

Courier Journal

Serving Northwest Alabama and beyond with direct media coverage

USPS Circulation Verification Available 219 W. Tennessee St. Florence, AL. 35630 256-764-4268

Deck Near Opening

FLORENCE—In anticipation of opening day, the parking rates for the Tombigbee Public Parking Deck have officially been approved. The rates align with current on-street meter parking fees throughout the city at 50¢/hour with a maximum daily rate of \$4 on weekdays.

The fee for anyone who loses a parking slip will be \$4.

The monthly rental fee will be \$25 and is for those who currently are paying a monthly fee at the old parking deck.

The new six-level public parking deck, consisting of 273 automobile spaces and 23 bicycle spaces, will be on the corner of Pine Street and Tombigbee Street.

Discussions are also underway in hopes of providing discounted rates for some downtown employees.

The rate structure also includes \$25/month for the 82-spot city-owned Parking Lot 59, which is on Seminary Street across from the U.S. Post Office. That fee likely will start in January.

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

“As long as our Nation remains upon this earth, We Will Recollect TUSCUMBIA”

TUSCUMBIA—A celebration of the culture and traditions of the indigenous people who once inhabited North Alabama is planned for downtown Tuscumbia this week, offering two days of educational and free family fun.

The *Oka Kapassa: Return to Coldwater* Native American Festival is set for Friday and Saturday, September 13–14

with activities taking place in and around Spring Park in downtown Tuscumbia.

Oka Kapassa: Return to Coldwater is a free family event featuring Native American heritage, entertainment, and education through hands-on activities and demonstrations.

Friday, September 13 is school day at the festival for area students to attend



Arvel Bird will be featured at Oka Kapassa this year September 13-14.

Courtesy photo

and learn about North Alabama’s Native American heritage. Approximately 1,000 students, from as far away as Walker County in Alabama and southern Middle

See **COLDWATER...** Page 8

Final Week DOG DAYS

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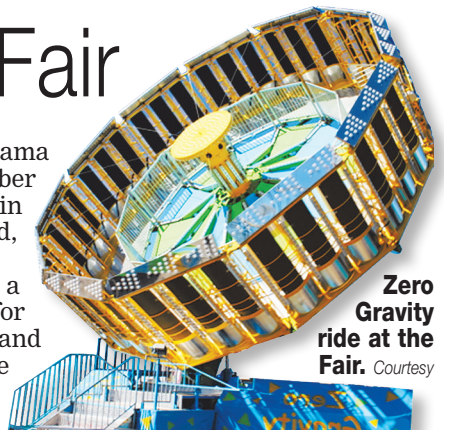
MUSCLE SHOALS TEAM IS 10U CAL RIPKEN WORLD SERIES CHAMPS!
Details Inside

See You at the Fair

MUSCLE SHOALS—The 90th North Alabama State Fair is underway now through September 15 at the North Alabama State Fairgrounds in Muscle Shoals. The schedule is full of rides, food, exhibits, shows, and more!

Wade Shows will provide the fair with a huge carnival midway featuring something for everyone. The midway includes the latest and greatest thrill rides, kiddie rides for the little

See **FAIR..** Page 6



Zero Gravity ride at the Fair. Courtesy

INSIDE this Issue

Automotive Inside



Advance Auto Sales
Landers McLarty Nissan

- Ask the Attorney
- Hocus Focus
- Adopt-a-Friend
- Computer Skeptic
- Puzzle Whirl

- Medicare Minute
- On Your Debt
- Tribute to Heroes



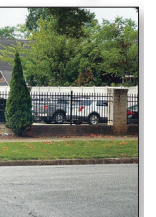
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Shorts...

Deck Near Opening

Continued from Page 1

The deck is expected to open on or about September 30. More details about the new deck opening and operational hours will be announced soon.

Central Gets \$5K for Team

FLORENCE— Central High School was notified on Friday, August 30 that it was one of 50 high schools across the country that week to receive \$5,000 as part of T-Mobile's recently launched "T-Mobile Friday Night 5G Lights"!



The \$5,000 award goes to support Central High School's football program. The school can use the money towards items such as new equipment, sports gear, transportation expenses, and more.

In addition, 16 finalists



The new parking deck in Florence.

Courtesy photo

will each receive \$25,000, and 300 schools will each receive \$5,000 throughout the competition's entry period to support high school football programs nationwide. The Friday Night 5G Lights program will also give one small-town school, like Central, a chance to win a \$2 million grand prize football field technology makeover. Nothing brings out that team and community spirit quite like high school football.

Every small-town high school with a football team should enter the contest! For more information on T-Mobile Friday Night 5G Lights, visit www.FridayNight5GLights.com. The deadline for submissions is September 20, and the grand prize winner will be announced in December.

Department will be working together over the next year on grants which would assist with funding to support the masterplan. For now, cyclists can enjoy the TVA Reservation, Wildwood Park, McFarland Park and the new River Heritage Trail. An app will also be available for trails in the area through Trail Forks.

Plans are currently in the works for more signage in McFarland Park which would lead cyclists on a designated trail. The CVB will also offer limited service for transportation to the TVA Reservation for those who want to begin and end their cycling at that location.

eBike rentals are based on full day (\$80), half-day (\$60), and hourly rates (\$20).

More details on the rental program can be found at www.theshoalsal.com. Make reservations by calling the visitor center at 256-740-4141.

eBike Rentals in Florence

FLORENCE – The Florence-Lauderdale Convention & Visitors Bureau (CVB) has officially launched a new electric bike (eBike) rental service out of their McFarland Park office.

The eBike rentals will be available during visitor center hours, Monday–Friday, 8:45am–4:30pm, and Saturday from 10:30–3:30pm. The six available bikes are the Electra Cruiser Go! models and each is pedal-assisted to make inclines and trails easier to handle.

Rob Carnegie, president & CEO, with the Florence-Lauderdale CVB, said that the City of Florence (Parks & Recreation division) has a comprehensive masterplan for connectivity in the Florence area, and that the CVB and the Parks

Warning for Utilities Scam

FLORENCE — Florence Utilities officials are alerting customers to a scam involving a caller claiming to be the Florence Utilities and requesting personal or payment information.

Florence Utilities will never call to request that information, officials said. Anyone who receives a suspicious call should not provide information.

Anyone with concerns or questions, is asked to contact the Florence Utilities Customer Service Department at 256-760-6512.

More SHORTS... on Pg 5

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Pig Feet or Pig Tails \$1.99 Lb.
Pork Neck Bones \$1.79 Lb.

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)

FLORENCE GARAGE SALE
101 Jefferson St., 1st house behind Waffle House off Florence Blvd., **Sat. 7am-until?** Men's and women's clothes, comforter sets, pillows, chairs, shoes, golf clubs & plenty more

MUSCLE SHOALS YARD SALE,
1402 Huston Dr.,
Huston Plantation Sub.
Sat. 8 am-until?
Too Much To Mention!

TUSCUMBIA: TWO-FAMILY CARPORT/YARD SALE
1121 Hillendale Dr Fri. 7 am until?
Furniture, antiques, tools.
No clothes or toys, but lots of everything!

MUSCLE SHOALS: 2320 E 6th St. Sept. 14 Sat. 7:00, Boy & Girl Play Clothes. Under Armor, Nike. Adult plus size men & women. Housewares. Comforters. Deer camera. Angel Figurines. Name brand Junior & Adult M-L clothes, shoes, purses.

MUSCLE SHOALS: 1809 Rosedale St Sept 13 & 14. 7-1
Holiday, home decor, clothing & shoes, baby items, furniture, and more!

FLORENCE: 3302 Mulberry Ave 9/13-9/14 Fri. 7am-until, Sat. 7am-until, 11th Annual Multi-Family Yard Sale, furniture, books, antiques, housewares, holiday decor, electronics, crafts, tools, jewelry, clothes: children, men's, women's, regular to plus sizes, plus lots more!

FLORENCE: Multi Family Yard Sale- 4001 County Rd 47 Sept. 14th Sat. 7:30 a.m., Baby items and clothing, bicycles, exercise equipment, 2008 Jeep hood, old steamer trunk, furniture and lots of misc.

LEIGHTON HUGE 10 FAMILY YARD SALE
3200 Hwy. 157, near Cowboy Church, Fri. & Sat., Sept. 13th & 14th, 7am-until?
No sales before 7 am

SHEFFIELD: GIGANTIC YARD SALE! Two Families. 1308 31st St Sat. Sept. 14 6:30 am

FLORENCE NEIGHBORHOOD YARD SALE
7150 Co. Rd. 73, Sat. 7am-until? Multiple Homes from Stutts Road to Co Rd 47, North of Long Cedar Church of Christ, look for signs.

FLORENCE: Grace Bible Church Missions Yard Sale 4660 Chisholm Rd Fri. 9/20 7AM - 1PM, Sat. 9/21 7AM - 1PM Tools, dishes, rolling cart, pictures, collectibles and much more! Inside & Outside. Cash/Check/CC accepted.

FLORENCE HUGE ESTATE SALE / YARD SALE, 1613 Winston St., behind Krystals, Fri. Sat. Sun., 8am-until? Furniture, Tools, Antiques, Clothing, knick-knacks, etc. You Name It, We Got It!

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Thinking of you, especially today, on your birthday.

We wish we could be celebrating with you. I can't even put into words how much we love and miss you.

Wishing you a happy birthday in Heaven.

Love, Mom, Kristy, Candace, James, Diane, and all our family.

Because of you, we know love never dies.



613473-1

This picture is a reminder that everyday dreams come true, and that God hears every word I say. I met Jeannelle at 14 and spent one and a half years with her. We parted ways for 25 years until 2017. At that time my dad was dying. She was the RN on his floor. He was my rock and I knew he was going to pass.

The night Jeannelle and I crossed paths again. I knew it was set up by the hand of God. I was on the elevator, the door opened and I stepped out. I felt lost because of dad, but she was standing right there in all her beauty and her very words were, "Don't stand there like you don't know me." Her voice took me through so many places all at once, but it also took me back to when we were together. It snapped me out of that dark place. That was 2017.

In 2019, I went through a divorce. I was at my lowest point, and I had no hope. I was ready to leave this world. I had just prayed to Jesus if he'd let me see her one more time, I'd never ask for another thing. A few weeks later I went to her parents' house to see her. She had not lost her spark from when she was 15. She still

had the Stuff! I left that day and I knew in my heart that was the last time I'd ever see her, but God had different plans. She started texting me and told me things that I wanted to hear all my life. In 2021, we went on a cruise together where I asked her to marry me.

She had a hand in making me everything I am today. She lifted me up in every way and was there for me. Now she's waiting on back surgery, so her life can move forward. She is my everything, I love doing stuff for her and I love to see her smile.

We got married on September 9, 2023, it's been one year and it's been awesome "living the dream!" She's not perfect. She can be sassy and a handful, but she can be so loving! She can be so helpful and she always knows what to say. She is everything

I want and so much more. She knows how to drive and she is fearless, but most of all she's all woman.

She's my Tush, my best friend, my wife and soul-mate.

Happy Anniversary.
Love Frankey



613639-1

90th ANNUAL NORTH ALABAMA STATE FAIR 7 DAYS OF FUN!

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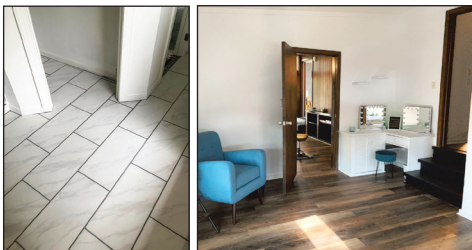
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COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge **ASSPACE IS AVAILABLE in the Courier Journal.** Community Notes must be submitted in writing by 3pm Friday for consideration in the following week's issue.

• Email to editor@courierjournal.net

Join us for an Evening of Music, Peace and Reflection. "The Tabernacle Choir at Times Square." Join us for a live stream of this event Wednesday, September 11 at 6pm.

Experience the transforming power of music at our upcoming event, "Music Has the Power to Bring Peace and Remind."

This special evening is dedicated to fostering a sense of tranquility and unity through the universal language music.

At The Church of Jesus Christ of Latter Day Saints 1828 Broadway Blvd., Florence.

North Alabama State Fair Sept. 9-15. 5-10pm Monday-Friday; Noon-10pm Saturday and 10am-10pm Sunday.

At the Fairgrounds, 65 Sportsplex Drive, Muscle Shoals.

Tickets: \$10 ages 7 and older; FREE for children 6 & Younger.

Enjoy the fair rides, foods, exhibits, shows and more.

Bethel Lauderdale M.B. Church - September 15th we will have our 159th Church Anniversary. Our guest will be Cave Spring Ministry Baptist Church and Pastor Flip Ingram, of Muscle Shoals. Starting at 11am, with the feeding

first and the worship service will begin immediately after. Everyone is welcome

The American Legion Colbert County Memorial Post 31 will host a meeting on Monday, September 16, at 6pm 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 will be provided. All Veterans are invited. For more information, please call 256-762-5950.

The Miracle of Joy 24th Anniversary, Sunday September, 15 at 3pm. At Greater St. Paul AME Church, 129 S. Cherokee Street, Florence.

Guest Groups: The Gray Sisters, GM Sisters, Pastor Phil Ford and God's Singing Disciples, God Servants and More. For more information: 256-335-7508

Oakdale Missionary Baptist Church 1215 E. Reeder Street in Florence welcomes all children to our new Children's Church Class! Ages "pottie trained" to 12 years. "Mrs. Trish"

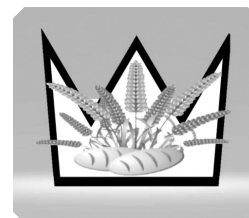
Robbins is Children's Director 10am Sunday School 11am Children's Church and regular Church Service with Kenneth Floyd, Pastor

T.R.U. Fall Ride, Enjoy four days of guided horseback riding trails and games, plus two nights of dancing with the Crooked Creek band at Seven Springs Lodge & Campground September 18-22, at 1292 Mount Mills Road, Tuscumbia. For more information or to make reservations, contact Jamie McCain at 256-483-2859.

Join the Florence Lauderdale Visitor Center Friday, September 20, from 4-8pm in celebrating a decade of welcoming visitors. Enjoy a night at McFarland Park, featuring live music by The Midnighters, delicious food trucks, kids' activities, a corn hole tournament, and a bubble station. Bring the whole family for an evening to remember! For more information, visit www.theshoals.com.

See NOTES... page 10

You are welcome at



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The Muscle Shoals Park and Recreation Department extends its heartfelt congratulations to the 2024 age 10 and Under Cal Ripken World Series Champions. Their World Series journey in Crown Point, Indiana began alongside 24 other teams from across the United States and international teams from Germany, the Czech Republic, Panama, and Australia. In addition to their World Series title, the Trojans achieved commendable placements, finishing 3rd in the skills around-the-horn and 4th in speed. The city of Muscle Shoals takes great pride in your accomplishments. Team members are: William Adair, Easton Allen, Easton Benford, Nash Burden, Owen Byrd, Asher Freeman, King Jones, Brooks Kelley, Eathan Parrish, John Ritter, John Thomas Glover, Caden Willis. Congratulations, Trojans!

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Shorts...

Continued from Page 2

Inaugural 988 Day Was 9/8

MONTGOMERY— The inaugural 988 Day was celebrated September 8 to raise awareness of the 988 Suicide & Crisis Lifeline and mental health support system. The Alabama Department of Mental Health (ADMH) joined partners to celebrate the Substance Abuse and Mental Health Services Administration's 988 Day.

This year's theme, "No Judgment. Just Help" highlights the critical resources provided through 988, while bringing awareness of the 988 Lifeline and a focus on suicide prevention, mental health awareness, and recovery.

No Judgment. Just Help.



988 LIFELINE

As the first step, 988 offers 24/7

access to trained crisis counselors for individuals experiencing mental health, substance use, and suicidal crises. Any Alabamian experiencing a crisis is encouraged to text, chat, or call 988 at any time to be connected with care.

In Alabama, the 988 Lifeline has received 99,943 total contacts by call, text, or chat (as of July 31, 2024). The 988 Lifeline saves lives, by effectively de-escalating crises and connecting individuals to the most appropriate care. To learn more, visit <https://mh.alabama.gov/988-2/>.

Alabamians, communities, and state

providers and partners are encouraged to widely promote 988 in Alabama with the hashtag: #AL988Day. The Alabama Department of Mental Health encourages everyone to share this essential resource.

NEED HELP?
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Your link to community resources

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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

- Private Party Rate** 4 LINES Each additional line - \$1.50 - Prepay - NO REAL ESTATE • 1 item per ad - 4 Weeks/4 lines 1 ITEM \$16 Each additional line - add \$4.50 **\$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 **\$8.00** Week
 - 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 **\$8.00** Week
 - Yard Sales** 6 LINES Each additional line - \$1.50 YARD SALES – An exclusive listing of the area's better sales prominently placed **\$12.50** Week
 - Employment** 6 LINES Each additional line - \$2.25 EMPLOYMENT - Looking for employment or Businesses looking for employees **\$15.50** Week
 - Private Party Auto Rate** Up to 8 LINES for 4 weeks. Each additional line - \$2.25 **\$17.00** 4 wks
- *one line is approx. 30 characters

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Please Print Ad Clearly. NOT RESPONSIBLE for illegible handwriting

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

Fair...

Continued from Page 1

ones, and family rides such as the Giant Wheel and Carousel.

The Wade Shows midway features some of the best food concessions in the fair industry, including funnel cakes, elephant ears, cotton candy, corn dogs, gyros, and much more!

Then, try your hand at one of the many midway games. Pop a balloon, ring a duck, or race your friends at the Water Race. Some games even award a prize with every play!

The Wonderland Circus is at 6 and 8pm each night through Saturday, which will also include a 4pm show. Hot Diggity Dog shows are at 7pm and 9pm each night through Saturday. Both of the shows are free with admission.

Various 4H and



agricultural shows take place throughout the week as well.

Admission at the gate is \$10 for ages 7 and up. Admission is free for accompanied children ages 6 and under. PARKING is free.

An armband for all rides is \$35/day Monday-Saturday; \$25 Sunday. Individual tickets are also available.

Gates are open Monday-Friday: 5-10pm, Saturday: Noon-10pm, and Sunday: 3-10pm (Senior Citizen Day)

For more details and up to date information, check the North Alabama State Fair Facebook page or at NorthAlabamaStateFair.org.

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Monday - Friday
8:00am - 5:00pm

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DEADLINES: Issues Published Every Wednesday
INSERTS - 5 pm Thursday
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219 W. Tennessee St.

Florence, AL 35630
256-764-4268
Fax: 256-760-9618

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

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

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

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Coldwater...

Continued from Page 1

Tennessee, will attend. On Friday evening at 5:30pm, the Oka Kapassa Festival will present a cultural history event. A program of Native American music with Tommy Wildcat (Cherokee Nation "National Treasure"), will be followed by Rachel Thrower's presentation on the culture and history of the Poarch Creek, Alabama's only federally recognized tribe. A trolley tour of Tuscumbia witness sites from the Indian Removal period will be included as part of the event from 5:30-6pm with a second trolley tour after the program. This event will take place at UNA on Sixth, located at 114 W. 6th Street in downtown Tuscumbia.

Festivities get underway at 10am on Saturday, September 14 in Spring Park with the Grand Entry at 11am. Special crafts, fancy dance demonstrations, storytelling, and music will all be on the agenda and authentic Native American artwork and crafts will be available for purchase.

Junior Manning (Poarch Creek) will travel from Atmore, AL to demonstrate traditional shell carving and will have a number of items available for purchase. There will also be many hands-on activities for festival goers to enjoy.

Several well-known American Indian cooks will attend and prepare foods that were developed by their ancestors. Juanita Gardinski and her brother Billy Thompson (Choctaw) are returning to Oka Kapassa to serve delicious and authentic Native American foods such as buffalo stew and burgers, fry bread, Indian tacos, fish, and roasted corn. Gardinski will also demonstrate bead work and share Choctaw culture with festival goers.

Gina Brown (Chickasaw) will travel from her tribal home in Ada, Oklahoma, to cook traditional pashofa, a stew combining pork, and cracked corn. This is traditionally prepared

for powwow dancers and participants. Cooked in a cast iron pot over an open fire, it is left unseasoned, allowing the people eating it to season to their own taste.

Mary Newman (Eastern Cherokee) will demonstrate traditional outdoor cooking of the 1800s, preparing foods in cast iron and clay pots over a campfire.

Arvel Bird's "Celtic Indian" returns to this year's festival. His musical brand reflects his mixed-blood American Indian and Celtic heritages. With his violin, fiddle, Native flutes, and Irish whistles, Bird weaves a powerful tapestry of music and stories. He has performed in Scotland, England, Ireland, Australia, New Zealand, and Canada. His emotionally driven performances ignite venues, inside or out, leaving his audiences inspired, transfixed, and transformed. Bird has toured with Loretta Lynn, Tom T. Hall, Ray Price, Louise Mandrell, and Clay Walker during his time spent in Nashville.

The history of interaction by townspeople with the "First Peoples" is the reason for returning to Oka Kapassa. Meaning "Cold Water", the Chickasaw words Oka Kapassa are a reference to the Big Spring that is today a focal point of Spring Park. When pioneers of European heritage arrived around 1815 at Big Spring there was a spirit of welcome by Chickasaw Chief Tuscumbia. In return the citizens of the young town named it for the revered chief. Less than two decades later, American Indians were suffering through a painful removal to reservations in the West. The townspeople, led by churches, brought food, blankets, and clothing to aid the sick and weary who were gathered in encampments at Big Spring during the forced journey that has come to be called the "Trail of Tears."

Wildcat



Thrower



Wildcat

inspired, transfixed, and transformed. Bird has toured with Loretta Lynn, Tom T. Hall, Ray Price, Louise Mandrell, and Clay Walker during his time spent in Nashville.

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See OKA KAPASSA Pg. 9

Oka Kapassa...

Continued from Page 1



Arvel Bird's "Celtic Indian" brand is a reflection of his mixed-blood American Indian (Paiute) and Celtic heritages -- With his violin, fiddle, Native flutes and Irish whistles, Arvel weaves a powerful tapestry of music and stories. *Courtesy photo*

The only documented account of such compassion in the entire United States appeared in a local newspaper of the day - Creek Chief Chilly McIntosh wrote, "As long as our Nation remains upon this earth, we will recollect Tuscumbia."

It is in recognition of this shared history of compassion that the festival is held each year. The Coldwater Stagecoach Stop on Dickson St. will be open from 10am-4pm during

Saturday's festival to provide living history of the time-period and of the citizens of Tuscumbia, 1815-1830.

The Saturday event in the park concludes at 5pm. Festival goers are encouraged to bring lawn chairs. Admission is free. In case of inclement weather, the festival will move to Northwest Shoals Community College.

For more information, call Colbert County Tourism at 800-344-0783 or 256-383-0783 or visit the Oka Kapassa Festival-Return to Coldwater Facebook page.

Among those sponsoring groups who make the Oka Kapassa Festival possible are the Alabama State Council of the Arts, the Muscle Shoals Heritage Area, Northwest Council of RC&D, Tennessee Valley Authority, Colbert County Community Development Commission, the Poarch Creek of Alabama, the Chickasaw Nation, City of Tuscumbia, and Colbert County Commission, with promotion provided by Alabama Mountain Lakes Tourist Association and Colbert County Tourism. Terry McGee is the festival chair.

Oka Kapassa Festival operations are overseen by a board of directors.

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Notes...

Continued from page 4

Pink Alabama Annual Pink Run 2024 and Survivor Walk will take place at Florence High School on Saturday September 28 at 8am. -- 5K Run and 1 Mile Fun Run Registration will begin at 7am. All proceeds will go toward Pink Alabama, a non-profit organization assisting local cancer patients. The event is presented by Pink Alabama and Alpha Phi Alpha Fraternity, Inc. Participants are asked to pay \$10 and survivors walk for free. Sign up at www.pink-alabama.com.

Seasons of Change: A Benefit Concert for TVAA, takes place September 21 at The Ritz Theatre in downtown Sheffield. The musical theatre benefit concert showcases local talent from the Tennessee Valley. Enjoy an evening of songs that celebrate unity, compassion, togetherness, and love, featuring selections from beloved musicals like RENT, Dear Evan Hansen, Matilda, Pippin, Shrek: The Musical, Songs for a New World, Ragtime, Les Miserables, and more! The concert begins at 7pm. Tickets are \$15 and can also be purchased on the website. For more information, contact the Tennessee

Valley Art Association at 256-383-0533 or visit tennesseevalleyarts.org.

The Muscle Shoals National Heritage Area has unveiled a new traveling exhibit titled "The Memphis & Charleston Railroad Bridge: Connecting the Shoals." The exhibit will be on display at the Helen Keller Public Library, 511 North Main Street in Tusculum from September 16 - October 4. This exhibit explores the historic significance of the Old Railroad Bridge, a vital link between Sheffield and Florence. Scholar Clayton Davis, MSNHA historic preservationist and primary author of the National Register of Historic Places nomination for the bridge, will present a thought-provoking discussion on the topic September 22. For more information, visit msnha.una.edu or call the library at (256) 383-7065.

See NOTES... page 30

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Commentary

Loan Forgiveness & Voter Bribery

The 8th U.S. Circuit Court of Appeals blocked the latest version of the Biden-Harris college loan bailout bribe in mid-July.

Saving on a Valuable Education, or SAVE, was the latest variation of a Biden Executive order that has already been ruled unconstitutional. Student loan forgiveness would release some 8 million student loan borrowers from paying back their college loans or any interest, many of which are for expensive Ivy League schools.

A seven-state lawsuit argued that SAVE was just another version of the bailout that the Supreme Court struck down last summer. The 8th Circuit apparently agreed and granted the motion for a stay which prohibits the administration from implementing the parts of the SAVE plan that were not already blocked by lower court rulings. It even chastised the administration for ignoring previous rulings and told it that any further attempts at loan "forgiveness"

See **LOANS...** on Page 18

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

Courier Journal

in the Shoals

THIS WEEK

September 11, 2024

Happening
THIS WEEK

The Steps of Heroes

SHOALS-Inspired by the sacrifices made 23 years ago by first responders on September 11, 2001, Muscle Shoals and Florence Workout Anytime locations are hosting their Memorial Stair Climb this September 9-15 with special events on Wednesday, September 11.

Along with the participating community

See **STEPS...** on Page 14



WORKOUT ANYTIME
911 STAIR CLIMB CHALLENGE
September 9th-15th 2024

JOIN THE LOUISIANA LAND KREWESERS for the 12th Annual Mardi Krawl from September 12-15 at Hawk Pride Mountain Offroad, 3874 Hawk Pride Mountain Road in Tusculumbia. Enjoy four days of thrilling trails, raffle prizes, great food, and live music! This event is open to all 4x4s, and offers over 120 rock crawling trails across 1,000 acres, catering to both stock vehicles and advanced rock buggies. For registration and more details, visit louisianalandkrewesers.regfox.com/mardi-krawl or call 256-0349-4150.

Leighton Turning 200

LEIGHTON-The town of Leighton was quickly being settled in 1824, with many people coming from North Carolina and Virginia. Homes were built, crops were harvested, and craftsmen took care of the needs of the community. Although not incorporated until 1890, the town was

thriving in 1824, and a post office opened. The town will celebrate its founding 200 years ago beginning this weekend September 14-20 and everyone in the area is invited to join in.

- Friday, September 13 - 5th Quarter

See **LEIGHTON TURNING 200...** Page 24

TENNESSEE VALLEY MUSEUM OF ART will feature the works of Dr. LaRue Harding and Muriel Harding Now - October 26 with a special reception on September 14. The Hardings are both uniquely trained and inspired by modern art masters and have comfortably worked across a wide range of media-bronze sculpture, mixed-media sculpture, drawing, painting, and printmaking for more than thirty years. Their eclectic style draws upon a freely mixed integration of visual references from classical artworks and personalized approaches metamorphosed into distinctly new creations. Admission is \$5. For more information, call 256-383-0533.

FOOTBALL!

SATURDAY
SEPT. 14 • 6PM
at **UT Martin**
Martin, TN

NORTH ALABAMA

WLX 98.3 FM & 103.5 FM
Home of **NORTH ALABAMA** Athletics

SOCCER

FRI., SEPT. 13 • 1PM
at **AL State Montgomery, AL**

VOLLEYBALL

UNA Volleyball Classic
SEPT. 13
10AM Ark State • 6PM UAB
SEPT. 14 • 3PM Jacksonville St.
Flowers Hall

Visit www.roarlions.com for full team schedules and ticket information

YOUR Letters

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

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

Give Me Liberty

Editor,

As a loyal American I have always voted for the candidate who I believed was going to keep the best interests of the country as his primary concern. I found it inconsistent with our beliefs to have open borders. President Biden went against the current immigration law and welcomed everyone. He placed Kamala Harris as his border czar, and then made her as his envoy to the Central American countries to stop the invasion of the US. Accordingly after over 10 million illegals have invaded our country Kamala said our border was secure! The Homeland Security Director,

Alejandro Mayorkas, just supported Kamala by saying the border was the most secure it had ever been under the Biden/Harris administration. Now we have illegals from Venezuela, Honduras, and other Southern American countries robbing, killing, and raping American people.

Inflation rates higher than we had seen in several decades, and interest rates that make buying a home almost impossible.

From March '23 to April '24 the Bureau of Labor Statistics said they had overstated those estimates by a mere 818,000 people. More lying from Biden/Harris! Now we hear Harris/Walz speak in generalities instead of

We all know that Republicans blame the poor and/or disadvantaged for their troubles.

”

specifics. Jeff Walz will not support his own brother and, in fact, told the NY Times he could never support his brother's ideology, and he would be voting for Trump!

Harris said if elected president she would change our border policy and would move to bring fracking back she said she would not allow it before. Then we have a president

See **LETTERS...** on Page 22

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 Estimates. Call me at 256-856-4662. References available.

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 Gutter clean out, seamless gutters, gutter guards, Call GUTTER WORKS 256-394-3497

DOG DAYS CLASSIFIED SPECIAL
2 Extra Lines Free*
 in the Courier Journal with all Classified Ad placements (except Employment and Free Mdse ads) Explain more, include more, SELL more! Pay as little as \$5.50 per week! *Offer valid on all private party, yard sale, real estate, and business classified ads. Not valid in combination with any other discounts, offers, packages or on previous placements. Regular rates apply to all other ad upgrades or attention-getters. **Offer expires after Sept. 13, 2024.** Please call 256-764-4268 to place your Dog Days ad.

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BEST ENTRY WINS A \$50 GIFT CARD TO

Lost Pizza Co.

2024

A "Perfect" Winning Card ALSO wins \$50 CASH plus a 2nd \$50 GIFT CARD from Lost Pizza Co.

<input type="checkbox"/> UNLV at Kansas	<input type="checkbox"/> Washington St. at Washington	WK 3 Saturday Sept. 14
<input type="checkbox"/> Arizona at Kansas St.	<input type="checkbox"/> W. Virginia at Pittsburgh	
<input type="checkbox"/> Alabama at Wisconsin	<input type="checkbox"/> UAB at Arkansas	DEADLINE: FRIDAY, 6PM SEPT. 13
<input type="checkbox"/> Memphis at Florida St.	<input type="checkbox"/> Georgia at Kentucky	MAIL-IN ENTRIES MUST BE POSTMARKED BY FRIDAY (vs: games at neutral location)
<input type="checkbox"/> LSU at S. Carolina	<input type="checkbox"/> Colorado at Colorado St.	TIE BREAKER Write Exact Score Below
<input type="checkbox"/> Boston College at Missouri	<input type="checkbox"/> North Alabama at UT-Martin	<input type="checkbox"/> Texas A&M at Florida

name _____

address _____ city _____ state _____ zip _____

day phone _____ evening phone _____

Week 1 - Saturday, August 31 Winner: JESSICA DODD of Florence

Enter online at www.courierjournal.net

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

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

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

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2095 Florence Blvd., Florence
Phone: 256-766-2310 • Fax: 256-768-9956

Steps...

Continued from Page 12

members, they will strive for a goal of 2,071 steps — roughly 110 flights of stairs -- the same number of steps as in the World Trade Center.

"We'll be honoring those who sacrificed with a day filled with community support, including food, vendors, and a visit from the local fire truck," said Workout Anytime Manager, Rachel Borrello. "We also have Memorial t-shirts, raffle tickets, and Chick-fil-A sandwiches, with all proceeds going to the local Fire and Police Departments.

More details and up-to-date information can be found on their respective FB pages, Workout Anytime Florence or Workout Anytime Muscle Shoals.

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Call Rick 615-545-9445

Insurance Insights

"Below is a State Farm® Simple Insights® article about SR-22 for a suspended driver's license"

SR-22 for a Suspended Driver's License

With a driver's license suspension comes a Certificate of Financial Responsibility.

If your driver's license has been suspended, your state Department of Motor Vehicles may require you to obtain an SR-22 form, also known as a Certificate of Financial Responsibility (COFR).

What is an SR-22 or Certificate of Financial Responsibility?

An SR-22 verifies that an individual has vehicle insurance that meets the coverage required by the state for reinstatement of driving privileges. The COFR is sometimes known as SR-22 insurance, but it is important to clarify that it is not a type of auto insurance. It is a document that an insurance company can provide to the state that requires it and a type of proof of insurance.

The requirement to have an SR-22 is usually associated with:

- Multiple traffic offenses
- DUIs, DWIs or other serious moving violations
- Driver's license suspension or revocation
- Violations for failure to maintain the mandatory insurance coverage required in your state

If you are required to get an SR-22, the traffic court where you appeared or the Department of Motor Vehicles should notify you by mail. The insurance company will charge a fee for providing an SR-22 certificate on your behalf. The amount of the fee may differ by state and additional fees may be charged.

Enter 5 Typical SR-22 terms

Terms and requirements vary by state, but generally, you must retain both the SR-22 and your auto insurance policy for approximately three years. To ensure your SR-22 remains in effect until you have met the requirements for your state, your insurance policy must remain active. If your insurance policy lapses, your insurer is required by law to notify the Department of Motor Vehicles office. Your license will be suspended until your insurance has been reinstated. Then once you have met your SR-22 obligations for the prescribed amount of time, your SR-22 status will be removed.

Contact your insurance agent for more SR-22 information, and to determine the SR-22 and liability insurance requirements in your state. Your insurance agent may be able to assist you in obtaining auto insurance and the SR-22 form through an insurance provider in your area.



State Farm® Insurance Agent
Rebecca Stutts Hovater



501 S Montgomery Ave, Suite C
Sheffield

256-383-1250 RebeccaHovater.com

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Take Note...
of your Community.

Courier Journal Community Notes

DEALER ONLY AUCTION OF ABANDONED & UNCLAIMED VEHICLES

Cars are for parts only! VEHICLES MUST BE PAID FOR THE DAY OF SALE
TONY COUCH - AUCTIONEER, AL LICENSE NUMBER 657
ALL VEHICLES SOLD AS IS • NO WARRANTY • ALL SALES FINAL • CASH ONLY No titles offered!

Saturday, October 19, 2024 • Sale Starts 9am

YEAR/MAKE/MODEL	VIN	YEAR/MAKE/MODEL	VIN	YEAR/MAKE/MODEL	VIN
2006 BUICK LUCERN	1G4HE57Y36U250861	2008 HONDA ACCORD	1HGCP36828A062353	2006 NISSAN ALTIMA	1N4AL11D06C154191
1997 BUICK LESABRE	1G4HP52K5VH569568	2009 HONDA CIVIC	1HGFA16529L022191	2009 NISSAN ALTIMA	1N4AL21E39N456453
1992 CADILLAC DEVILLE	1G6CD53B7N4315389	2008 HONDA ACCORD	JHMCP263X8C079160	2016 NISSAN ALTIMA	1N4AL3AP6GN352995
1996 CHEVROLET S-10	1G6CD53B7N4315389	2005 HYUNDAI XG350	KMHFU45E55A380105	2009 NISSAN SENTRA	3N1AB61E89L678977
1999 CHEVROLET 1500	1GCCS19X8T8177026	1998 INFINITI I30	JNKCA21A7WT624963	2005 NISSAN SENTRA	3N1CB51D15L555459
2001 CHEVROLET SILVERADO	1GCEC19R8XR107338	2005 JEEP LIBERTY	1J4GL48K15W692660	2000 PLYMOUTH NEON	1P3ES46C2YD659372
2005 CHEVROLET TRAILBLAZER	1GCEC19V01Z269176	2002 JEEP LIBERTY	1J4GL58K62W109369	1996 PLYMOUTH GRAND VOYAGER	2P4GP4432TR772852
2010 CHEVROLET TRVERSE	1GNDS13S752309644	2012 KIA OPTIMA	KNAGM4A7XC5280021	2006 PONTIAC TORRENT	2CKDL63F866142939
2011 CHEVROLET HHR	1GNLRHED5AS130625	2007 LEXUS IS 250	JTHBK262672026185	2003 TOYOTA AVALON	4T1BF28B43U278532
2007 CHEVROLET AVALANCHE	3GNBABFW4BS636257	2006 MERCURY MILAN	3MEHM08156R630950	2018 TOYOTA TACOMA	5TFAX5GN4JX121055
2019 CHRYSLER 300	3GNFK12397G115985	2008 MERCURY MOUNTAINEER	4M2EU48E58UJ02457	2004 TOYOTA RAV4	JTEHD20VX40016464
2002 DODGE NEON	2C3CCAAG3KH758715	2006 NISSAN ALTIMA	1N4AL11D06C154191	2008 TOYOTA SCION	JTKKU10438J029125
2015 FORD FOCUS	1B3ES56C22D626967	2009 NISSAN ALTIMA	1N4AL21E39N456453	2012 VOLKSWAGON PASSAT	1VWAH7A36CC061562
2007 FORD FOCUS	1FADP3K20FL259307	2016 NISSAN ALTIMA	1N4AL3AP6GN352995	2012 VOLKSWAGON PASSAT	1VWCH7A39CC099487
1999 FORD CONTOUR	1FAPP6636XK201142	2009 NISSAN SENTRA	3N1AB61E89L678977		
2019 FORD ESCAPE	1FMCU0HD3KUB45131	2005 NISSAN SENTRA	3N1CB51D15L555459		
2006 FORD FREESTYLE	1FMDK03196GA49936	2000 PLYMOUTH NEON	1P3ES46C2YD659372		
1996 FORD EXPLORER	1FMDU32P0TZA35389	1996 PLYMOUTH GRAND VOYAGER	2P4GP4432TR772852		
2005 FORD ESCAPE	1FMYU02Z35KD99626	2006 PONTIAC TORRENT	2CKDL63F866142939		
2004 FORD F-150	1FTPW14574KC31397	2003 TOYOTA AVALON	4T1BF28B43U278532		
2001 FORD F-150	1FTRW07W41KA75998	2018 TOYOTA TACOMA	5TFAX5GN4JX121055		
2006 FORD FUSION	3FAHP07176R192724	2004 TOYOTA RAV4	JTEHD20VX40016464		
2004 GMC ENVOY	1GKDT13S842230931	2008 TOYOTA SCION	JTKKU10438J029125		
2007 GMC YUKON	1GKFC130X7J348576	2012 VOLKSWAGON PASSAT	1VWAH7A36CC061562		
2003 HONDA ACCORD	1HGCM56613A087241	2012 VOLKSWAGON PASSAT	1VWCH7A39CC099487		

SIMPSON'S WRECKER SERVICE 835 Rickwood Rd., Florence, AL

NOTICE OF PUBLIC SALE: SIMPSON'S WRECKER SERVICE gives Notice of Foreclosure of Lien and intent to sell these vehicles on 10/19/2024, 09:00 AM at 835 RICKWOOD RD, FLORENCE, AL 35630-1367, pursuant to subsection 32-13-3 of the Alabama Statutes. SIMPSON'S WRECKER SERVICE reserves the right to accept or reject any and/or all bids.



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85% Lean - Family Pack

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LETTUCE**
Head

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POTATOES**
Lb.

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**Sweet Vidalia
ONIONS**
Lb.

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**U.S. #1 Idaho
RED
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5 Lbs.

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**Folgers
COFFEE**
22-25 9 Oz.

\$7.99

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CREAMER**
\$5.99
35.5 Oz.



**Libby's VEGETABLES
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**Banquet
POT PIES**
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16 Oz.

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JELLY
OR JAM**
2/\$5
12 Oz.



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WATER**
24 Pk. .5 Liters

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**Charmin Essentials
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Hunt's PASTA SAUCE 24 Oz.  \$1.29 Ronco PASTA 88¢ 7-8 Oz.	Chef Boyardee PASTA 15 Oz.  4/\$5	Blue Bell ICE CREAM 1/2 Gallon  \$6.99	BODY ARMOR 8 Pk. 12 Oz. Or 6 Pk. 20 Oz.  \$6.99

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Pride of the Farm Frozen TURKEY BREAST \$1.99 Lb.	Gwaltney WIENERS 4/\$5 12 Oz.
Williams SAUSAGE Mild Or Hot 2/\$7 1 Lb. Roll	Carolina Pride SMOKED SAUSAGE \$3.29 14 Oz.

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Not Available At All Locations!

AD GOOD SEPT. 11-17, 2024

Prices Good At These Locations ONLY!



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- ROGERSVILLE** Rogersville Shopping Ctr. • 7am-11pm • 256-247-1805

SIGNS OF THE PAST



Location: 34.5065°N, 87.7297°W
213 N. Jackson Ave, Russellville, AL

This two city-block church is in the heart of Russellville and was established in 1867. Russellville has over 30 churches but only the Russellville First Baptist Church currently has a historical marker and that was installed four years ago.

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

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Finished Driveways, Sidewalks, Porches, Curbs, Steps, Foundations, Bobcat Work, 30 years experience, FREE Estimates. Call 256-633-8643 or 256-577-1823

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DOG DAYS CLASSIFIED SPECIAL – 2 Extra Lines Free* in the Courier Journal with all Classified Ad placements (except Employment and Free Mdse ads) Explain more, include more, SELL more! Pay as little as \$5.50 per week! *Offer valid on all private party, yard sale, real estate, and business classified ads. Not valid in combination with any other discounts, offers, packages or on previous placements. Regular rates apply to all other ad upgrades or attention-getters. **Offer expires after Sept. 13, 2024.** Please call 256-764-4268 to place your Dog Days ad.

2014 DODGE GRAND CARAVAN
blue, needs a little work and a battery but runs, \$3,500 OBO. Call 256-349-3171 Florence

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Coupon valid at VooDoo Wing Co. location in Florence, Alabama. See store for details. Expires Nov. 30, 2024.

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Commentary

Loans...

Continued from Page 12

should be put on ice.

The SAVE plan supposedly was based on the 1992 amendments to the Higher Education Act, which provided congressional authorization for income-driven repayment plans. However, Miguel Cardona, the Secretary of Education, assumed the authority to construct new repayment plans that would have borrowers make no payments and then see

their debt canceled after ten years. Well, not exactly *canceled*.

It would be dropped into the lap of the taxpayer, those who had already paid off their loans, and/or their kids' loans, or whomever went to college themselves and paid as they went, or a generation not yet born that will be saddled with yet another added debt burden. Regardless, Cardona had no such authority, and the scheme was not remotely supported by the original statute. The court understood that.

Universities are big business these days. If Biden-Harris wanted their vote-buying scheme to benefit prospective voters, why didn't they take the proposal back the universities that gladly took the money and see what kind of credit they would offer the former student/borrowers? We know that proposal wouldn't fly even though most are raking in money at a record inflationary pace.

Take UNA as a local example. According to information at una.edu, as of fall 2023 the in-state tuition rate was \$340/credit hour for up to 11 hours. Anything from 12-18 credit hours was a flat \$5,100/semester. By contrast, when I started in the late 70's, the cost of tuition at UNA was \$32/credit hour for up to 12 hours as I recall. \$384, and that cost was flat for up to 18 hours. So, a "full load" of 16 hours was \$384/semester. The full load now is \$5,100.

That is a 1300% increase, and UNA is not comparatively "expensive." We're not going to talk about all

the frivolous courses, bloated programs and unnecessary staff we can find in academia nationwide. However, increased layers in employee structure (and retirement) has helped costs explode. Meanwhile, state retirements already have hands out for more of the states' budgets, universities have their hands out for more of the states' budgets. It's already a heavy-duty business racket, much of which already falls on the taxpayers who do not attend.

It is preposterous that the US taxpayer be forced to cover an additional half-trillion dollars in bad debt, when, in many cases, they could not afford to put THEIR kids through college, could not afford college themselves, had to work two jobs while in school, or they were forced to pay off their student loans with far less flexibility.

Seriously, if those students don't think those low interest loans are a solid enough value to pay them off, why should you as a taxpayer pay them off?

Total student debt in the US has almost tripled since Q1 2008, from about \$620 billion to more than \$1.77 trillion as of Q1 last year, according to the Federal Reserve.

To make matters worse, according to the National Student Clearinghouse Research

Center, over 40 million student loan borrowers left school without completing a college degree (as of 2021) and leaving possible degreed higher earnings at arm's length.

In the 2020-2021 academic year, 54% of bachelor's degree students who attended private or public four-year schools graduated with student loans, according to the College Board. These students left school with an average balance of \$29,100 in education debt. Less than 8% were private loans according to Enterval Analytics (banks, credit unions, online lenders, etc.) The rest, over 92% were federal loans. The average loan debt for a former college student in Alabama is \$30,996.

Unlike most federal student loans, private student loans generally have stricter credit and income requirements. Therefore, more borrowers have a co-signer. That was the case for over 90% of private loan borrowers in the 2022-23 academic year, according to Enterval Analytics

Runaway government spending has run America into cost-of-living crisis with 40-year-high inflation, grocery prices that are through the roof, and record low levels of housing affordability.

Young Americans are especially hard hit and

are moving back in with family members at the fastest rate since the 1940s.

During an election year, the administration can't acknowledge how continued overspending in previous years worsened everyone's burden. So, they are trying to alleviate the problem instantly with bribery and even MORE government spending and borrowing.

However, before this latest ruling was handed down, the Biden-Harris administration had already executed \$5.5 billion in student loan bailouts. That's not close to a half trillion, but still a lot of money - and vote buying.

Yet, student loan payments have not resumed. The Biden-Harris administration has effectively "frozen" the debt, payments, and interest on more than 8 million accounts until they can find a way to ram their wishes through.

An occasional letter writer told me last week that it would be good for Alabama voters to see Trump elected. That way we would see what it is like to live under a dictator.

Though with the way this administration continues to flout statutory law and court rulings, I contend that we are already living under one.

The 2024 Florence Community Development Block Grant (CDBG) ANNUAL ACTION PLAN

WILL BE ON REVIEW FOR 30 DAYS beginning 8am on Monday, September 9, 2024 and ending at 5pm on Thursday, October 10, 2024

on City of Florence website www.florenceal.org and in the Florence Planning and Community Development Department.

Comments concerning this plan may be submitted via email to cdbg@florenceal.org. For any questions, please call (256) 760-6453.

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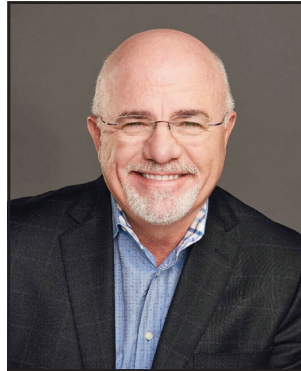
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DAVE Says

by DAVE RAMSEY



REWARDING SUCCESS

Dear Dave,
My wife and I are trying hard to get out of debt and start controlling our finances. We've always given our kids allowances in the past, but we've been considering putting their allowances on hold until we pay off our debt and get in better shape financially. What do you think about this idea?
Cody

Dear Cody,
I'm glad you two are making smart changes in your lives, but I wouldn't stop what you've been doing where your kids are concerned. It can be a series of great teachable moments for them. I

would, however, stop calling it an allowance. In my mind, there's a victim mentality attached to word "allowance," and that's not something you want taking root in their minds.

Kids should learn at an early age that money is connected to work. Even a kid who's in kindergarten is old enough to begin doing some age-appropriate chores around the house. So, let's start calling it a "commission" instead of an allowance. Why? Because in situations like these shouldn't be viewed as "allowing" them something. It should be looked at—by you and by them—as rewarding success.

My wife and I did this very thing with our kids as they were growing up. Each of them had a list of chores that were expected of them each day. If they did their jobs, they got paid at the end of the week. If they didn't, they didn't get any money.

Some people may look at this method and call it "tough love." But it's really not. It's just love. It's something you do when you're trying to teach your children, and guide them toward becoming independent, responsible adults.

— Dave

PLANNING AHEAD

Dear Dave,
I was wondering if you recommend including future purchases, especially major purchases, into your monthly budget. If so, how

far in advance should you do this?
Andie

Dear Andie,
When you wait until things go wrong or something breaks down, you'll find yourself in a mess and the victim of your own poor planning. That's why I'd start putting money aside in my budget as soon as I saw signs there would be a need for whatever item it may be.

Let's say you're pretty sure you'll need a newer vehicle in a couple of years. Go ahead and start putting the money aside now. Decide on a reasonable, affordable ballpark price, then do the math to see how much you'll have to save every month to make it happen. And if you can make it happen faster than two years? Great!

And remember, this kind of stuff is a whole lot easier when you don't have things like car loans and credit card payments hanging around your neck!

— Dave

Dave Ramsey is a 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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Medicare Minute ANOC Booklet

Every September insurance companies are required to send Medicare beneficiaries an Annual Notification of Change (ANOC) booklet. This booklet is very important to the Medicare beneficiary, but most people just throw it away. This year, more than ever before, it is important to look at the ANOC information you receive.

The Inflation Reduction Act (IRA) of 2022 has caused insurance companies to make radical changes in how they cover their members. Some of these changes are for the benefit of the members, but some will have a negative effect on their current coverage. Here are some of the things to look for when you receive your ANOC booklet:

One of the first things you will notice in your ANOC is whether there is a change in the premium of your plan. Some plans that had a \$0 premium in 2024 may have a premium in 2025. Plans that had a premium in 2024 could see a significant increase in that premium next year.

Another significant change is in the prescription drug part of your plan. Whether you are on a Medicare Advantage plan or a stand-alone drug plan you could be affected by the IRA of 2022. A positive change is no Medicare beneficiary that has a drug plan can pay more than \$2,000 out of pocket for their prescriptions. Who picks up the rest of the bill? Your insurance company. Because the insurance company must pay more, there may be a change in the tiers of your drugs or there could be a change in the formulary of your plan.

The last thing to look for in your ANOC is any change in the "extra benefits" a Medicare Advantage plan may offer. For example, you may see the amount of dental your plan has been reduced, or any over the counter benefit may change.

Again, this year, more than ever, it is important that you review your ANOC information. Remember, you have between October 15 - December 7th to make plan changes for 2025.

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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Get an early look at next week's issue with the...



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Letters...

Give Me Liberty...

Continued from Page 12

who just about emptied our strategic oil reserve to an all-time low just to keep gas prices a couple cents lower.

Our national debt increased 6 trillion dollars under Biden/Harris. It is no wonder BRICS countries want to take away America's status with the dollar as the world's reserve currency. That will destroy the dollar and devastate your IRA and savings.

Kamala also wants a 46% Capital Gains tax on all taxpayers, even on your stocks and mutual funds.

For all these reasons I will vote for Donald Trump.

Patrick Henry in a speech said, "Give me Liberty or give me death." So, what will you vote for come November 5?

Philip Goodale
Florence

No Mosquito-Republicans

Editor,

Folks may have noticed there seems to be a mosquito disease outbreak in half the country.

When they have shown a map of the United States on TV highlighting the affected states, Alabama, bless her heart, was the only state east of the Rockies unaffected. All others, north, east, and west, had various degrees of infestation.

At first, I thought with us being in the Bible Belt, that God had put up a holy barrier to protect His chosen ones. Then, science and common sense once again saved me.

Alabama has an extremely large number of poor folks. Because the Republicans who rule the state will not expand Medicaid insurance, when the poor have an ailment and go to the emergency room, the expensive tests won't be done. So, it appears as if

Alabama, praise God, is immune to disease. They are told to see a specialist. So, they go to a specialist and the first thing they are asked is if they have insurance. Having no insurance, they are then told that they have two choices if they want to be seen. The first choice is to pay cash. The second is to pay with a credit card, which also has a 5-6% fee added.

So, because of these politically inspired moves by the Republicans in our state, Alabama is mosquito free. We all know that Republicans blame the poor and/or disadvantaged for their troubles. If they were real men and women, they would succeed like everyone else,

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Rodney Osbirn
Florence

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Courtroom Behavior

Being late is the worst way to begin a court appearance. I always go to a courthouse I haven't been to previously and I find where I'm going to park, what door I'm going to use and the courtroom I'm going to be in and the table where I'm going to work.

Don't underestimate the time that court will take. Schedules shift and judges often have to hear emergency petitions. So, plan on spending more time in court so that you can finish your business. Dress professionally. No baseball caps or hats in court. I used to tell people to dress like they were going to church and still do although with some reservations.

I hate to say this, but I have seen many judges ask people to wait outside with their children if the children are unruly or what's going on in court is more appropriate for adults. Turn your cell phone off or to silent mode.

You should not speak to the judge first. The court may call a docket and you should answer present. The judge is in control of his or her courtroom and that is a rule that will not be broken lightly. When you do address the court, try and say yes, Your Honor, or no, Your Honor to show respect for the court.

If you have evidence whether it's photographs or documents, go over the evidence with your attorney first. Don't just pull out a file full of papers or pictures without knowing why you have them. Remember that what happened to you seems as if it's a fact, but only to you, because for the court or jury, your testimony is only evidence. Your lawyer can help you find and present evidence to support the issues in your case.

Remember that you're always being observed in the courthouse whether it's by a Sheriff's Deputy, a clerk, the bailiff or the court's court reporter. If you behave with a lack of respect towards those people, it will get back to the judge.

Court appearances are stressful because they are important. The more you work with your lawyer and understand your role and what you are to do, the less stressful it will be.

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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Leighton at 200...

Continued from Page 12

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- Monday, September 16 - and continuing through the week from 1-5pm. The history of Radio History Exhibit in the Leighton Civic Center and unveiling of the story board/walk at Inspiration Park adjacent to Leighton Public Library. 1-5pm all week
- Tuesday, September 17 - 2pm - Veterans Ceremony at Town Hall to honor the Veterans of Leighton.
- Thursday, September 19 - 5pm - Tiny Hiney's Traveling Farm, food, giveaways, storytime and more at Leighton Public Library sponsored in part by the Friends of the Leighton Library.
- Friday, September 20 at 2pm - Join us as we honor the first residents of Leighton with a ceremony of storytelling and dance and a celebration of American Indians by Mystic Winds, sponsored in part by *Compelling Stories of the Southeast*.

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Classifieds

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It's online every week beginning on Tuesday morning.

A NEW-ISH VERSION OF AN OLD SCAM is making the rounds via email recently. The scary ransom note started with an ominous, "Is visiting 1909 Florence Blvd a better way to contact if you don't act?" The email had an attached PDF file that included these scary words plus a photograph of my office on Florence Blvd.



Jim Fisher

It was a long threatening letter so I'll only include a few paragraphs so I'd still have room in this column to call BS on it, ignore it, carry on with my life, and suggest you do the same. So here is the (edited) email from "Eleanora Mierau" with my commentary here and there.

The Google Photo Ransom Scam

by "The Computer Skeptic"

"It's important you pay attention to this message right now. Take a minute to relax, breathe, and really dig into it. We're talking about something serious here, and I ain't playing games. I know ALOT about you and you must be thinking now, right?" (Me: This idiot obviously doesn't know me as well as she thinks because one NEVER tells me to "relax, breathe, and really dig into it," because I will do the exact opposite of that).

"Well, You've been treading

on thin ice with your browsing habits, clicking through those adult videos and clicking on links, stumbling upon some not-so-safe sites. I installed a Spyware called "Pegasus" on a app you frequently use. Pegasus is a spyware that is designed to be covertly and remotely installed on mobile phones running iOS and Android." (Me: Yeah, riiight. The most unsafe site I've visited was Fox News and I promise I read it only for the articles).

"Yeah, Yeah, I've got footage of

you doing filthy things in your room (nice setup, by the way). I then developed videos and screenshots where on one side of the screen, there's the videos you were playing, and on the other half, it is your vacant face. With simply a click, I can send this garbage to all of your contacts."

"I am going to give you two alternatives. Either disregard this warning (bad for you and your family) or pay me a small amount to close this chapter for life. Let's explore these two options in more depth. (Me: No, let's not. Both of my readers and I have better things to do "Ms. Eleanora Mierau").

The scary letter ends with the amount I have to pay in Bitcoin. "Required Amount: \$1950" (That last demand was an insult; my browsing habits are certainly worth at least \$2,000!)

Again, this is a new twist on an old scam. The scammers weren't even clever about using personally identifying information that anyone can find with a Google search. The other un-clever twist is using a "Google Street" image of your home and trying to pass it off as if they drove by it to take a photo. So when you receive this one, ignore it. No one cares about your browsing habits.

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



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Hebrews 10:29 "Of how much sorer punishment, suppose ye, shall he be thought worthy, who hath trodden under foot the Son of God, and hath counted the blood of the covenant, wherewith he was sanctified, an unholy thing, and hath done despite unto the Spirit of grace?" Romans 3:25 "Whom God hath set forth to be a propitiation through faith in his blood, to declare his righteousness for the remission of sins that are past, through the forbearance of God;" Ephesians 2:13 "But now in Christ Jesus ye who sometimes were far off are made nigh by the blood of Christ." 1 Peter 1:18-19 "Forasmuch as ye know that ye were not redeemed with corruptible things, as silver and gold, from your vain conversation received by tradition from your fathers; But with the precious blood of Christ, as of a lamb without blemish and without spot:" Hebrews 9:14 "How much more shall the blood of Christ, who through the eternal Spirit offered himself without spot to God, purge your conscience from dead works to serve the living God?" 1 John 1:7 "But if we walk in the light, as he is in the light, we have fellowship one with another, and the blood of Jesus Christ his Son cleanseth us from all sin." Ephesians 1:7 "In whom we have redemption through his blood, the forgiveness of sins, according to the riches of his grace;" Colossians 1:14 "In whom we have redemption through his blood, even the forgiveness of sins:" Colossians 2:13 "And you, being dead in your sins and the uncircumcision of your flesh, hath he quickened together with him, having forgiven you all trespasses;" Those of us that are trusting the powerful blood of Christ for heaven are secure. Galatians 3:26 "For ye are all the children of God by faith in Christ Jesus." If you have found something better to get to heaven, let the world know. Put it in this paper. On TV Scream it on the street corners. Time is running out. Death, in time, visits all of us. Don't count on tomorrow. Now is the day of salvation. 2 Corinthians 6:2c "behold, now is the accepted time; behold, now is the day of salvation." TRUSTING CHRIST ALONE SAVES YOU!

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STRANGE but TRUE

By Lucie Winborne

- **Have you ever thought that your dog's feet smell like corn chips?** If so, you're not alone. In fact, the term "Frito Feet" was coined to describe the scent!
- **The fastest knockout in pro boxing history** occurred when Mike Collins floored Pat Brownson with his first punch and the match ended a mere four seconds after the bell.
- **A person who enjoys doing crossword puzzles** is called a cruciverbalist.
- **Nestor Carbonell's portrayal of Richard Alpert** on the hit TV series "Lost" led to an internet debate as to whether the actor was wearing eyeliner.
- **During the Gemini IV missions in 1965**, James McDivitt and Edward H. White were the first astronauts to have reportedly smuggled chewing gum into space without permission.

- **On average, people in India** spend 10 hours and 42 minutes a week reading, the most time of any country on Earth.
- **Thumbs have their own pulse.**
- **The ringing of church bells at weddings** can be traced to the Celtic heritage of Scotland and Ireland, when they were used to ward off evil spirits and grant wishes to the newlyweds.
- **In 1965, Johnny Cash's younger brother, Tommy Cash**, released a song titled "I Didn't Walk the Line."
- **Upon hearing that the Great Fire of London** might destroy his house, English diarist Samuel Pepys took care to bury his most prized possessions in his garden -- including a wheel of Parmesan cheese.
- **Ravens in captivity** can learn to talk better than parrots.
- **When your "inner voice" speaks** in your head, it triggers small

muscle movements in your larynx.

- **Each year, 40,000 tons** of space dust settles on Earth.
- **When he's not busy predicting the weather** at Gobbler's Knob, PA, America's most famous groundhog, Punxsutawney Phil, lives in the town Library with his wife, Phyllis.
- **Kea parrots spread warbles** when they're in a good mood, making them the first known non-mammal species to communicate with infectious laughter.
- **Theodore Roosevelt's daughter Alice**, who was generally known for being a bit of a handful, had a pet snake named Emily Spinach that she enjoyed toting about the White House in her purse and taking out at unexpected moments.
- **Actor Bela Lugosi** was buried in full Dracula costume.
- **The White House Press Briefing Room** was built over what used to be an indoor swimming pool, installed for Franklin D. Roosevelt in 1933.
- **Female cicadas** have been known to confuse the roar of power tools for mating calls, sometimes

swarming people using lawn mowers.

- **In 2016, a church in Colombo, Sri Lanka**, accidentally printed the lyrics to Tupac Shakur's rap hit "Hail Mary" instead of the Catholic prayer of the same name, in the booklet for a Christmas carol service.
- **LEGO** has an underground vault with every set ever made.
- **Though he's today regarded as one of history's greatest orators**, Dr. Martin Luther King Jr. received a "C" in public speaking while a student at Crozer Theological Seminary.
- **Prior to the invention of the internet**, Nintendo employed game counselors whom players could ring for advice and assistance with navigating a game.
- **Through the years**, folks have come up with euphemisms for pooping, but surely Icelanders rank among the top contenders with "ad tefla vid pafann," roughly translatable as "playing chess with the pope."

Thought for the Day:
"Even if you are on the right track, you will get run over if you just sit there." -- Will Rogers

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Savvy SENIOR

Paying for Nursing Home Care with Medicaid

Dear Savvy Senior,
If my mother needs to move into a nursing home, what are the eligibility requirements to get Medicaid coverage?
Caretaking Son

Dear Caretaking,

The rules and requirements for Medicaid eligibility for nursing home care are complicated and will vary according to the state your mother lives in. With that said, here's a general, simplified rundown of what it takes to qualify.

Medicaid Eligibility

Medicaid, the joint federal and state program that covers health care for the poor, is also the largest single payer of America's nursing home bills for seniors who don't have the resources to pay for their own care. (Note that some states have different names for their Medicaid program.)

Most people who enter nursing homes don't qualify for Medicaid at first but pay for care either through long-term care insurance or out-of-pocket until they deplete their savings and become eligible for Medicaid.

To qualify for Medicaid, your mother's income and assets will need to be under a certain level that's determined by your state. Most states (except California) require that a single person have no more than about \$2,000 in countable assets (\$3,000 for a married couple) that includes cash, savings, investments or other financial resources that can be turned into cash.

Assets that aren't counted for eligibility include your mother's home if it's valued under \$713,000 (this limit is higher – up to \$1,071,000 – in some states), her personal possessions and household goods, one vehicle, prepaid funeral plans and a small amount of life insurance.

But be aware that while her home is not considered a countable asset to determine eligibility, if she can't return home, Medicaid can go after the proceeds of her house to help reimburse her nursing home costs, unless a spouse or other dependent relative lives there. (There are some other exceptions to this rule.)

After qualifying, all sources of your mother's income such as Social Security and pension checks must be turned over to Medicaid to pay for her care, except for a small personal needs allowance – usually between \$30 and \$160.

You also need to be aware that your mother can't give away her assets to qualify for Medicaid faster. Medicaid officials will look at their financial records going back five years (except in California which has a 30-month look-back rule) to root out suspicious asset transfers. If they find one, her Medicaid coverage will be delayed a certain length of time, according to a formula that divides the transfer amount by the average monthly cost of nursing home care in their state.

So, for example, if your mom lives in a state where the average monthly nursing home cost is \$8,000 and she gave away cash or other assets worth \$160,000, she would be ineligible for benefits for 20 months (\$160,000 divided by \$8,000 = 20).

Spousal Protection

Medicaid also has special rules (known as the community spouse resource allowance) for married couples when one spouse enters a nursing home, and the other spouse remains at home. In these cases, the healthy spouse can keep one half of the couple's assets up to \$154,140 (this amount varies by state), the family home, all the furniture and household goods and one automobile. The healthy spouse is also entitled to keep a portion of the couple's monthly income – between \$2,465 and \$3,854. Any income above that goes toward the cost of the nursing home recipient's care.

What about Medicare?

Medicare, the federal health insurance program for seniors 65 and older, and some younger people with disabilities, does not pay for long-term care. It only helps pay up to 100 days of rehabilitative nursing home care, which must occur after a three-day hospital stay.

For more information, contact your state Medicaid office. You can also get help from your State Health Insurance Assistance Program (see ShipHelp.org), which provides free counseling on Medicare and Medicaid issues.

Send your senior questions to:

Savvy Senior,
P.O. Box 5443,
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or visit SavvySenior.org.

Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



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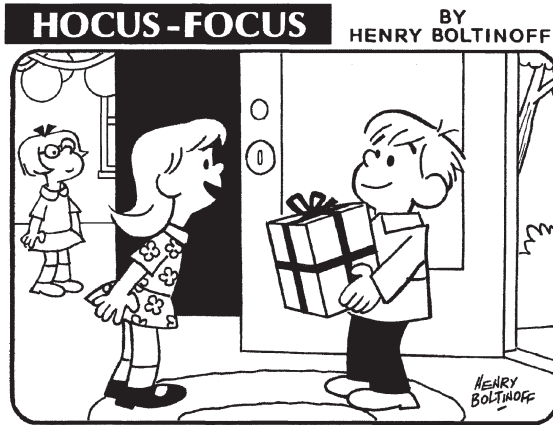
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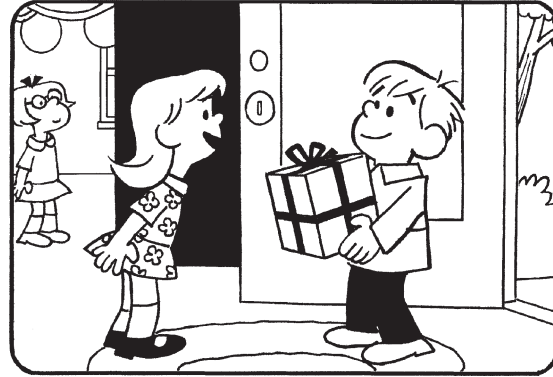
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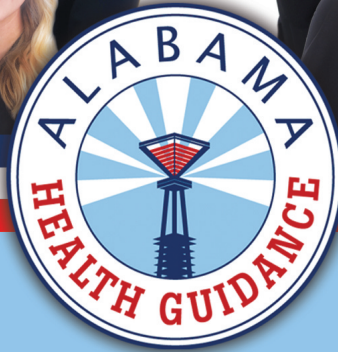
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- Customer Service to the policies you have with us



256-648-5710

www.AlabamaHealthGuidance.com

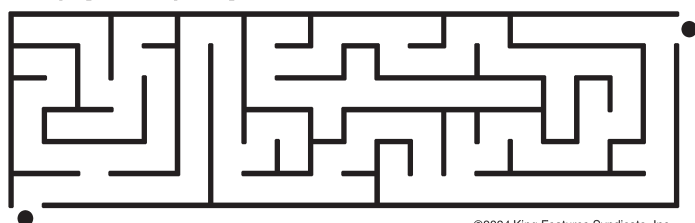
256-648-5220



We do not offer every plan available in your area. Currently we represent 9 organizations which offer 80 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) for help with plan choices.



Kids' Maze



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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.

- Spin the baton ___ _ _ R _ _ Woven fabric
- Jacques' country F _ _ _ _ _ Romp
- Pantry ___ _ R _ _ _ Firefighter's steps
- Report card entry ___ _ _ D _ _ Wine fruit
- Psychologist ___ _ _ _ _ K _ Sanctuary
- Inn ___ O _ _ _ _ Mantel piece
- Used the phone ___ _ _ L _ _ Pacified
- Fuller's product ___ _ U _ _ _ Impetuous
- Loom user ___ _ _ V _ _ More feeble
- Eatery ___ _ N _ _ _ Pearl harvester

Puzzle Whirl

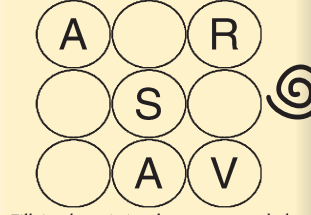
- ___ _ _ L _ _
- P _ _ _ _ _
- ___ _ D _ _ _
- ___ _ P _ _
- ___ _ _ _ E
- ___ E _ _ _
- ___ _ M _ _
- ___ _ A _ _
- ___ _ K _ _
- ___ _ V _ _

MINI SUDOKU

		6	2		
	5				
	3				5
				6	
4					3
			4		

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

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.

WORD LADDERS

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

SWELL

SHIFT

Answers on Page 30

ON YOUR DEBT

How Bankruptcy Can Stop A Garnishment



B. Grant McNutt
Managing Attorney

Are you facing a wage garnishment and wondering if filing for bankruptcy could provide relief? If so, you're not alone. Many individuals in Alabama and Mississippi find themselves in this difficult situation and are looking for solutions. This article will explain how bankruptcy can stop a garnishment and help you regain control of your finances.

Understanding Wage Garnishment

Wage garnishment is a legal process where a creditor can collect a debt by taking a portion of your paycheck directly from your employer or your bank account. This can be a significant financial burden, making it even harder to pay your bills and support your family. Common reasons for garnishment include unpaid taxes, child support, student loans, and consumer debts.

How Bankruptcy Can Help

When you file for bankruptcy, an automatic stay is immediately put in place. The automatic stay is a powerful tool that halts most collection actions by creditors, including wage garnishments. Here's how it works:

- 1. Immediate Relief:** Once your bankruptcy petition is filed, the automatic stay goes into effect, and creditors must cease all collection efforts. This includes stopping any ongoing wage garnishments.
- 2. Protection of Income:** The automatic stay protects your income, allowing you to keep your full paycheck. This can provide much-needed financial relief and help you get back on track.
- 3. Debt Discharge:** Depending on the type of bankruptcy you file (Chapter 7 or Chapter 13), you may be able to discharge or restructure your debts. In Chapter 7 bankruptcy, many unsecured debts can be eliminated, while Chapter 13 allows for a repayment plan based on your income and expenses.

4. Permanent Solution: For debts that are discharged in bankruptcy, creditors are permanently barred from attempting to collect. This means no more garnishments, collection calls, or legal actions related to those debts.

The Process of Filing for Bankruptcy

Filing for bankruptcy can seem overwhelming, but with the right guidance, it can be a straightforward process. Here are the basic steps:

- 1. Consultation:** Schedule a free initial confidential consultation with an experienced bankruptcy attorney. At the Bond & Botes Law Offices, we offer consultations by phone, video, or in person to discuss your financial situation and determine the best course of action.
- 2. Preparation:** Your attorney will help you gather the necessary documents and complete the bankruptcy petition. This includes information about your debts, assets, income, and expenses.
- 3. Filing:** Once your petition is prepared, it will be filed with the bankruptcy court, triggering the automatic stay.
- 4. Discharge:** If you file for Chapter 7 bankruptcy, you can typically expect a discharge of your debts within a few months. For Chapter 13, you'll follow a repayment plan for 3 to 5 years before receiving a discharge.

Why Choose the Bond & Botes Law Offices?

With over 30 years of experience, the attorneys at the Bond & Botes Law Offices are dedicated to helping individuals in Alabama and Mississippi navigate the complexities of bankruptcy. Our personalized approach ensures that you receive the best possible advice and representation. If you're in Alabama or Mississippi and struggling with wage garnishment, contact us at Bond & Botes Law Offices today by phone. We can alleviate your stress! We want to help!

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



Bond, Botes, Sykstus, Tanner & McNutt, P.C.

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Notes...

Continued from page 10

Shoals Scholar Dollars Presents a Special Evening with Pam Tillis. Don't miss Grammy Award winner and Grand Ole Opry member Pam Tillis as she headlines the next Legends in Concert Series at UNA on Sunday, September 22, 2024. The concert will take place at 7pm in Norton Auditorium. Tickets are available at shoalsscholardollars.com.

Shoals Artists Guild Meeting Friday, September 20, 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.

Catch Echo Productions' presentation of "Danny and The Deep Blue Sea," a play by John Patrick Shanley, at The Village School, 200 Chickamauga Street, in Sheffield September 12-14. The show starts at 7:30pm. Be sure to arrive early to explore the historic school and find your seat. Tickets are available for purchase at echoe-productions.square.site. For more information, visit the Village School Foundation's Facebook page.

The Mission Q Triple Steak and Pork Ribs Cookoff is September 13-14 at 601 N Main Street in Tusculmbia. This SCA event will feature fierce competition and mouthwatering steaks and pork ribs. For more information about team spaces, contact Mara Brewer at 256-410-4110.

The Muscle Shoals Chapter of TVA Retirees Association will meet September 18 at 10am at 1405 S. Wilson Dam Road in Muscle Shoals. Guest speaker will be Roger Creekmore, Colbert County Administrator. Lunch provided.

LifeSouth Bloodmobile Dates:
Wednesday September 11, Covenant Christian School, 8am - 3:30pm

Thursday, September 12, Muscle Shoals High School, 8am - 4pm

Saturday September 14, Walgreens - Muscle Shoals, 10am - 4pm

Sunday September 15, Cave Springs Missionary Baptist Church, 8am - 1pm

Monday September 16, Foodland - Elgin, Noon - 6pm

Tuesday September 17, Tharptown High School, 7:30am - 3:30pm

Wednesday September 18, Constellium (Element 13) 6am - 4pm

Thursday September 19, Constellium, 6am - 6pm

Grace Bible Church Missions Yard Sale, Friday & Saturday, September 20-21, 7am - 1pm both days. Located at 4660 Chisholm Road, Florence. Inside/Outside - Check/Cash/Cards

Prostate Cancer Awareness Seminar September 21, 10AM-Noon. Sharons Arms Non-Profit & High Street Wellness Team invites all interested individuals to join us!

Guest Speakers: Dr. Richard Pearlman, Alliance Cancer Care and Dr. Mark W. Smith, Shoals Urological Associates.

Please come out and learn about the disease that is spreading among men throughout our community. Great information from experts, door prizes and much more will be given!
High Street Church of Christ, 500 High Street, Tusculmbia.

The Florence Camerata will resume rehearsals Thursday, October 3 at 6:30pm in the choral room at UNA for our Holiday concert Thursday, December 5.

Florence Camerata is a popular community chorus that performs three major concerts each year as well as occasional smaller performances as requested. Our conductor is Rebecca Rockhill, a well-known and appreciated choral director who has worked with high school and college choirs in the area for decades. Our collaborative pianist is Karen Cantrell. She is also well-respected for her work with choirs and soloists statewide.

The Florence Camerata welcomes new singers. For more information, please call 256-810-9512.

The The Full Moon Players and Cypress Moon Studios in Sheffield have a great fall and holiday show season this year.

"Something Wicked This Way Comes" written by Ray Bradbury, is set for **October 3-6.** "The Haunting of Hill House" written by Andrew F. Leslie from the novel by Shirley Jackson is **November 7-10.**

Tickets for each of the fall shows are \$15 in advance and \$20 at the door.

"Million Dollar Quartet Christmas" written by Colin Escot will have meet and greet with dinner for Full Moon membership Patrons and a sneak peak of the show Wednesday, December 4. The play opens December 5-8 and December 12-15. Tickets are \$20 in advance and \$25 at the door. Visit cypressmoonstudios.org or call 256-335-6961 for tickets or more information.

Carden Circus, Prepare to be amazed at Longhorn R Arena, 2576 3 Mile Ln, Tusculmbia, AL! We've got all-new, never-before-seen acts that will leave you and your family in awe. Enjoy laughter and wonder with stunning contortionists, mesmerizing aerialists, and captivating music and magic. Plus, get up close with our magnificent elephants, camels, and more for a once-in-a-lifetime experience! The show runs from 6:30-9pm on September 25. For tickets and more information, visit tickets.spectacularcircus.com.

Officer Eudy Live at The Ritz Theatre, Catch Kevin Eudy, the small-town police officer turned social media sensation, live at The Ritz Theatre, 111 West 3rd Street, in Sheffield September 27. Kevin's hilarious and heartfelt TikTok videos, especially those featuring stories about his daughter, Scoot, have captivated audiences everywhere. Join us for a night of laughs and relatable humor straight from everyday life. Doors open at 7pm, with the show starting at 8pm. Tickets are available online. For more information, visit madhattershoes.com or call 256-383-0533.

The Shoals Writers Guild meets on the 3rd Saturday of each month (January-October) from 10am-noon in the conference room at the Florence-Lauderdale Public Library, 350 N. Wood

Avenue in Florence. Membership dues are \$40/year.

The 2024 remaining calendar has:
September 21: Blake Scott Ball, "Charlie Brown's America"

October 19: Verlee Young's book launch, "Beyond Mother Bond" - Gary H. Miller will present a Kindle Direct Publishing Workshop Part 2, Formatting.

October 26-27: Alabama Renaissance Faire - Accepting new members *\$20. 10am-6pm Sat., noon-6pm Sun. *(six month membership)

For more information, email: shoalswritersguild@gmail.com

Ladies Day at Jacksonburg Church of Christ, will celebrate Ladies Day on Saturday, October 12, with speaker Betty Hamblen. The program begins at 10am with church doors opening at 9:30am. Lunch will be served in the annex. All ladies are welcome. Jacksonburg is at 414 County Road 28, Florence.

Shoals Area Invasive Plant Project at Deibert Park, 2810 Darby Dr, Florence. All events 9am-Noon

Join us for the first of three sessions as part of the 2024 Shoals Area Invasive Plant Project in partnership with the Muscle Shoals National Heritage Area, City of Florence, TVA, and the Land Trust of North Alabama. Anyone under 18 years of age must be accompanied by an adult.

To register go to: www.aces.edu/go/shoalsinvasives

There are three event dates for 2024:
September 13 - TVA Native Plant Garden, Muscle Shoals

September 27 - Cane Creek Nature Preserve, Tusculmbia

For these events we will begin the morning with a 1-hour "walk and talk" to identify the invasive plant species that we see along the paved trails in the location for that day. Following this portion, we will have an optional 2-hour volunteer opportunity to gain hands on experience with controlling the invasive plant species we encounter. Your participation is encouraged for the added benefit of controlling the non-native invasive plants in our valuable community green spaces.

Please keep in mind that this event will require walking on paved and unpaved surfaces. Snacks and water will be available.


Certificates of participation can be provided with advanced notice.

Contact: Kerry Steedley
kes0150@auburn.edu
(334) 350-0485

Join the Fayette Elite Bass Tournament September 14 at Wilson Lake, North Wilson Dam Road in Muscle Shoals. This event is designed to get school-aged kids more involved in outdoor activities while teaching them the sport of bass fishing. The tournament kicks off at Safe Light and runs until 2pm. For more details, contact Kimberly Miller, Tournament Director, at 205-442-9730.

Saturday, September 14th - Get ready for an exciting day of riding and fun at the 2nd Annual Jagger's Journey Poker Run. Enjoy a scenic ride with multiple stops to draw cards and build your poker hand. The best hands at the end of the run win a cash prize! All proceeds go directly to Jagger's Journey Foundation, supporting pediatric patients undergoing treatment for Aplastic Anemia and related rare diseases. Visit www.jaggersjourney.net for more details.

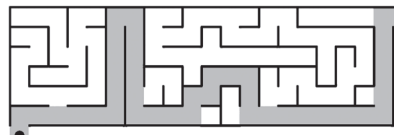
Puzzle Whirl Answers



Even Exchange answers

- Twirl, Twill
- France, Prance
- Larder, Ladder
- Grade, Grape
- Shrink, Shrine
- Lodge, Ledge
- Called, Calmed
- Brush, Brash
- Weaver, Weaker
- Diner, Diver

Kids' Maze Solution



WORD LADDER

Answer

SWELL, SHELL, SHALL, SHALT, SHAFT, SHIFT

Word Spiral Answer

AARDVARKS

MINI SUDOKU

Answer

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

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GRANITE COUNTER-TOPS

Here's an easy and cheap way to clean granite counter-tops. Take an old spray bottle and fill it with rubbing alcohol. Keep it by your sink and give it a spray anytime you want to clean your counter-top. Wipe with a paper towel.
Deena

FINDING A GOOD MECHANIC

I was new in town. My old Honda Civic needed a new timing belt, but I didn't want to pay dealer prices to have it replaced. How could I find a good reputable mechanic? I stopped at a couple of used car lots and asked who they used. Three of them told me about

the same shop, so that's where I went!
Maggie

FURNISHING A STUDENT APARTMENT?

Here's a great idea if you're furnishing a student apartment. Most home centers are selling their outdoor furniture at sale prices now that summer's nearly over. Nothing says that you can't use patio furniture in your apartment living room! If you move out of the apartment next spring, you can take it home for your parent's patio! Everyone wins!
Sammie

WE'VE BECOME EARLY BIRDS

My boyfriend and I

like to eat out at nice restaurants, but we need to keep our spending down. Therefore, we use a couple of tricks to eat out for less. First, we try to catch the early bird specials. We actually enjoy sharing the restaurant with seniors! Next, we often order one full meal and one appetizer. With large portions, that's enough for both of us. Because we're eating early, we don't want dessert at the restaurant. Instead, we generally have something at home later in the evening.
Emma

BE A VOLUNTEER

Does your town have any festivals? If they do, you should volunteer! Whether it's an art festival, BBQ cook-off or early American festival, if you volunteer, you'll probably get free admission, free food, and an event t-shirt. The work is usually easy and fun. I've served drinks, taken tickets, and handed out fliers. Sometimes I even get a chance to talk with performers that others can't get to.
Tanya

THE LABEL DETECTIVE

It pays to read labels. You'd think that every bottle of bleach would be the same, but that's not true. Read the labels, and you'll find that some brands are diluted more than others. The same thing is true for other products, especially cleaning products. Don't assume because both brands come in a 16-ounce bottle that you can simply compare the price. Read the label before you choose which one to put in your grocery cart!
Karen

BUY LIKE A PRO

For cleaning and personal care products, you'll save a lot of money if you buy where the pros do. Find a local

janitorial supply for your cleaning products. They have concentrated cleaners at a fraction of the cost that are every bit as good as the advertised brands you find in the grocery store. The same thing is true of your beauty products. Find out where the stylists go for supplies and buy there. You'd be surprised how much you can save!
Sandra

TELLTALE TRASH

Once or twice a year, I make a point of checking out our trash. Sometimes what we're throwing out can lead us to savings. For instance, I noticed that there were a lot of paper towels in the trash, so I bought some cheap wash cloths that we keep in the kitchen. Another time I realized that a lot of leftovers were going bad in the fridge and getting thrown out. Therefore, I began to either freeze or have a specific plan on how leftovers would be used. Not sure what I'll find next time, but it's like finding dollar bills in my trashcan!
Delilah

Dr. Andrew Williams

has just joined

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UNA on Sixth
SPECIAL NATIVE AMERICAN EVENT
Friday, September 13
5:30 pm - 7 pm

There will be a special program Friday, September 13th, featuring **two trolley tours of witness sites in Tuscumbia!** Witness sites are buildings/structures that were present during the Removal Period of the early 1800's. The first trolley will depart from 144 W 6th Street at 5:30 p.m. and return at 6:00. Then **Tommy Wildcat (Cherokee Nation "National Treasure")** will present a Native flute performance.

Rachel Thrower (Porch Creek) will follow with a presentation on the culture and history of the Poach Creek, Alabama's only federally recognized tribe. Immediately following the program, the second trolley tour of witness sites will depart.



OKA KAPASSA

Native American Festival



Saturday, September 14
9am-5:30pm • Spring Park • Tuscumbia

Trolley will run at intervals throughout the day with stops on Main Street at 4th, 5th and 6th Streets, providing easy access to the festival with parking downtown.

Schedule:
 (Times are approximate and schedule is subject to change)

9:00 - Park Opens - Native American Artisans, Demonstrators, Performers Setup	1:30 - 1:50 - Chickasaw Nation Dance Troupe
9:45 - Native American Flute - Tommy Wildcat (Cherokee), Storyteller Amy Bluemel (Chickasaw)	1:50 - 2:10 - Native American Flute - Tommy Wildcat (Cherokee)
10:30 - Introduction of Special Guests	2:15 - 2:30 - Storyteller - Amy Bluemel (Chickasaw)
11:00 - Lord's Prayer - Sunshine Hickman (Alabama-Coushatta)	2:30 - 2:50 - Cherokee Dancers
Grand Entry and Salute to Veterans	2:50 - 3:05 - Hoop Dancer - Lyndon Alec (Alabama)
11:30 - 11:50 - Chickasaw Nation Dance Troupe	3:10 - 3:40 - Music - Arvel Bird (Paiute)
11:55 - 12:15 - Cherokee Dancers	3:45 - 4:00 - Poarch Creek Princesses
12:15 - 12:30 - Hoop Dancer - Lyndon Alec (Alabama)	4:00 - 4:20 - Chickasaw Nation Dance Troupe
12:30 - 12:45 - Storyteller - Freeman Owle (Cherokee)	4:20 - 4:40 - Cherokee Dancers
12:45 - 1:15 - Music - Arvel Bird (Paiute)	4:45 - Hoop Dancer - Lyndon Alec (Alabama)
1:15 - 1:30 - Poarch Creek Princesses	5:00 - Storyteller - Freeman Owle (Cherokee)
	Lord's Prayer - Sunshine Hickman - (Alabama-Coushatta)
	Conclusion of Arena Activities
	5:00 - Stickball - West Side of Pavilion (Choctaw and Chickasaw)
	5:30 - Close - Chipisala' cho!



Pioneer Living History Log Cabin
 Located Above Waterfall Open 10am-4pm

A Special Chokma' shki, Wado (Thank you) to our SPONSORS!

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Facebook: The Oka Kapassa - Return to Coldwater Festival Or Colbert County Tourism, 256-383-0783

Rain out location - Northwest Shoals Community College Gym OkaKapassaFestival.org



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