lunch 11:30am, Grave side Decoration Day 12:30pm. Singing to follow. Everyone

welcome. 5345 Hawk Pride Mountain Road, Tuscumbia

Kid Fest at Oak and Ivy Threads July 20 - 104 N. Main St., Tuscumbia. Come one, come all to Kids Fest in downtown Tuscumbia at Oak and Ivy Threads! Enjoy kid-friendly vendors, food trucks, and fun activities! More information is coming soon! If you are interested in setting up a booth or food truck, email theshoalsmom@gmail.com.

Village One Volunteer Day with the Muscle Shoals National Heritage Area at Village One School property, 200 Chickamauga St. in Sheffield on July 20. All supplies and direction will be provided, and no experience is necessary. Volunteers will engage in various tasks such as cleaning, painting, scraping, yard work, organizing materials, and more. Participants are encouraged to wear clothes suitable for getting dirty, including jeans and closed-toe shoes. Bringing work gloves is recommended. For more information, email thevillageschoolfoundation@gmail.com.

"A Willie Ruff Monday" takes place July 22 from 3-5pm at the Sheffield Public Library, 316 N. Montgomery Ave, Sheffield. Enjoy Nate Pruitt and Rick Vandiver and a special guest! For more information, call 256-386-5633.

An Evening with Patterson Hood, August 2, 7pm at The Ritz Theatre, 111 W. 3rd St., Sheffield. Tickets: \$35 online, \$40 at the door.

Join singer-songwriter Patterson Hood for an evening of music and entrainment. Details: 256-383-0533

The Tennessee Valley Art Association will host its Annual Membership Show, ArtWorks, from July 20 - August 17 at 511 North Water St., Tuscumbia. There will also be a special display area for junior artists (16 and under)! For more information and to purchase your ticket visit www.tennesseevalleyarts.org.

An Evening with Wildwood Trio Friday, July 26 at The Ritz Studio, 111 W. Third St., Sheffield. Join us for an evening with The Wildwood Trio, featuring Tony Lee, Malcolm Singleton, and Eddie Martin, three longtime members of the Muscle Shoals music community. With a combined catalog of 13 albums and diverse musical genres, their performances are a testament to their songwriting craft. Don't miss this special event on July 26 from 7-8:30pm. For more information visit www.tennesseevalleyarts.org.

In partnership with the Handy Festival, Music at the Mansion takes place at 2pm Saturday July 27 at Belle Mont, 1569 Cook Lane, Tuscumbia. This event features the best of Jazz through an array of talented musicians. This year's musician is Pernell Cunningham. Itty-Bitty Pop Shop will be on site to sell popsicles. This event is free and open to the public! Join us at. For more information: 256-381-5052 or bellemontmansion@gmail.com

City of Florence Parks, and Recreation's Summer Camp 2024

continues weekly through August 2 at 415 Fairgrounds Community Center in Florence. Gardening, speak-out, fashion, sewing, financial literacy, dancing, and more. Contact, Jason Graham, program supervisor for more information, 256-760-6435.

Story Time - Florence Lauderdale Animal Services will be hosting Story Time every Wednesday morning at 11am during the month of July. Children 10 years old and under are welcomed to join in the cat habitat for a great story, crafts and cookies. Registration is required, call 256-718-5171.

"Miracle Worker" - The play about the life of Helen Keller will be presented at Ivy Green, 300 W. North Commons, Tuscumbia, at 8pm July 19 and 20. Tickets are \$20 for reserved seats and \$15 for general admission. Gates open at 7 p.m. Tickets may be purchased by calling 256-383-4066.

The Florence-Lauderdale Public Library will host the following Computer and Technology classes in July all centered around maintaining your security online. Please call 256-764-6564 ext. 127 or email classes@fpl.org to register.

July 18 Shopping Safely Online - This class will cover safety tips for making purchases online and how to identify when a product or company may not be credible or reliable. We will also discuss the usage of apps like Venmo, Cash App, Apple Pay, PayPal, etc.

July 25 Email and Social Media Safety Increase your ability to identify spam or impersonators online. Implement additional safety measures to prevent hacking and verify authentic usage of your accounts.

Florence Camerata will present its Annual summer concert, "America Sings!" on Tuesday, July 16, at 7pm at the First Cumberland Presbyterian Church on the corner of Darby Drive and Cloyd Blvd. in Florence. This popular concert, featuring songs by American composers, is a precursor to the days-long music festival honoring Florence native W.C. Handy, and will present music of many genres, including ballads, spirituals, love songs, patriotic, and more!

Florence Camerata is directed by well-known conductor, Rebecca Rockhill, and is assisted by respected collaborative pianist, Karen Cantrell.

Admission is free, but donations are gratefully accepted. Florence Camerata is a 501(c)(3) nonprofit. For more information, call 256-810-9512.

LifeSouth Bloodmobile Dates: Wednesday, July 17 TVA Power Service Shops, Hwy 133 TVA Reservation Rd., 127 Power Service Center 10am - 5:30 pm

Thursday, July 23 The Nenon Club of Florence, 415 N Seminary St., McDowell Hall 10am - 6pm

Thursday, July 25 North Alabama Medical Center, 7am - 5pm

Belle Mont Mansion will host Music at the Mansion on Saturday, July 27 from 2-4 pm in partnership with the W.C. Handy Festival. This year's performer is Pernell Cunningham, who will be playing the jazz piano. Itty-Bitty Pop Shop will also be on site to sell popsicles.

This event is free and open to the public. Belle Mont is located at 1569 Cook Lane in Tuscumbia.

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SIGNS OF THE PAST

JOHN COFFEE: 1772-1833

John Coffee was born in Prince Edward County, VA, in 1772, the son of Joshua and Elizabeth Graves Coffee. The family moved to NC in 1777. After his father died in 1798, Coffee and other family members moved to Davidson County, TN, where he purchased a small plantation and engaged in agriculture, mercantile business and land surveying. He joined several business partnerships, including one with Andrew Jackson in 1804. On October 3, 1809, Coffee married Mary Donelson, niece of Rachel Donelson, who was the wife of Andrew Jackson. His land surveying business took him to Madison County in the Mississippi Territory where he laid out the city of Huntsville in June 1810. When the War of 1812 was declared, the Tennessee militia was called to active duty under the command of General Andrew Jackson. Coffee became a Colonel in November 1813 and was shortly promoted to Brigadier-General. He commanded a battalion of Volunteer Mounted Riflemen and later a regiment of Cavalry. The Creek Indians (Red Sticks), with support of the Spanish and British, started the Creek War with the massacre at Fort Mims in 1813. During this war, Coffee's performance was outstanding in the Battle of Horseshoe Bend against the Red Sticks, the Battle of Pensacola against the Spanish, and the Battle of New Orleans against the British. Coffee was promoted to Major-General and discharged from active duty in early 1815.

(Continued on other side)

Location: 34.8420°N, 87.6913°W
Surveyor Rd & Monument Dr,
Florence, AL

This side of the Coffee marker focuses on his early life, beginning in Virginia and his later marriage to Mary Donelson, the niece by marriage to Andrew Jackson. He then acquired a military reputation fighting in several battles in the War of 1812.

~ Courtesy David Curott ~ author of Historical Markers & other "Signs of the Past"

Please **join us** for the **2024 Shoals Woman of the Year AWARDS LUNCHEON**

Tuesday, August 27th
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Even Exchange answers

- Grime, Gripe
- Audit, Audio
- Decree, Degree
- Chore, Chord
- Sister, Sitter
- Hermit, Kermit
- Liner, Linen
- Stowe, Stove
- Prance, Prince
- Leave, Weave

WORD LADDER Answer

SPURT, SPORT, SHORT, SHORE, SHARE, SHADE

Word Spiral Answer

TABBOULEH

MINI SUDOKU Answer

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

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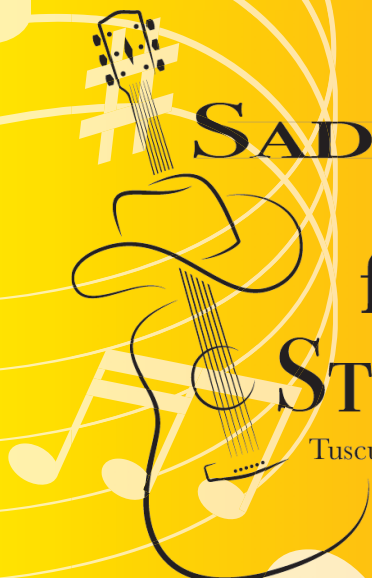
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