

Medical Lab Tech Offered

MUSCLE SHOALS -- Northwest Shoals Community College will offer a new Medical Laboratory Technology associate degree program starting with the 2025 spring semester. An information session is scheduled for 5pm on Thursday, August 15 in the Bevill Center, Room 141 on the Shoals campus.

According to **John McIntosh**, NWSCC Dean of Workforce Development, Institutional Effectiveness, and Advancement, NWSCC works closely with our area hospitals and the healthcare industry to make sure the College

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

Volume 140 Number 42

August 14, 2024

POSTAL PATRON

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Register now for Fall Classes.

Courier Journal Perma-Note

For information about advertising in premium positions like this, please call 256-740-4701.

Valor and Courage

Bolton's Actions Saved Some, Inspired Many

by **Tommy Crosby**
81st Readiness Division
Fort Jackson South Carolina

SHEFFIELD--The Sheffield Army Reserve Center on Hatch Blvd was dedicated in honor of Sheffield native son and WWII Medal of Honor recipient, Colonel Cecil H. Bolton during a memorialization ceremony, Saturday, August 3, attended by the Deputy Commanding General of the 81st Readiness Division (RD), Army Reserve Soldiers, Shoals community leaders, and other interested parties.

Deputy Commanding General of the 81st Readiness Division, Brig. Gen. Jed Schaertl presided over the ceremony. "There are no questions that his valor, courage and patriotism exemplify the very best of the U.S. military," said Schaertl. "I am deeply honored to be here today to recognize his service to the nation with the naming of this U.S. Army Reserve Center."

Cecil Hamilton Bolton was born October 7,



Bolton

Brig. Gen. Jed Schaertl, above left, and Command Sgt. Maj. Benny Hubbard stand with the newly unveiled plaque during the recent memorialization ceremony of the Col. Cecil H. Bolton Army Reserve Center in Sheffield.

Sheffield Photos: U.S. Army Sgt. 1st Class Crystal Harlow

Forbes Rates Bank Independent #1

SHEFFIELD--Bank Independent, a leading financial institution in North Alabama, has been named the top bank in Alabama by *Forbes*. This prestigious recognition underscores the bank's commitment to exceptional customer service and community investment.

"Being named the top bank in Alabama by *Forbes* is a testament to the dedication and hard work of our team members," said Rick Wardlaw, CEO of Bank Independent. "Our focus has always been on building strong

See **FORBES...** on Page 6

Let's Make it 'Restaurant Month'

The **Courier Journal** is helping all area restaurants celebrate **ALL MONTH** long with an incredible offer....



DECATUR -- Alabama Restaurant Week is back, inspiring both locals and visitors to show their appreciation for Alabama's vibrant restaurant scene and the dedicated staffs who make dining experiences memorable. The two-week culinary event from August 15-26 will highlight the state's wide range of cuisine, offering a unique celebration for food lovers everywhere.

Every 2nd Ad FREE

See **RESTAURANT WEEK...** on Page 4

See **BOLTON...** on Page 10

INSIDE this Issue

Automotive Inside



Advance Auto Sales
Landers McLarty Nissan

- Medicare Minute
- On Your Debt
- Computer Skeptic
- Adopt-a-Friend
- Puzzle Whirl

- Ask the Attorney
- Hocus Focus



- Utilities Payment Center



- Dave Ramsey
- Dog Days-2 Lines FREE!
- Women of Winedale
- Savvy Senior
- SIGNS of the PAST



Online Only:

- Web Poll
- Mystery Photo
- Alabama Outdoors



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KEEP FLORENCE BEAUTIFUL
FlorenceRecycles.org

This project was funded or partially funded by the Alabama Department of Environmental Management through a grant from the Alabama Recycling Fund.

A/C Problems Turned The Poodle Next Door Into A Puddle

Don't let an emergency breakdown
leave you hot under the collar!



He-He-Hee!



(256) 381-7195

AL HVAC 91114

Shorts...

Medical Lab Tech Offered

Continued from Page 1

trains students for the current and future workforce needs.

"Healthcare is constantly growing and evolving, and we (Northwest Shoals Community College) want to make sure we are training and graduating qualified workers for our healthcare partners in the areas that are needed," stated McIntosh. "We recently



A new Medical Laboratory Technology associate degree program is offered at NWSCC. Courtesy photo

hired Michelle Hayes as the program director, and she is doing a great job preparing the program to welcome students in the spring." Medical laboratory

technicians work in medical labs and run tests for hospitals and medical offices. NWSCC plans to accept up to 10 students during the first year. The program website and application are currently available.

According to the U.S. Bureau of Statistics, employment of medical laboratory technicians is projected to grow 5% through 2032, faster than the average for all occupations. NWSCC will begin the fall semester Thursday, August 15. Students may still register at www.nwscc.edu/registration/



Florence Celebrates Opening of Utilities Payment Center

FLORENCE – Mayor Andrew Betterton, the Florence City Council, and Florence Utilities are excited to announce the grand opening of the city's new drive-thru Utilities Payment Center at 8am Monday, August 19 at 365 Seville Street in Florence, located directly behind Home Depot.

Florence Customer Service operations, including account information, starting or changing an account, and collections, will remain at City Hall, 110 West College Street. However, the drive-thru at City Hall will permanently

close on Friday, August 16 at noon. Cashiers will continue accepting payments inside City Hall, and the utilities payment drop box will still be available for those in the downtown area.

The payment center features five drive-thru lanes and a convenient drop box for payments, providing easier access for residents and businesses. It will be open Monday-Friday from 8am-5pm. Payments can be made online. However, the new center should be convenient for those who prefer or need the option of drive-thru services.

"This new facility is a significant step towards improving the efficiency and accessibility of our utility services," Betterton noted in a press release. "We are committed to making Florence a more convenient place to live and do business."

For more information, call 256-760-6300.

Workshop on Saturday, August 24 from 1-3pm. Registration is \$55 and includes instruction and materials.

Restoration is the act of restoring; renewal, revival, or reestablishment. The benefits of creative activities are well recorded, and not disputed. Art journaling is a form of art that is very personal, highly engaging, and can be beneficial in many ways. An art journal can be a place to record thoughts, ideas, emotions, memories, or lessons learned. It can be a place to work through fear, grief, or a creative block. An art journal can be a place to explore ideas, places, or new creative territory.

This workshop will introduce participants to the practice of art journaling. They will be supplied with a new journal made especially for this purpose, materials to use in their journal, a primer, writing prompts, and instruction on some simple techniques to get it started. They will also be able to take some materials home to continue.

No artistic experience is needed, it doesn't matter if one has never picked up a paint brush or is a regular crafter. Art Journaling is a truly unique form of expression that each person makes their own.

This workshop is being presented at Kennedy-Douglass Center for the Arts as part of our "Healing Through Art" programming. Sign up online: <https://www.florencealmuseums.com/arts-programing>

The art center is located at 217 E. Tuscaloosa St. in Florence and can be reached by calling 256-760-6379.

Journaling Workshop

FLORENCE—The Kennedy-Douglass Center for the Arts will host Huntsville artist, Monica Yother, for "Restoration Through Creativity" - an Art Journaling

FRANKLIN COUNTY
Watermelon Festival
Downtown Russellville, AL
August 16 & 17, 2024

<p><i>Friday</i></p> <p>6:30 PM OPENING CEREMONY</p> <p>7:00 PM TREMAYNE</p> <p>8:30 PM LOVER AN ERAS TOUR EXPERIENCE</p>	<p>LIVE MUSIC</p> <p>FREE ADMISSION</p>	<p><i>Saturday</i></p> <p>6:00 PM REWIND OF THE SHOALS</p> <p>7:00 PM AUSTIN BOHANNON</p> <p>8:30 PM COLIN STOUGH</p>
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<p>Ground Beef \$3.29 Lb.</p> <p>Beef Patties \$3.29 Lb.</p>	<p>Whole Pork Spare Ribs \$1.99 Lb.</p> <p>Boston Butt Pork Roast \$1.99 Lb.</p>	<p>Sirloin Pork Chops \$1.79 Lb.</p> <p>Country Style Pork Ribs \$1.79 Lb.</p>	<p>Filet Mignon Steaks \$12.99 Lb.</p> <p>DELUXE Tomahawk Steak (Frozen) \$7.99 Lb.</p>
<p>Chicken Drumsticks \$1.39 Lb.</p> <p>Split Chicken Breast \$1.79 Lb.</p>	<p>Boneless Chicken Breast \$2.49 Lb.</p> <p>Chicken Tenders \$2.99 Lb.</p>	<p>Farm Raised Catfish Fillet 4 Lb. Box \$18.99</p> <p>Chicken Leg Quarters 10 Lb. Bag \$7.99</p>	<p>Pork Neck Bones \$1.79 Lb.</p> <p>Bone-In Beef Hind Shank \$4.99 Lb.</p>

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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)

MUSCLE SHOALS: INDOOR, OUTDOOR YARD SALE 3408 Brush St. Fri. Aug. 16th and Sat. Aug. 17th 7 am until Dark.

KILLEN INSIDE ESTATE SALE
91 Six Pence Road, Friday, Aug. 16th, 5:30pm-8pm and Saturday, Aug. 17th, 7am-2pm. Furniture, Housewares, Washer & Dryer, Grandfather Clock, Keyboard, Tools, Pictures & lots of misc. items. Cash only. Bring help to load large items. "Rain or Shine"

LEIGHTON: MASSIVE, SIX-FAMILY YARD SALE
3200 Hwy 157 Near Cowboy Church
Fri. Aug.30 and Sat Aug. 31
No sales before 7 am

MUSCLE SHOALS INSIDE MOVING SALE, 2216 Jackson Ave., Thurs. 2pm-6pm, Fri. 8am-6pm and Sat. 8am-4pm, Furniture, Tools, Fishing, Glassware, Toys, and more!

FLORENCE: HUGE ESTATE SALE
5135 Chisholm Rd
Aug. 16th - 19th
8 am to 5 pm Fri., Sat., Mon., 2 pm to 5 pm Sun.
House, garage, outbuilding, trailers, and pods full of great antiques, furniture, advertising, collectibles, cast irons, tools, trailers, old Chevy Suburban, Farmall tractor, and so much more!!!
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Call 256-412-2184
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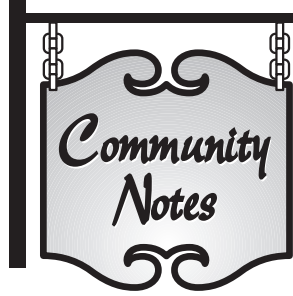
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COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge AS SPACE IS AVAILABLE

in the Courier Journal. Community Notes must be submitted in writing by 3pm Friday for consideration in the following week's issue.
• Email to editor@courierjournal.net

Franklin County Watermelon Festival - Friday August 16, 6-10pm, Saturday August 17, 10am-10pm, Downtown Russellville.

This family fun event offers two days of live music, watermelon contests, a 5K run, antique car and truck shows festival foods, arts and crafts vendors and, of course, free watermelon.

Toddler Time Storytime (Ages 18-36 months) - Tuesday, August 13, 10:30am - 11:30am. Every Tuesday at the Muscle Shoals Public Library. Join Ms. Amy for songs, stories, and age-appropriate activities. Caregivers must remain with children for all programs.

Preschool Storytime (Ages 3 yrs and up) - Wednesday, August 14, 10:30am - 11:30am. Every Wednesday at the Muscle Shoals Public Library. Join Ms. Amy for songs, stories, and age-appropriate activities. Caregivers must remain with children for all programs.

Zodiac Players season - The Zodiac Players have the following plays scheduled: "The Beverly Hillbillies" Aug. 15-18, directed by Jacob and Jennifer Adams; "Legally Blonde the Musical" Oct. 3-6, directed by Justin Nicholson; "Steel Magnolias" Jan. 16- 19, 2025, directed by Dylan Bales; "South Pacific the Musical" April 17-20, 2025, directed by Jacob Adams. The plays will be at Shoals Theatre, 123 N. Seminary St., Florence. For ticket information, or to become a patron, call 256-764-1700 or go to theshoalstheatre.org.

Babytime Storytime (Birth to 18 months) - Friday, August 16, 10:30am - 11:30am. Every Friday at the Muscle Shoals Public Library. Caregivers must remain with children for all programs.

See NOTES... page 28

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Restaurant Week...

Continued from Page 1

Alabama Restaurant Week is more than just an opportunity to enjoy great food. It's a chance to celebrate and support the restaurants that are central to our special moments and memories. From first dates and anniversaries to family gatherings and vacations, Alabama's restaurants have been there for us, providing not only delicious meals but also jobs, community support, and economic growth.



Ways for Diners to Show Their Support

Dine-In, Takeout, or Delivery: Experience the joy of dining in at your favorite local spots or take advantage of takeout and delivery options. Ordering directly from restaurants helps support them more effectively.

Buy Gift Cards: Purchasing gift cards is a simple yet impactful way to support restaurants. They make great gifts and give you something to look forward to.

Buy Merchandise: Many restaurants offer merchandise such as t-shirts, hats, cookbooks, and more. Show your support by purchasing these items.

Call and Ask How You Can Help: Reach out to family-owned restaurants and ask how you can support them directly.

Advocate for Your Favorites: Share positive reviews online, share brief letters to the editor with us, post about your dining experiences on social media with the hashtag #SweetRewardsAL, and spread the word among friends and family.

Explore Alabama's Culinary Delights

We encourage everyone to explore Alabama's rich culinary landscape by trying one of Alabama's 100 Dishes. www.alabama.travel/experience-alabama/food-and-drink/100-dishes

Whether you're a local or a visitor, this is the perfect time to discover new favorites and revisit beloved spots.

ALL RESTAURANTS Every 2nd Courier Journal Ad is Free

The Courier Journal is celebrating local restaurants by offering the advertising deal of lifetime. EVERY SECOND AD FREE during the entire month of August. There are no maximum size limits or duration

limits for restaurants through 2024. As long as the purchase is made and the contract is signed during August, it is Buy 1 Ad, Get the 2nd Ad FREE.

Obviously, there are several qualifying stipulations like being primarily an eating/dining establishment with a business license, ads being of the same size, etc. It's a truly great and extra-economical way to reach our hungry and aggressive market that always seems to be looking for another place or dish to try. And let's face it; with 60,000 local mailboxes receiving the Courier Journal, it is THE WAY to reach the most potential customers at once. Contact your Courier Journal account executive today or call 256-740-4701.

There are no maximum size limits or duration limits for restaurants through 2024. As long as the purchase is made and the contract is signed during August, it is Buy 1 Ad, Get the 2nd Ad FREE.

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Show Off Your Talents at the Fair!

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Rules & times can be found in the Fair's Exhibitor Handbook

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ONLINE – at our Website...
Go to www.courierjournal.net and click "Place a Classified"

PHONE – 8AM-5PM Mon-Fri
Charge to Credit/Debit Card by calling **256-764-4268**

FAX – 24 HRS - Charge to Credit / Debit Card by faxing an ad to **256-760-9618**. Include exp. date. List how many weeks the ad is to run.

MAIL – Mail your written ad to address at right. Include your phone number. We will call to finalize your ad. List how many weeks the ad is to run.

OFFICE – Drop by our office at your convenience 8-5 Monday-Friday and write/submit it there.

ADVANCE PAYMENT IS REQUIRED in cash, check or Credit/Debit Card. Phone-in Ads MUST be Charged to Credit/Debit Card! NO EXCEPTIONS! NO REFUNDS!

DEADLINE: Friday 5pm

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\$5.50 Week

Commercial Rate 4 LINES Each additional line add \$1.50 – applies to anyone engaged in sale of goods/services on a recurring basis or for profit, licensed or not – including pets. 6 Weeks \$39 - Each additional line - add \$7.50 total

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Real Estate Rate 5 LINES Each additional line add \$1.50 – applies to agencies, individual, developers and anyone engage in selling, renting, leasing structures and/or properties in Real Estate or General section. 6 Weeks \$36 Each additional line - add \$7.50 total

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EMPLOYMENT - Looking for employment or Businesses looking for employees

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Each additional line - \$2.25

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*one line is approx. 30 characters

Form with lines for Name, Address, City, State, and Phone.

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City _____ State _____ Phone _____

➔ **HOW MANY WEEKS?** Multiply the number of weeks - X - the cost of the ad.....

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Forbes...

Continued from Page 1

relationships with our customers and communities. This recognition inspires us to continue striving to be the bank and employer of choice in the communities that we serve."

For this seventh annual ranking, Forbes partnered with market research firm Statista to survey approximately 26,000 U.S. residents. Participants were asked to name all the banks and credit unions where they currently have—and previously had—a checking or savings account and to identify financial institutions they know through the experiences of friends and family. Respondents shared their level of satisfaction with the bank or credit union, their willingness to recommend it to others, and rated the organization on criteria such as customer service, the quality of financial advice offered by representatives, fee structures, ease of navigating digital services, accessing help at branch locations, and the degree of trust the financial institutions inspired.

Survey responses from the last three years were taken into consideration. Recent data and responses from current customers were weighted more heavily than the older data and responses from former customers and friends and family. Additionally, Statista collected online text reviews and ratings written between February 2021 and March 2024 for each bank and credit union. This research accounted for 20% of the scoring, while the surveys accounted for 80%. The financial institutions with the highest scores landed on the Forbes list. 185 banks and 207 credit unions were ranked in one or more states.

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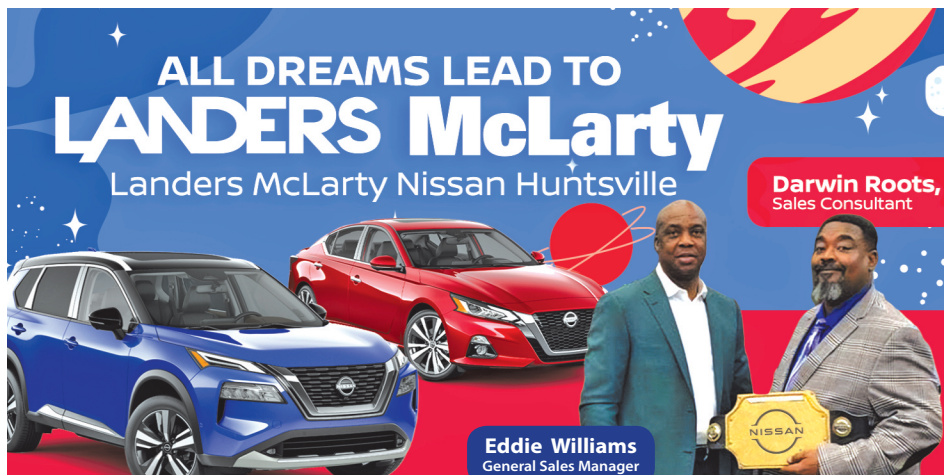
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Medicare Minute

"Medicare Part B"

Before we begin talking about Medicare Part B I would like to clear up something that was in last week's article concerning Medicare Part A. As I stated in the article Part A has a deductible of \$1,632 per benefit period. I also stated that if you paid into Medicare for 40 quarters that Part A was free to you. I was referring to the fact that you would not have to pay a premium to Medicare for Part A, not that it would exclude you from paying the deductible.

Medicare Part B is the part of Medicare that is billed when you receive services as an outpatient by a Medicare approved provider, such as your primary care physician (PCP) or specialist. Although a visit to your doctor is the primary way that you will use Medicare Part B, it also covers many other services. We will discuss the other services in next week's article.

If you are turning 65 in 2024, Medicare Part B will have a premium of \$174.10/mo. Because there is a premium attached to Medicare Part B this coverage is optional. This means you are not required to enroll in Medicare Part B. There are two important things to remember about Part B being optional. First, if you opt out of Part B you will have no coverage under Medicare for your outpatient services. Second, if you decide at a later date to enroll in Part B there can be a late enrollment penalty applied that will last as long as you live and have Part B. There are exceptions to the late enrollment penalty that we will discuss in future articles.

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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Bolton...

Continued from Page 1

1908, in Crawfordsville, Florida. As a young child, his family moved from Florida to Sheffield, Alabama where he was educated in the Sheffield school system. He lived in the Sheffield area up until he was drafted into the Army.

Bolton joined the Army from Ft. McClellan, near Anniston, Alabama in July, 1942, and by November 2, 1944 was serving as a first lieutenant in Company E, 413th Infantry Regiment, 104th Infantry Division. On that day, near the Mark River in North Brabant, the Netherlands, two machine guns had his Company pinned down and were inflicting serious casualties and preventing the company's advance from an area rocked by artillery shelling. Bolton was seriously wounded in the legs by a German artillery shell and temporarily rendered unconscious. Despite these wounds, he took a two-man bazooka team through chest deep frigid waters in moonlight trying to accurately assess the enemy's camouflaged positions and led them in a successful assault against three German positions. Wounded a second time, he ordered his two companions to leave him behind and head for the safety of the American



Brig. Gen. Jed Schaertl, left, with Sheffield Mayor, Steve Stanley.

lines. He then painfully crawled the rest of the way back to his company, before he collapsed again. For these actions, Bolton was awarded the Medal of Honor ten months later by President Harry Truman on September 1, 1945.

"We are very proud that Colonel Bolton was a product of Sheffield City Schools and a citizen of the city of Sheffield," said Sheffield Mayor, Steve Stanley.

Bolton reached the rank of colonel before leaving the Army. He died at age 56 and was buried in Fort Sam Houston National Cemetery, San Antonio, Texas and has a monument in his honor in

Panacea, Florida. "While Col. Bolton is buried in San Antonio, his parents, two siblings and first wife are interred in Sheffield's Oakwood Cemetery and his memory will always be alive in our community," added Stanley.

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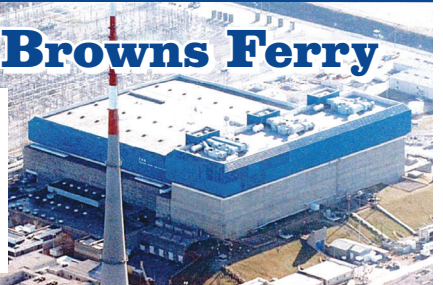
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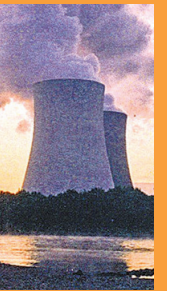
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Commentary

'Weird' Depends on Perspective

During the time that Donald Trump's Vice-Presidential running mate, JD Vance, debuted at the Republican National Convention, Democrats were scurrying to get attention off the unfolding Biden-Harris reelection debacle. Ironically, it was Kamala Harris who after a Trump-Vance campaign stop in Minnesota, said that Vance was "Weird." *Newsweek* reported that a press release from the Harris campaign the night before was entitled, "JD Vance is a creep (who wants to ban abortion nationwide)." The Harris campaign, including her Vice-Presidential running mate, Minnesota Governor, Tim Walz, and many in the Harris-supporting media have cloned "weird" as the new attack line against both Trump and Vance.

In A Few Words



TOM MAGAZZU
Editor

The irony of Harris' word choices when coming from Joe Biden's very colorful administration is gut-wrenchingly comedic.

See **WEIRD DEPENDS...** on Page 26

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

Courier Journal

in the *Shoals*

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August 14, 2024

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Young Learners in August Kids Learn Early Pottery Making

FLORENCE—The Florence Indian Mound Museum's Young Learners series will explore the history and cultural meaning behind Southwestern Native American pottery at 10am on Saturday, August 17, before engaging in a related activity.

Pottery is an art that has been practiced over 4,000 years by the Native American tribes of the Southwest. The art and practice of pottery making was historically used for utilitarian purposes

See **LEARNERS...** on Page 20



Feisty Ladies Need Each Other

SHEFFIELD -The CenterStage at the Ritz production of *The Wild Women of Winedale*, will be presented from Thursday, August 15 – Saturday, August 17 at 7:30pm and Sunday, August 18 at 2pm at the Ritz Theatre in Sheffield.

The *Wild Women of Winedale* is a Jones, Hope, Wooten comedy directed by Laura Connolly and Andrew Maples. This exuberant yet touching comedy focuses on three women at crossroads in their lives, the Wild sisters of Winedale, Virginia, Fanny and Willa and their frustratingly quirky sister-in-law Johnnie Faye. This feisty and

See **WILD..** on Page 31

THE COLBERT COUNTY HISTORICAL LANDMARKS FOUNDATION

will host its quarterly meeting in the sanctuary at First Presbyterian Church in Tuscumbia on Sunday, August 18 at 2pm. Buddy Whitlock will present the bicentennial history of the historic church, including anecdotes about its famous members, which include Helen Keller. First Presbyterian is located at 103 N. Broad Street in Tuscumbia. The event is free and will include a tour of the church and light refreshments. The public is invited. For more information, please call Dr. Lorie Johnson at 205-352-8977.

THE MEETING OF COLBERT COUNTY MEMORIAL POST 31

will take place at 6pm on Monday, August 19, at the Post meeting hall located at 110 1/2 N. Main St. in Tuscumbia. A stair-lift is available, if needed to the upstairs location. A meal and program will be provided. All veterans are invited. For more information, please call 256-762-5950.



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

- **by Mail, in Person, or Mail Slot**
Editor-Courier Journal
219 W. Tennessee St., Florence, AL 35630
- **e-mail: editor@courierjournal.net**
- **FAX- 256-760-9618**

DEI... It is Time

Editor,

Good golly. Diversity. Not a big word. But would you have known that in a world where there was no diversity? I doubt it. You'd probably be still writing on rocks, thumbing your nose at the science.

Equality. Another powerful word but still small. So, no more equality? Male. Female. Black. White. Young. Old. Aabled or disabled. Rich or poor. Or even the he, she, they, them. Is that right? You didn't just mean those that are not like you.

Inclusion. All. That's it. But the good old boy theory is still good to go. This means your daughters and sons will have to right this wrong.

We had to fight to get equal pay. You are allowing that to fall to the side. We had to protest to get equal jobs for the same degrees. You are not thinking this through. Or you are pretending stupidity. We had to fight in the Me Too just to get attention to the producer's couch practices. And not one to say...ENOUGH! ENOUGH. Good Golly Gee. Back to the 50's on

our knees. No more Diversity Equality Inclusion. Not the words from the Good Book surely? I believe Jesus is particularly fond of all three.

Linda Johnson
Florence

A Serious Change

Dear Editor,

I have been reading letters sent in by democrat supporters (people like Tom House and Larry J Smith) who bash, lie, and misquote Donald Trump on every topic. They believe the propaganda, the made up lies that the

...They couldn't run a lemonade stand without filing Chapter 13 in three months time...



See **LETTERS...** on Page 24

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I LAST WROTE ABOUT DEALDASH WELL OVER A DECADE AGO. I assumed that the sheer power of my articles would be the last arrow in the spleen of that company. But according to the abundant TV commercials I've seen, they are still around. So here is the silver bullet edition that will surely relegate them to the junk heap of internet scams.

DealDash, with its promise of jaw-dropping discounts on everything from electronics to home goods, has captured the attention of bargain hunters and skeptics alike. But is it truly a goldmine of savings or a digital slot machine designed to part you from your hard-earned cash? Let's



Jim Fisher

DealDash: A Bargain Hunter's Paradise or a Bidding Bandit's Trap?

by "The Computer Skeptic"

dive into the DealDash dilemma.

At its core, DealDash operates as a bidding platform. Users purchase bids to compete against others for items. The allure lies in the potential for massive savings, as items can be won for mere pennies on the dollar. However, the bidding process is far from leisurely. The bid counter ticks away relentlessly, creating a sense of urgency that can lead to impulsive bidding. Before you know it, you've spent more on bids than the item is actually worth.

DealDash defenders argue that

it's a game of skill and strategy. With careful observation and quick reflexes, savvy bidders can snatch up coveted items for a fraction of their retail price. Success stories abound, with users boasting of winning high-ticket items for pennies. But these tales are often overshadowed by the countless others who've fallen victim to the bidding frenzy.

Critics of DealDash paint a less rosy picture. They argue that the platform is designed to prey on the human desire for a bargain. By artificially inflating the starting

price and employing psychological tactics, DealDash creates a bidding frenzy that can lead to financial ruin. Moreover, technical glitches, difficulties redeeming winnings, and questionable customer service have further eroded trust in the platform.

It's important to note that while DealDash isn't technically a scam, it certainly raises ethical questions. The rapid bid escalation, coupled with the potential for substantial financial loss, creates a scenario ripe for exploitation.

So, should you take the DealDash plunge? Proceed with caution. If you're determined to try your luck, set a strict budget and resist the temptation to chase after items that are out of your price range. Remember, the thrill of the chase can quickly turn into a financial nightmare.

Ultimately, the decision to

participate in DealDash is a personal one. While some may find success and satisfaction, others will undoubtedly walk away disappointed and out of pocket. It's essential to weigh the potential rewards against the risks before diving headfirst into the bidding battle.

Remember, there's no shame in opting for traditional shopping methods where the price is clear from the start. After all, a penny saved is a penny earned – without the added stress of a bidding war.

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

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DAVE Says

by DAVE RAMSEY

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Dear Dave,

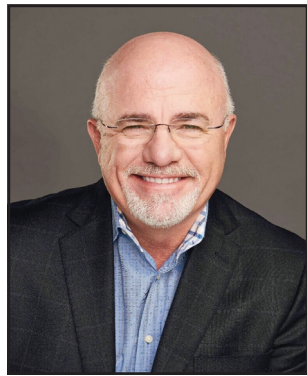
I was talking to some friends the other day about wills and trusts. They seemed to have a variety of opinions, so can you straighten things out for me? I don't have a will or a trust, and my financial situation is pretty simple. I just want to make sure I do the right thing.

William

Dear William,

This is a great question. I'm sure your friends are smart folks, but I'm glad you're looking for more answers. I'm not a lawyer, so I'm just going to give you a few simple things to think about. Also, I'd strongly suggest you talk to an experienced will and trust lawyer, one with the heart of a teacher, who will give you all the facts and put your best interests first.

Basically, a will is a legal document that explains what



you want to happen with your stuff when you die and puts it all in writing. There are many different types of wills, but for most people a simple will is all you need to establish a solid estate plan that protects your family if something happens to you.

Trusts tend to be geared toward people with more assets and unique or complex estate issues. They also come in lots of different forms like, living trusts, revocable and irrevocable trusts and special needs trusts, just to name a few. In my mind, if you have less than \$1 million in assets—and your financial world is pretty simple and straightforward—a will gets the job done just fine.

One of the most important differences between wills and trusts is the ability to name a guardian for your minor children. You can

name a legal guardian in your will, but you *can't* in a trust. So, even if you have a trust, you'll still need a will to make sure your kids are taken care of after you die.

Another important distinction between the two is that a trust lets you skip probate court—a will doesn't. Probate court cases can drag on forever. Plus, they can be expensive. If your estate gets mixed up in probate court because someone challenges the will, it could mean your family has to spend months in court while grieving. No one wants to go through that. While we're on the subject of probate court, let's talk about another sticky subject.

There's a little bit of crazy in every family. You probably know who they are in your family, but if you don't, it might be you. Seriously, though, we all know some families that seem to have more than their fair share of crazy and drama, and wills are best for families that struggle with these issues and tension between family members. Probate court can resolve those problems. On the other hand, families who can handle healthy conflict, and who trust each other, are better off with a trust, since they don't need a probate court to babysit them.

And if you're wondering

if you can have both a trust and a will, the answer is yes. In fact, most people who have a trust have a will, too.

I hope this little bit helps!
—Dave

ONLY IF YOU'RE DEBT-FREE AND BUYING WITH CASH

Dear Dave,

How do you feel about someone buying a vacation home, then renting it out when they're not there?

Randall

Dear Randall,

As long as you're debt-free and buying with cash, I'm cool with it. A vacation home is a really nice "extra" as you start building wealth. It's still basically a very large, very expensive toy. Still, it could become something of a money maker for you if you play your cards right.

But here's another side to vacation home rentals that most folks don't consider: You might make some money, but there will almost always be several weeks during a year when it sits there empty. Chances are you won't get rich renting it out, but if you're talking about something that's more of a plan to offset the annual costs of your toy, I don't think you'll be disappointed.

Be ready to deal with

lots of spills on the carpet and damage from your guests, along with general maintenance and repairs. There's *always* something that needs attention when you own a property. But if you can handle all that financially and emotionally, I think you'll be fine.

Best of luck, Randall!

—Dave

A SOLID TRACK RECORD

Dear Dave,

How do you know when the time is right to buy a place and stop leasing? I've operated my own small business for three years, and in that time, I have leased the building that houses my company. Thanks for your help.

Jon

Dear Jon,

I'm a big fan of leasing the first few years after starting your own business. Now, it's even better if you can work out of your home when just starting out. But I understand that depending on the type of business you're running, that route's not always possible.

You should only buy a building when you have a really good idea *exactly* what your building needs will be, based on a solid track record. Growth in business is a good

thing. But in some cases, you may want to hold off buying a building if you're growing too rapidly. Don't make the mistake of focusing too much on real estate, and not enough on generating revenue and managing your growth wisely. You'd also want to make sure you're going to be in anything you buy for a while, because you don't want to be stuck with a residual value—the remaining value of an asset after it has been fully depreciated.

So, yeah. In the first three to five years of starting your business, it's always a good idea to lease. After that, and once your company has a proven record of success, you can think about leasing with an option to buy, or—in the right situation—buying a building.

Debt-free, of course!
—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*, *Today*, *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 for Ramsey Solutions.

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Learners

Continued from Page 12

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ON YOUR DEBT

Bankruptcy & Your Home: What Happens To Your Mortgage & Property?



B. Grant McNutt
Managing Attorney

At the Bond & Botes Law Offices, we understand that considering bankruptcy can be a daunting process, especially when it comes to the fate of your home and mortgage. As a leading consumer bankruptcy law firm serving Alabama and Mississippi, we're here to help you navigate these complex decisions and protect your most valuable asset—your home.

Understanding The Basics Chapter 7 vs. Chapter 13 Bankruptcy:

• **Chapter 7 Bankruptcy:** Also known as "straight" bankruptcy, Chapter 7 involves the sale of non-exempt assets to pay off debts. However, certain exemptions can protect your home from being sold.

• **Chapter 13 Bankruptcy:** Often referred to as "reorganization" bankruptcy, Chapter 13 allows you to keep your home while repaying debts over a three- to five-year period through a court-approved plan.

The Role Of Exemptions Homestead Exemption:

• Each state has its own set of exemptions that dictate what property you can keep. The homestead exemption protects a certain amount of equity in your primary residence.

• In Alabama and Mississippi, the homestead exemption amounts vary, so it's crucial to understand the specific rules in your state. Our experienced attorneys at the Bond & Botes Law Offices can help you navigate these exemptions to maximize your protection.

How Chapter 7 Affects Your Home

• **Equity Consideration:** If you have significant equity in your home that exceeds the homestead exemption, the bankruptcy trustee may sell your home to pay creditors.

• **Mortgage Debt:** If you're current on your mortgage payments and your equity is within the exemption limits, you can

generally keep your home by reaffirming the debt, which means you agree to continue paying the mortgage.

How Chapter 13 Affects Your Home

• **Repayment Plan:** Chapter 13 allows you to catch up on missed mortgage payments through a structured repayment plan, potentially preventing foreclosure.

Foreclosure And Bankruptcy

• **Automatic Stay:** Filing for bankruptcy triggers an automatic stay, which temporarily halts foreclosure proceedings. This provides immediate relief and time to devise a plan to keep your home.

• **Long-Term Solutions:** Chapter 13 can offer a more sustainable solution to foreclosure by allowing you to address past-due payments over time.

Conclusion

At the Bond & Botes Law Offices, we know that your home is more than just a property—it's where you build your life and create memories. Bankruptcy can provide a path to financial stability while offering options to protect your home. Understanding the specifics of how Chapter 7 and Chapter 13 bankruptcies affect homeownership is crucial for making informed decisions. Our knowledgeable attorneys are here to ensure that you navigate the process effectively and make the best choices for your unique situation.

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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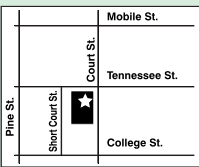


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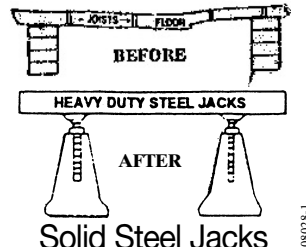
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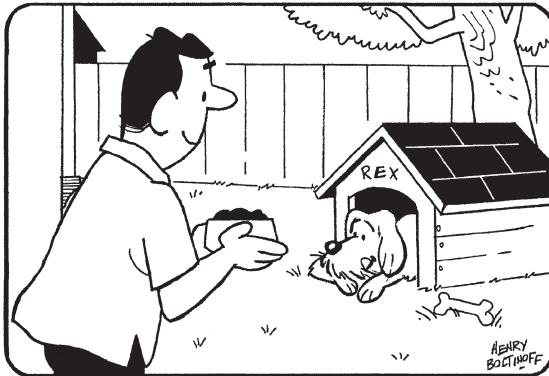


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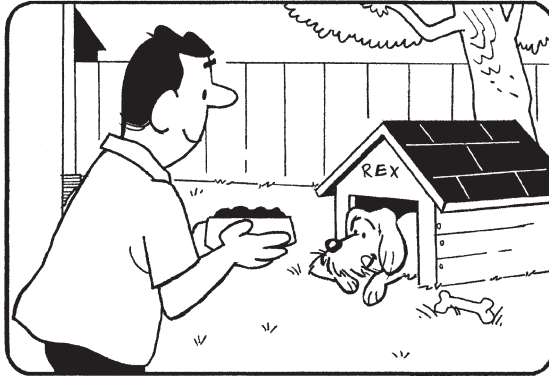
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Find at least six differences in details between panels.



Differences: 1. Shingles are different. 2. Bowl is larger. 3. Doghouse opening is different. 4. Bottom of shirt is different. 5. Paw is moved. 6. Finger is moved.

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Flesh And Spirit War

At salvation, only the soul is saved, not the fleshy body. You now become two people living in a fleshy sinful house, separated by Holy Spirit baptism and circumcision made without hands, and sealed until the day of redemption. See: 1 Corinthians 12:13 & Colossians 2:11 & Ephesians 4:30 and these things will be easily understood! You could not live good enough to get saved, neither can you live good enough to stay saved. If you could, why did Christ die? Study: **Romans 7:17** "Now then it is no more I that do it, but sin that dwelleth in me." **Romans 7:18** For I know that in me (that is, in my flesh,) dwelleth no good thing; for to will is present with me; but *how* to perform that which is good I find not." Christ said: Matthew 26:41 "Watch and pray, that ye enter not into temptation: the spirit indeed *is* willing, but the flesh *is* weak." **Romans 8:23** "And not only *they*, but ourselves also, which have the firstfruits of the Spirit, even we ourselves groan within ourselves, waiting for the adoption, *to wit*, the redemption of our body." **1 Corinthians 15:53** "For this corruptible must put on incorruption, and this mortal *must* put on immortality." **1 Corinthians 15:54** "then shall be brought to pass the saying that is written, Death is swallowed up in victory." **Philippians 3:21** "Who shall change our vile body, that it may be fashioned like unto his glorious body, according to the working whereby he is able even to subdue all things unto himself."

But until then the war goes on. The flesh loves sin and grieves the Holy Spirit. **1 Peter 2:11** "Dearly beloved, I beseech *you* as strangers and pilgrims, abstain from fleshly lusts, which war against the soul;"

Galatians 5:17 "For the flesh lusteth against the Spirit, and the Spirit against the flesh: and these are contrary the one to the other: so that ye cannot do the things that ye would." All this will finally end when we get our new physical immortal body at the rapture, which will be real soon. The words of God must be fulfilled and that last person will get saved and up we go and finally see Christ. HALLELUJAH

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Letters... A Serious Change...

Continued from Page 12

democrats and media put out trying to destroy him in every way.

What I just don't understand is the fact that Trump was our president for four years and we were in much better condition in EVERYTHING and EVERY AREA than we are today with the Biden administration. And yet, these idiots are still following this administration has created a very serious security threat to our entire nation, because of their open border policies, and the greed to stay in power.

That is TREASON, and they should have to answer for it NOW!

Have these people gone to the grocery store lately, I bought a home, or gotten alone, or tried to rent an apartment, or a house, watch the news about the crime is going on in our country or seen the wars that are going on because of our pathetically weak leadership? Have they kept up with the corruption of the judges in our legal system? How can our young people with children survive with this ridiculous hike in prices across-the-board? Do they not understand or realize

they are slitting their own throats by supporting this administration for another four years?

All of the ridiculous things that Trump is being accused of he could have done for years ago, but he didn't. They are making up all this crap about him, because they can't run their campaign on any of their accomplishments, because they have no accomplishments.

All they can say is that Trump is bad, he's the devil, and any common sense American can see through their lying plan. They say Trump lies over and over, but nobody ever says what he lied about.

Just ask anybody about Biden's lies, and they can tell you all about the specifics, which are debunked on a daily basis. And yet, many people still support them.

Our current administration can't define what a woman is (or a man for that matter). They couldn't run a lemonade stand without filing Chapter 13 in three months time. They are not able to answer simple "yes" or "no" questions. They think the constitution is irrelevant, And they are screaming that we're going to lose our democracy if Trump wins. However, if the democrats get voted down on an issue, they try to amend the laws to suit

their needs and pitch a fit, while accusing their opponents of cheating. So, who is losing their democracy here?

Most American citizens just want to get back to decency and respect, which is in very short supply these days. None of our current leadership has any idea what that is. How can anyone attend a church and vote for this extremely Godless administration that defines most of God's statutes and commandments? We realize this is a spiritual war between good and evil. The people want, and demand to have decency, respect, truth, professionalism, character, And integrity put back into our society. Positions are given, but respect has to be earned. I haven't seen anything worthy of respect from our current administration while they've been in office. We need an very serious change in leadership. May God guide our country's path in November.

Sam Hall
Muscle Shoals

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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. Raise one's voice | ___ H ___ | Tonto's mount | ___ C ___ |
| 2. Four quarts | ___ ___ N | Fast trot | ___ ___ P |
| 3. Starsky's partner | ___ T ___ | Sleuth's intuition | ___ N ___ |
| 4. Royal realm | E ___ | Baseball official | U ___ |
| 5. Lewis's partner | ___ A ___ | Judicial assistant | ___ E ___ |
| 6. Aeronautical | ___ L ___ | Scary experience | ___ R ___ |
| 7. Writing style | ___ S ___ | Investigate | ___ B ___ |
| 8. Linger | ___ A ___ | Thirsty fabric | ___ E ___ |
| 9. Witch's curse | ___ E ___ | Tip the glass over | ___ I ___ |
| 10. Sell abroad | ___ O ___ | Specialist | ___ E ___ |

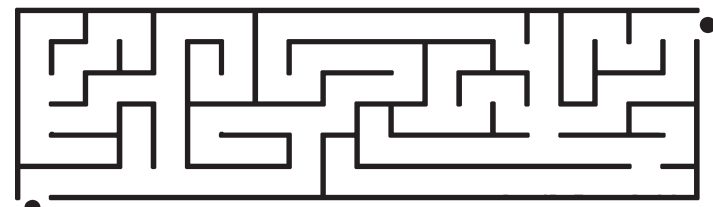
Puzzle Whirl

MINI SUDOKU

			3	
	5			4
		6		5
4				1
3			5	
				2

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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Kids' Maze



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WORD LADDERS

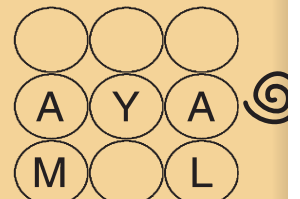
Can you go from YOLKS to WARMS in 6 words?
Change one letter for each rung in the ladder.

YOLKS

WARMS

Answers on Page 30

WORD SPIRAL



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



Thomas McCutcheon

Ask the Attorney is sponsored by local attorneys, McCutcheon & Hamner, P.C., as a service to the residents of NW Alabama.

Retaliatory Discharge

The legal principle of at-will employment is an area of the law that people find unfair. At-will employment encompasses the idea that a worker can be fired for any reason or no reason. This includes the wrong reason. By example, we had a gentleman call who had been accused of leaving a workstation with work undone. He was fired. There was video that showed that he had not worked at that station that day and he wanted to sue. The employer was wrong, and the employee was right, but the employee has no suit at law.

Remember that this idea goes both ways. You don't have to work there, and they don't have to keep you.

In many ways it's not a fair system and in the ways it's not fair it's probably more fair to the employer. The employee can ask for unemployment compensation if the reason for discharge wasn't proper. The unemployment compensation system is friendly to the employee and easy to use as long as the time lines are met.

An employer cannot fire a worker for filing a workers compensation claim. If a worker is injured on the job and files a claim, they are protected by Alabama Code §25-5-11.1. At first blush, people don't appreciate just how terrible retaliatory discharge is. People who are hurt and can't earn money for themselves and their family are vulnerable. That's easy to see. What you don't see on the surface is the future where a worker who gets hurt is afraid to report their injury and go without treatment and compensation because an employer has a reputation for firing those workers who are injured on the job. An entire class of future injuries goes unreported, and those people go uncompensated.

That is the only protection that Alabama offers but that does not diminish federal protections for discriminations based on race, color, religion, sex, or national origin. Federal law also prohibits employers from retaliating against employees who report workplace safety violations. Workers in those situations should call the EEOC or OSHA.

Always document changes in employer attitudes after reporting a workplace injury. If they put you on night shift or cut your hours or in other ways treat you differently that they did before, it's much more powerful if you make a note of the time, date, and action taken by the employer. Sometimes the employer will make up a reason for discharge that's inconsistent or very shortly after a reported injury.

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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12 OZ. **DOLE GARDEN SALAD**
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22 OZ. **TYSON CHICKEN STRIPS**
\$7.98

6 PACK 1/2 LITERS
PEPSI PRODUCTS
3/\$11

Commentary

Weird Depends...

Continued from Page 12

Vance appears to be a solid family man with a wife, both educated, and their three young children. Man, that IS weird.

I guess Dr. Rachel Levine, a man masquerading as a woman in a skirt and flats, as admiral of the US Public Health Service Commissioned Corps is closer to normal.

The primary objective for Joe Biden was not to assemble a cabinet of the most qualified individuals to lead the nation, but one with an acceptable quota through diversity, equity, and inclusion. That's choosing who you want based on physical attributes. It's discrimination, but perfectly normal in the eyes of many.. if he discriminates in the right directions.

Walz last week informed us that socialism is actually just a form of neighborliness.

"Don't ever shy away from our progressive values. One person's socialism is another person's neighborliness. Just do the damn work," Walz said during his appearance on a "White Dudes for Harris" virtual fundraiser.

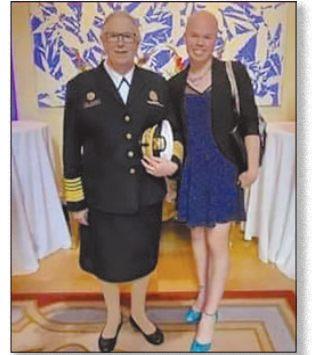
This guy is not weird at all. He is SCARY!

Last week at a campaign appearance, Walz said,

"In Minnesota we respect our neighbors and their personal choices that they make. Even if we wouldn't make the same choice for ourselves, there's a golden rule, mind your own damn business."

This from the same guy who as governor set up a snitch line in March 2020 where those neighbors could rat on other neighbors for apparent violations of the COVID lockdown rules he imposed. You know, dangerous things like standing in their driveway talking with a neighbor, grilling outside with your kids and grandkids, or walking your dog in a public park. But he's not weird.

In May 2023 as Minnesota's governor, Walz signed into law an education finance



bill which included requirements for schools to provide menstrual products at no charge starting in January 2024.

The bill's language states that "the products must be available to all menstruating students" in grades 4-12. Each school district must develop a plan to stock pads and tampons in bathrooms "regularly used" by female and male students.

Some common sense was proposed that would change the language of the bill to require menstrual products for female restrooms only and save the state essentially half of that expense. However, the bill's democrat sponsor, Rep. Sandra Feist, rejected such a notion.

"Not all students who menstruate are female," Feist said, adding that non-female menstruators "face a greater stigma and barrier to asking for these products." She's not a weird one, is she?

I'm sorry - it may seem mean-spirited, but a stigma needs to be attached to any female who thinks she is a male, and just expects menstrual products to be in the men's room, or to any male who thinks he is a female and insists on using the menstrual products... for something...

Everyone can dress as they wish and use names of their choosing. However, irrational and burdensome demands cannot be granted and quantified as normal or acceptable just to satisfy the rants of a vocal minuscule minority.

But you know, I'm weird.

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Notes...

Continued from page 4

Adult Book Club - at Florence-Lauderdale Public Library, meets Thursday, August 15, 5:30pm - 6:30pm, 1F-Board Room (on map)
Choose any celebrity memoir to discuss.

Shoals Artists Guild is meeting on Friday, August 16, 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.

Breakfast - Saturday, August 17, 7-9am. The Central Community Center will have breakfast 7-9 a.m. the third Saturday of each month. Additional Saturday Dates: September 21, October 19, November 16. at the Central Community Center, 4130 Lauderdale 6, Florence

The Shoals Writers Guild will host a free Kindle Direct Publishing Workshop on Saturday August 17 at the Florence-Lauderdale Public Library from 10am-noon. Award winning author, Gary H. Miller, will be presenting the instructions on self publishing by demonstrating his latest publication, *Ragsdale Blues*. Gary will also offer his book at a reduced rate for the workshop.

Anyone who is ready for the publication process or is interested in joining the Shoals Writers Guild is invited and welcome to attend this free workshop.

For more information, contact: shoalswritersguild@gmail.com

The Tennessee Valley Museum of Art will host local artist, Amita Bhakta, for a beginner rangoli workshop on Saturday, August 17 from 10-11:30am.

Traditionally, Rangoli is an art of decoration drawn on the floor or the entrances of homes. It is thought to bring good luck, prosperity in the house and in the family, and to welcome guests. Some mothers in India do this activity every morning, or on a special festive occasion like Diwali, Onam, and Pongal. It is a folk art that is passed from one generation to another as mothers teach the art of Rangoli to their kids. In this fun and informative workshop, Bhakta will demonstrate the art of rangoli and instruct students as they learn how to create their own rangoli designs.

For more information or to register, call 256-383-0533 or visit tennesseevalleyarts.org. The TVMA is located at 511 North Water Street in Tusculumbia.

August 18 - Call of the Wild Sundays 9-11 am, Joe Wheeler State Park, 4401 McLean Drive, Rogersville. Fee: \$5.

Join park naturalist Jennings Earnest and unleash your inner explorer. Hike and discover along the 20 miles of trails Joe Wheeler State Park has to offer. Details: 256-247-5466.

The Tennessee Valley Art Association Annual Membership Show, ArtWorks is displayed through August 17 at 511 North Water St., Tusculumbia. 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.

Now Thru August 23 - The Memphis and Charleston Railroad Bridge: Connecting the Shoals 10am-7pm Monday thru Thursday; 10am-5pm Friday & Saturday; and Sunday 1-5pm. At the Florence Public Library, 350 Wood Ave., Florence.

This exhibit explores the history and impact of the Memphis and Charleston Railroad Bridge. Details: 25+-764-6554

See NOTES... page 30

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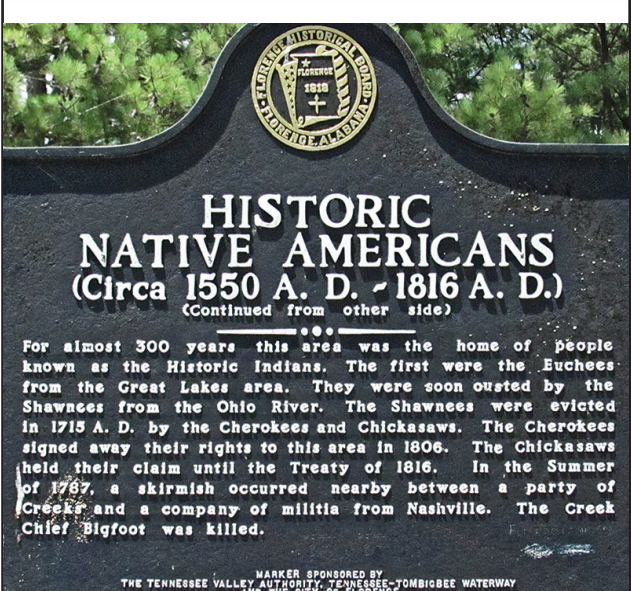
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SIGNS OF THE PAST



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(Circa 1550 A. D. - 1816 A. D.)
(Continued from other side)

For almost 300 years this area was the home of people known as the Historic Indians. The first were the Eucheas from the Great Lakes area. They were soon ousted by the Shawnees from the Ohio River. The Shawnees were evicted in 1715 A. D. by the Cherokees and Chickasaws. The Cherokees signed away their rights to this area in 1806. The Chickasaws held their claim until the Treaty of 1816. In the Summer of 1787, a skirmish occurred nearby between a party of Creek and a company of militia from Nashville. The Creek Chief Bigfoot was killed.

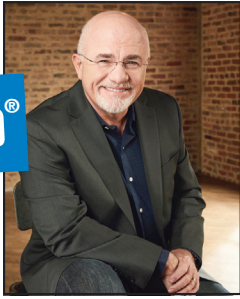
MARKER SPONSORED BY THE TENNESSEE VALLEY AUTHORITY, TENNESSEE-TOMBIGBEE WATERWAY AND THE CITY OF FLORENCE

Location: Marker is currently missing, It was in McFarland Park, Florence

This marker focuses on the final 3 centuries of unrest (1550-1816 AD) when Native Americans occupied this area before "white" settlement. First were the Euches, then the Shawnees, then the Cherokee and Chickasaw. The Treaty of 1816 ceded the land to the U.S.

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

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Dave, Recently, I began running my farm operation debt-free. I have 350 acres, and all the varying expenses often makes it difficult to budget correctly. I also have about \$240,000 in debt from bad financial decisions in the past. Do you have any suggestions for budgeting in a volatile industry like mine?

Thomas

Thomas,

First, you want to set up a separate budget and run a profit and loss statement. You'll want to estimate the income for the year as best you can, and you'll need to estimate your expenses

item by item and category by category for the year. After that, you'll want to break it down by month. This is called laying out a business *pro forma*—a business budget.

Next, you've got two goals to work toward with your profits. By profits, I mean after you've paid household expenses. That includes a living wage, enough to operate, keep food on the table, the lights on and that sort of thing. After basic living expenses are out of the way, your net profit in the business should be divided between retained earnings—or savings—and debt reduction. The idea is

that you're going to put the lion's share toward paying off debt for now. Still, you need to have something set aside for a rainy day. In your case, that could be taken literally.

Keep in mind that in business, retained earnings are used for more than just emergencies. They're also for buying more land, equipment and anything else that'll grow your operation. But you always want a pad in there. What if you have an unusual year, and your budget estimates are way off? It could be unexpected expenditures, or the fact you simply had a bad year. In business, that's an emergency, and you'd take that out of retained earnings.

Doing a budget, whether it's in business or personal finance, gets easier and more accurate with time and practice. You won't get everything right the first couple of tries, but with a little time and experience your budgeting skills and estimates will become more accurate.

I hope this helps, Thomas. Thanks for all your hard work!

Dave

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

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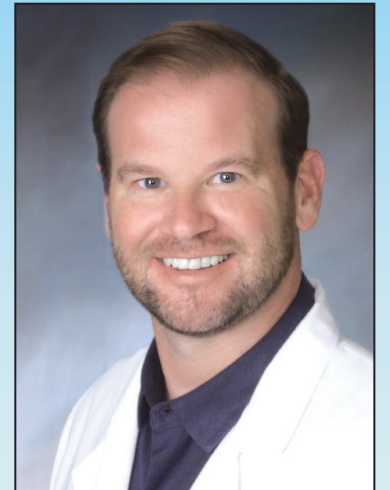
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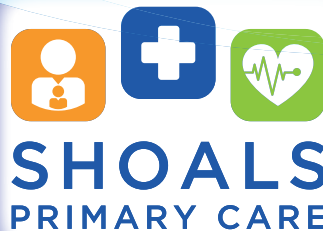
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Community Notes...

Continued from page 28

Saturday, August 24 - Heritage Event with Ricky Skaggs and Kentucky Thunder, 7-9pm at the Marriott Shoals Conference Center, 10

Hightower Place, Florence. Tickets: \$75 general admission. Enjoy an unforgettable evening filled with music from the legendary Ricky

Skaggs and Kentucky Thunder at this fund-raiser for Heritage Christian University. Details: 256-766-6610, ext. 315 for sponsorship information.

Florence Mayor Andrew Betterton will host the State of the City event on Tuesday, August 27 at the Florence-Lauderdale Coliseum. This year's program will emphasize

"Our Community" and offer additional information on the current status of the city of Florence. It will coincide with a "Taste of Home" contest between the city of Florence departments that the public will judge. There is no charge to attend the program. Representatives from many local non-profit organizations and each city department will be available to answer questions and provide additional information before and after the presentation. The doors open at 5:15pm for the public to sample the "taste of home" treats and cast their vote; the program will begin at 6pm.

Register at florenceal.org for a chance to win a Marriott Package giveaway including a one-night stay at the hotel, four rounds of golf at RTJ, a \$200 spa voucher, and a \$100 voucher for dinner at the 360 Grille. The winner will be announced at the event and must be present to win. Giveaway registration link is at <https://forms.gle/hsz3xawpvYtjqPr5>

Free Clothes - The Samaritan House, 600 Geneva Ave., Muscle Shoals, gives away free clothing each Tuesday from 9-11:30am. Donations are accepted. Tuesdays: August 13, August 20, August 27.

Underwood-Petersville Neighborhood Watch meets at 2 p.m. the 2nd Sunday (August 11) of each month at the Underwood-Petersville Community Center, 840 Lauderdale 7, Florence.

Additional Sunday Dates: September 8, 2024, October 13, November 10, 2024.

Covered Dish Lunch And Program - Thursday, August 15, 11:30am, at the Zip City Community Center, 10511 Alabama 17. Additional Thursday Dates: September 19, October 17, November 21 Free—Please bring a covered dish/.

Swamp John's Operation Christmas Child Fundraiser is at Calvary Baptist Church in Tuscumbia, 601 N Main St, is on Friday, August 16 from 4-7pm - Take-Out only. Fish, shrimp, or chicken plates with french fries, hush puppies, slaw, pickle, onion, condiments, and drink for just \$15. Individual deserts available for \$1 each.

Wild Women of Winedale is presented August 15-18 at the Ritz Theatre in Sheffield.

Enjoy this joyful and touching comedy about the Wild sisters of Winedale, Virginia—Fanny, Willa, and their quirky sister-in-law Johnnie Faye. The trio supports each other through life's ups and downs, facing hilarious and heartfelt challenges as they navigate new adventures. Showtimes are Thursday-Saturday 7:30pm and Sunday at 2pm. For more information, call 256-383-0533 or visit www.tennesseevalleyarts.org.

The Muscle Shoals Area Street Rods "53rd Rod Run" has been rescheduled to August 17 at Spring Park in Tuscumbia. Gates open at 7am, show runs until 2pm. The event features all models through 1994, with cash and prizes to be awarded. For more information, contact 256-710-6959.

An Acrostic Affirmations Poetry Workshop with Riel Fuqua is Saturday, August 17 in the Education Gallery at

Tennessee Valley Museum of Art in Tuscumbia. 10am-1pm for a workshop focuses on the power of poetry and self-affirmation. This workshop offers a safe space for participants to express and hold space for themselves and one another. Sensory safe clothing and shoes are recommended. Tea, water, small bites, and good vibes will be provided. Supplies such as paper, writing utensils, tissues, and hand-held mirrors will be provided. Participants are encouraged to bring an open mind, an open heart, a yoga mat or blanket, any comfort items, a personal notebook or journal, and noise-canceling headphones or earplugs. For more information, call 256-383-0533 or visit www.tennesseevalleyarts.org.

LifeSouth Bloodmobile Dates: Wednesday, August 14 Alabama Music Hall of Fame, 617 Highway 72 W, Tuscumbia, 12pm - 5pm

Thursday, August 15 Applied Chemical Technology, 4350 Helton Drive, Florence, 10am - 4pm

Saturday, August 24 Boutique 72, 1408 Avenue E., Tuscumbia, 10am - 4pm

Tuesday, August 27 Lauderdale County Health Department, 10am - 4pm

Saturday, August 31 Walmart - Hwy 43 - Russellville, 10am - 4pm

Thursday, August 22 - TN Valley Masters of Jazz Shoals Edition, 7:30 - 11pm at The Lava Room, 116 W. Mobile Street, Florence.

This will be filled with soulful melodies and captivating performances. This is a unique opportunity to experience the magic of jazz in the Shoals. Details: 256-956-5282

Join The Village School Foundation and Muscle Shoals National Heritage Area for a volunteer event on Saturday, August 17 and Sunday, August 18 from 10am-1pm at the old Village School, 200 Chickamauga St in Sheffield. Tasks include cleaning, painting, scraping, yard work, organizing materials, and more. No experience necessary—supplies and direction will be provided. Please wear clothes suitable for dirty work, such as jeans and closed-toe shoes. Feel free to bring work gloves. Even if you can't stay the whole morning, stop by to say "Hi" and see what's happening. For more information, visit www.thevillageschoolfoundation.org.

The Colbert County Community Bible Study class meets at Parkview Baptist Church every Tuesday at 9:45am starting August 20. Registration and study material pickup will be held at Parkview Baptist Church on August 5 from 9am - 12:30pm. You can also register at colbertcounty.cbclass.org

There will be ladies' classes, men's classes, and children's classes. Parkview is located at 1404 US-72 in Tuscumbia.

ArtWorks, the Tennessee Valley Art Association's annual members' art show is on display now through August 17 at the Tennessee Valley Museum of Art, 511 North Water St, in Tuscumbia

Applications for the Elk National Foundation's Most Valuable Student Scholarship program will be available online as of August 1. Any high school senior who is a citizen of the United

States is eligible to apply. Applications must be submitted online on or before November 12, 2024.

The scholarships range from \$1,000 to \$7,500/ year to the highest-rated applicants in this year's competition. Male and female students will compete separately. Applicants will be judged on scholarship, leadership, service, and financial need. For additional information and to apply, go to enf.elks.org/MVS or contact Dr. Jean Love, Scholarship Coordinator at Shoals Elks Lodge 2860 at 256-762-5043.

"The Trilogy" is a contemporary exhibit by Stacey Brown. The eclectic paintings that make up the exhibit are available for purchase while they remain on display.

The exhibit is open now through Friday, August 23 at the Kennedy-Douglas Center for the Arts, located at 217 E. Tuscaloosa St. in Florence.

The center is free and open to the public from 9 a.m. to 4 p.m. Monday through Friday, and from 1 to 4 p.m. on Sundays. Call 256-760-6379 for information.

Brown's paintings are available for purchase at SBrownArt.com. Various prints of Brown's works are also available for purchase at www.Etsy.com/market/Stacey_Brown.

The Rally at the Rattler, a full-blown bike rally for anyone 21 and over August 22-25 at Rattlesnake Saloon, 1292 Mount Mills Rd, in Tuscumbia. For more information, call Ms.Tee Tee at 256-370-7218 or the Rattlesnake Saloon at 256-370-7220.

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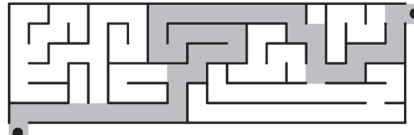
Now Accepting   

Puzzle Whirl Answers

Even Exchange answers

1. Shout, Scout
2. Gallon, Gallop
3. Hutch, Hunch
4. Empire, Umpire
5. Clark, Clerk
6. Flight, Fright
7. Prose, Probe
8. Tarry, Terry
9. Spell, Spill
10. Export, Expert

Kids' Maze Solution



WORD LADDER

Answer

YOLKS, FOLKS, FORKS,
FORMS, FARMS, WARMS

Word Spiral Answer

MAGICALLY

MINI SUDOKU

Answer

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

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Savvy SENIOR

This is not a scam: Social Security needs you to update your online account

Dear Savvy Senior,
I recently received an email that I needed to update my online Social Security account. Is this legit or is it a scam?
Suspicious Susan

Dear Susan,
The Social Security Administration did indeed send out a legitimate email last month to notify recipients that they are making changes to the way you access Social Security's online services, including your personal "my Social Security" account.

The changes will simplify your sign-in experience and align with federal authentication standards, while at the same time provide you safe and secure access to your account and other online services.

If you created an online my Social Security account before September 18, 2021, you'll need to shift to a *Login.gov* account to be able to continue to access your account.

Online my Social Security accounts enable both beneficiaries and people who are not yet receiving benefits to access services, including requesting Social Security card replacements, estimating future benefits, checking on the status of benefit applications and managing current benefits.

The online services aim to save time for both current and future beneficiaries, as well as the Social Security Administration, as the agency grapples with long wait times for its national 800 phone number. The average speed to answer those calls was about 36 minutes in the second quarter, according to the SSA. The agency is working to bring that average wait time down to 12 minutes by the end of September 2025.

Update Your Account

If you already have a my Social Security account, go to ssa.gov/myaccount and sign in with your Social Security username. You'll then be guided through the process of creating a new account with *Login.gov*. Once you successfully link your personal my Social Security account with your new *Login.gov* account, you'll get a confirmation screen and have immediate access to online services. In the future, you'll sign into your account with *Login.gov* and not your Social Security username.

If you already have either a *Login.gov* or ID.me account, you do not have to take any action.

Beware of Scams

To be sure you're taking the appropriate steps to update your account, it is important to verify any websites or links leading you to the Social Security website. Legitimate Social Security Administration website link is www.ssa.gov and the agency link to my Social Security account is www.ssa.gov/myaccount.

It's very important to be mindful of potential scam artists who may send you fraudulent websites pretending to direct you to Social Security. These sites will closely mimic the format of the agency's links to try to lure you into entering your personal information.

If you see a suspicious email or link, it is best not to respond or click on it. Instead, you can report it to the website of the SSA's Office of the Inspector General or call the fraud hotline at 800-269-0271.

Send your senior questions to:
Savvy Senior,
P.O. Box 5443,
Norman, OK 73070,
or visit SavvySenior.org.
Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



Wild...

Continued from Page 12

fun-loving trio has supported and cheered one another through life's highs and lows through the years, including the early demise of two of their husbands. They really need each other now. Fanny experiences a hilariously inappropriate reaction to her 60th birthday. Willa is so stressed out from her nursing job that she relies to vodka and speed-knitting to cope. And Johnnie Faye, determined to put her year of fraught widowhood behind her, desperately tries to find a man—preferably a man with a house, since hers is somewhere at the bottom of a Florida sinkhole.

These women's lives are further upended by the responsibility of caring for their free-spirited, ailing aunt and the realization that they are drowning under loads of family keepsakes and possessions nobody wants—especially them! With equal doses of hilarity and heart, these extraordinary women come up with delightful and surprisingly unorthodox ways to clear the clutter from their lives, their homes and their relationships so they can move their lives forward.

Tickets for The Wild Women of Winedale can be purchased at tennesseevalleyarts.org, or by calling 256.383.0533. Tickets are \$15 each, with assigned seating.

CAST

- Doreen Whitman - Katie Flannagan Dalrymple
- Fanny Wild Cantrelle - Gail Allen
- Willa Wild - Tori Helms
- Johnnie Faye "JEF" Wild - Mary Baschab Haslacker
- Betty Dunlap - Tennille Thompson Sullivan
- Glenda Bates - Connie Clayton
- Flo Hudson - Sandra Betterton
- Nora Griffin - Haley Crowell
- Edith Macklin - Danielle McCann

CREATIVE TEAM

- Directors - Laura Connolly
- Andrew Maples
- Stage Manager - Marley Sullivan
- Lighting - Gracie Mestas

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<p style="font-weight: bold; color: blue;">MTN. DEW, SUNKIST OR PEPSI</p> <p style="font-size: 0.8em;">6 PK. 1/2 LITERS</p> <p style="font-size: 2em; color: blue; font-weight: bold;">3/\$11</p>	<p style="font-weight: bold; color: blue;">MTN. DEW, SUNKIST OR PEPSI</p> <p style="font-size: 0.8em;">2 LITERS</p> <p style="font-size: 2em; color: blue; font-weight: bold;">2/\$4</p>	<p style="font-weight: bold; color: blue;">TOP SIRLOIN STEAK</p> <p style="font-size: 0.8em;">1 LB.</p> <p style="font-size: 2em; color: blue; font-weight: bold;">\$5⁹⁹</p>	<p style="font-weight: bold; color: blue;">SMITHFIELD SEASONED TENDERS</p> <p style="font-size: 0.8em;">19.2 OZ. PKG.</p> <p style="font-size: 2em; color: blue; font-weight: bold;">\$5⁹⁹</p>
<p style="font-weight: bold; color: blue;">OSCAR MAYER LUNCHABLES</p> <p style="font-size: 0.8em;">8.9-10.7 OZ. BOX</p> <p style="font-size: 2em; color: blue; font-weight: bold;">2/\$4</p>	<p style="font-weight: bold; color: blue;">BAR S ORIGINAL FRANKS</p> <p style="font-size: 0.8em;">1 LB. PKG.</p> <p style="font-size: 2em; color: blue; font-weight: bold;">2/\$3</p>	<p style="font-weight: bold; color: blue;">HILLSHIRE FARM LUNCH MEAT</p> <p style="font-size: 0.8em;">7-9 OZ. PKG.</p> <p style="font-size: 2em; color: blue; font-weight: bold;">\$3⁹⁹</p>	<p style="font-weight: bold; color: blue;">GWALTNEY BACON</p> <p style="font-size: 0.8em;">12 OZ. PKG.</p> <p style="font-size: 2em; color: blue; font-weight: bold;">\$3⁷⁹</p>
<p style="font-weight: bold; color: blue;">MAYFIELD SELECT ICE CREAM</p> <p style="font-size: 0.8em;">48 OZ.</p> <p style="font-size: 2em; color: blue; font-weight: bold;">\$3⁹⁹</p>	<p style="font-weight: bold; color: blue;">TOMATOES ON THE VINE</p> <p style="font-size: 0.8em;">1 LB.</p> <p style="font-size: 2em; color: blue; font-weight: bold;">\$1³⁹</p>	<p style="font-weight: bold; color: blue;">SEEDLESS WATERMELONS</p> <p style="font-size: 0.8em;">EACH</p> <p style="font-size: 2em; color: blue; font-weight: bold;">\$4⁹⁹</p>	<p style="font-weight: bold; color: blue;">NATURAL LIGHT BEER</p> <p style="font-size: 0.8em;">15 PK. 12 OZ. CANS</p> <p style="font-size: 2em; color: blue; font-weight: bold;">\$10⁹⁹</p>

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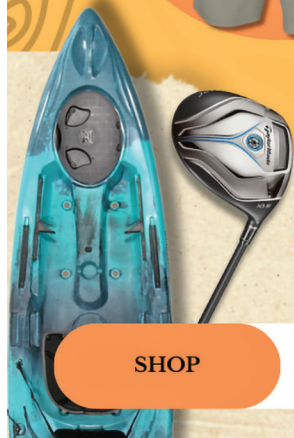
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