

Hamblen at Ladies Day

FLORENCE—Jacksonburg Church of Christ will host its Annual Ladies Day on Saturday, October 12 beginning at 10am. The guest speaker will be **Betty Hamblen**, a counselor, professor, consultant, missionary, and author of *Emotional Fitness: A Counselor's Perspective* and *Women In The Shadows*. Hamblen's topic will be "Pursuing Holiness in a Distracting World."

Registration begins in the church building auditorium at 9:30am. The program begins at 10am. Lunch will be provided in the annex for everyone, so make your plans and bring a friend. Jacksonburg is located at 414 County Rd. 28 in Florence.



Hamblen

Sportsplex Tourism Big

FLORENCE – The City of Florence and the Florence-Lauderdale Convention & Visitors Bureau (Visit The Shoals) have released the figures of the recent World Series Youth Tournaments that were hosted at the Florence Sportsplex.

See SHORTS... on Page 6

Volume 140 Number 50

October 9, 2024

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SPLASH WEEK!
SPLASH "Learn to Swim" Program features FREE Swim Lessons for Youth 6-12 years on Monday, October 28th- Thursday, October 31st
Registration will be Thursday, October 24th from 2-6pm and Friday, October 25th from 12-4pm in the YMCA lobby.
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Community Health Fair

Hosted by Shoals Community Clinic and Anderson College of Nursing

FLORENCE—The Shoals Community Clinic in partnership with UNA Anderson College of Nursing & Health Professions will host its Annual Community Health Fair Monday October 14 from 9am-2pm. Free flu shots will be available along with screenings for blood pressure, cholesterol (A 6 hour fasting is required prior to testing),



See HEALTH... on Page 10

Enrollment up at Northwest Shoals Highest in 30 Years

MUSCLE SHOALS -- Northwest Shoals Community College has enrolled the third largest number of credit students during a single semester in its 61-year history with 4,749 students. According to college records, this indicates a 14.8% increase over last year's final enrollment figure of 4,137.

The only greater enrollments were during the fall 1992 and fall 1993 semesters. "Our enrollment surge is a testament to the hard work of our faculty, staff, and community partners who ensure that NWSCC remains a top choice for students seeking both academic and workforce development opportunities," said Dr. Jeff Goodwin, president of NWSCC. "We are committed to providing pathways that meet the evolving needs of our students and local industries, and this enrollment growth



NWSCC's Carpentry program has grown 67% over last fall. NWSCC photo

shows that we are on the right track." According to NWSCC Dean of Students, Dr. Crystal Reed, the College set an ambitious goal of 4,500 students this fall. "After experiencing a 25% increase over the last two years, we are thrilled that we far surpassed the enrollment goal and registered over 4,700 students this fall," said Reed. "Although we emphasize growth and numbers, our overall goal is to make a lasting positive impact on every student that chooses Northwest Shoals."

In addition, the NWSCC Workforce See ENROLLMENT UP!... on Page 2

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Health...

Continued from Page 1

diabetes and pre-diabetes, respiratory function, vision, hearing, hepatitis C and HIV. In addition, many vendors will be on hand to provide information about important services available to help meet needs for a happy, healthy community. UNA Nursing students will also be distributing non-perishable food items to participants as supplies last.

Regular health screenings and vaccinations prevent the onset of more serious disease. Chronic conditions, such as high blood pressure and diabetes, are frequently missed in general health visits, and can become life threatening if left unchecked and untreated.

The Community Health Fair takes place at the Shoals Community Clinic, 309-B WC Handy Place in Florence and is free to the entire community. For more information, please contact the clinic at 256-760-4713.



Hispanic Heritage Month at NWSCC

Pachanga with the Patriots

MUSCLE SHOALS-- Northwest Shoals Community College will celebrate Hispanic Heritage Month on Thursday, October 10. This celebration will commence with a special event, Pachanga (Party) with the Patriots, on the Shoals campus beginning at 5pm.

The event is sponsored by the NWSCC Foundation and Adult Education Program. According to Adult Education Program Executive Director, Tara Branscome, the College's Adult Education program was encouraged by the great attendance and feedback from last year's inaugural event.

"Educating our community is the core of who we are within the Northwest Shoals Adult Education program," said Branscome. "This is a way to spread awareness of our services and reach our growing Hispanic community. We are having remarkable growth in our English as a Second Language classes, and we thought this family-friendly event

Above: A setting from the 2023 Pachanga with the Patriots that celebrates Hispanic culture. NWSCC photo

would be a tremendous opportunity to celebrate the Hispanic culture while increasing awareness of all the other free services we offer the community."

The event will feature authentic Hispanic cuisine, Chinelos live performers, music, dancing, tortilla making, piñatas, art exhibits, arts and crafts, and more.

To go along with English as a Second Language and Citizenship classes, the NWSCC Adult Education program offers free GED preparation classes, job skills training and certifications, Alabama Career Essentials training, and nontraditional high school diploma classes.

For more information about the NWSCC Adult Education program, visit <https://nwscc.edu/adulted> or call 256-331-5440.

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Enrollment Up!...

Continued from Page 1

Development team enrolled over 1,400 students in non-credit skills training during the 2023-2024 academic year.

The College's Carpentry, Design Engineering Technology, EMS, and Machine Shop programs had over a 20% increase in student headcount, and Dual Enrollment students increased 34%.

According to Dr. Reed, the demand for dual

enrollment continues to grow throughout the College's service area more than ever before. "With the continued increase in dual enrolled students, we are being very intentional in having our student success coaches meet with our dual students. Our goal is to help them understand the career options they have available, especially at Northwest Shoals."

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 YARD SALE, 209 Birch Run, Thurs. & Fri., 8am-untill? Winter Coats & Clothes, Fabric, Some Men's & Women's Plus Size Clothing and more!

MUSCLE SHOALS HUGE YARD SALE 350 Lee Dr., Off River Road, Sat. 8am-untill? Vintage Toys, Antiques, Home Decor, Small Appliances, Sporting Goods, Kitchenware, Lamps, Wall Art, Tools, Yard Equipment & much more!

FLORENCE YARD SALE, 2405 Dublin St., Sat., Oct. 12th 7am-untill? Small furniture, lots of clothes, too much to list!

CENTER STAR CHURCH YARD & BAKE SALE

Center Star Methodist Church, 6293 Hwy 72

next door to The Shipping Zone, Center Star,

Sat., Oct 12th, 7am-1pm, Wide Variety! Bargains Galore!

TUSCUMBIA: CARPORT SALE 940 Leslie Avenue, Aycock Heights Fri. Sat. 8 am until Womens' and Children's clothes and shoes, lots of kitchen items, dishes, pots and pans, miscellaneous.

STORAGE UNIT SALE, UNIT# 9 at Tuscumbia Mini Storage, 500 W. 5th St., Tuscumbia, AL. **Saturday 8am-noon.** Estate items, Tools, Clothes, and more! Must park in street outside fence.

ATTENTION!

MUSCLE SHOALS COMMUNITY WIDE YARD SALE

The Villas at Riverside

130 River Road Sat., Oct. 12th 7 am- Untill?

Splash Auto Detailing and Pam and Son Catfish & Wings will both be onsite.

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FLORENCE YARD SALE 101 Colonial Dr., Forest Hills Sub., Fri. & Sat., 8am-untill? **NO SALES BEFORE 8 AM.** Glassware, Furniture, Rae Dunn, Toys, Lots of Vintage Items, Dolls, Jewelry and more!

FLORENCE HUGE MULTI-FAMILY YARD SALE

3703 Huntsville Rd., Sat., 7 am-untill?

LEXINGTON YARD SALE

2730 Co Rd 39, Fri. & Sat., 7am-untill? Women's clothes & shoes, bedding, housewares, tools, jewelry & much more

FLORENCE STREET WIDE YARD SALE

Cottonwood Run in Plantation Springs Sub.

Fri., Oct. 11th & Sat., Oct. 12th 7 am-untill?

Rain date: Oct. 18th & 19th.

FLORENCE YARD SALE, 131 Garfield Ave., Sat., 7 am-untill? Brand name clothes, old glassware, household items, pine cabinet, and more!

FLORENCE GARAGE SALE, 243 Cypress Creek Dr., Fri. & Sat., 8am-2pm, Clothes, Collectibles, Books, Dishes, Christmas, Halloween, Model Kits, Pocket Knives, Gun Safe, Shoes, and more! **CASH ONLY**

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TUSCUMBIA COMMUNITY YARD SALE

All of Frankfort Road Fri., Oct 11th and Sat., Oct 12th 6 am - untill?

MUSCLE SHOALS MULTI-FAMILY YARD SALE

504 Hickory Ave., Fri. & Sat., 7 am-untill?

American Legion of Florence Benefit Fundraiser for Our Veterans
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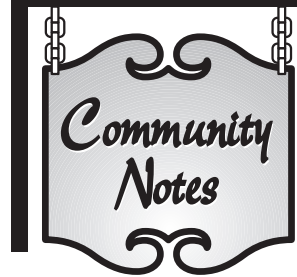
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Cursed Be The Man

Jeremiah 17:5 "Thus saith the LORD; Cursed be the man that trusteth in man, and maketh flesh his arm, and whose heart departeth from the Lord." **Luke 18:9** "And he spake this parable unto certain which trusted in themselves that they were righteous, and despised others:" **Luke 10:29** "But he, willing to justify himself, said unto Jesus, And who is my neighbour?" All of this old gas has been tried before! But God says: **Romans 3:23** "For all have sinned, and come short of the glory of God;" If you didn't deserve hell and weren't headed there, then tell me why did Christ shed His blood and die and go there and pay your debt of suffering and torment for you? "IF YOU COULD EARN IT OR EVEN LIVE IT, WHY DID CHRIST DIE" And now A.I. is becoming the new vermin to control the vulnerable mind. Anything is used to fill the void in every man's soul. All of the devil's tools are being employed today by the powers that be to comfort, confuse, pacify and entertain the masses that are headed for perdition. The world's plan is to keep you in the dark, AND IT'S WORKING PERFECTLY!

2 Corinthians 4:4 "In whom the god of this world hath blinded the minds of them which believe not, lest the light of the glorious gospel of Christ, who is the image of God, should shine unto them." Blindness equals darkness. **Jude 1:13** "Raging waves of the sea, foaming out their own shame; wandering stars, to whom is reserved the blackness of darkness for ever." Here is what's ahead for the lost sinner. **Revelation 14:10** "The same shall drink of the wine of the wrath of God, which is poured out without mixture into the cup of his indignation; and he shall be tormented with fire and brimstone in the presence of the holy angels, and in the presence of the Lamb:" Think, man think. Is this where you're leading your family? **Acts 4:12** "Neither is there salvation in any other: for there is none other name under heaven given among men, whereby we must be saved." **Revelation 20:15** "And whosoever was not found written in the book of life was cast into the lake of fire."

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

- Email to editor@courierjournal.net

You are invited to our Gospel Meeting at Valdosta Church of Christ Sunday-Thursday October 6-10. Guest Speaker: Mel Futrell
 Sunday Bible Classes 9:30a.m.
 Sunday a.m. worship 10:30a.m.
 Sunday p.m. worship 5p.m.
 Monday-Thursday 7p.m.
 Valdosta is located at 1119 Old Lee Hwy, Tuscumbia . 256-381-0331, www.valdostacoc.com.

Hi Neighbors of the Shoals meets on the 1st Tuesday (October 8) of each month at 10:30am in the Florence Lauderdale Public Library. We are a women's social group and we welcome all ladies who are current residents of the Shoals area. Come join us! Contact Berta Birch, 256-777-3119, for further details.

SCS Street Fair in celebration of Hispanic Heritage Month Oct. 11, 4:30pm. At Sheffield Junior High. Food Vendors - Music - Piñatas - Free Admission.
 Sponsored by: Wal-Mart, Familia Pugh & Sheffield Mental Health Department

LifeSouth Bloodmobile Dates:
 Tuesday October 8, Farris Wholesale Outlet Inc., 10am - 3pm
 Tuesday October 15, Brooks High School, 9am - 7pm

Fall Family Nighty Thursday, Oct 17, 5:30pm at the Florence-Lauderdale Public Library. Put on your costume and join us in Youth Services for silly stories, fun games, creepy crafts and spooky snacks! This is one of our favorite nights of the year!

The Annual Paint the Clinic Pink for the Well Woman Project event at the Shoals Community Clinic offers free medical exams, mammograms, and cancer screenings for qualifying patients in October by appointment. These services are free for low-income women ages 40-64 without health insurance, or women 65 and over who do not have Medicare Part-A.

October is designated Breast Cancer Awareness Month, and the Shoals Community Clinic's Well Woman Project is helping the women of our area know their health status. Breast cancer is the second most fatal of cancers in women after skin cancer. A mammogram can detect possible breast cancer much sooner than an at-home breast exam, making better the chances for a positive outcome.
 For more information or to schedule an appointment, call the clinic at 256-760-4713.

The Ministers Wives and Widows of the Muscle Shoals District Baptist Association will have a Women's Conference on Saturday, October 12. Come and share in a spiritually uplifting meeting with sisters from many cities. Women from other churches will share in this spiritual service. The Women's Conference Theme: The Many Crises Women Faces in 2024. Praise and Worship will begin at 10am. Lunch will be served with a \$10 donation, reuniting for the last speaker at 1pm. The speakers will be Melva Russell, Jackie Gregg, and Dora Nichols. First Missionary Baptist

Tuscumbia will be the host church. Rev. Jeffery Braxton is the moderator for the Association. Tennessee Valley Community Church, 119 N Pine St. in Florence.

Petersville Missionary Baptist Church invites you to join them in celebrating the Installation Service of their new pastor, Reverend Darrin Coolie, Sr, on Sunday, October 13 at 2pm. The guest for this occasion is Reverend Dowand Malone and the Greater Fellowship Missionary Baptist Church from Sheffield. Dinner will be served. Petersville MBC is located at 3628 Cloverdale Rd in Florence. Please call 256-766-8835 for more information.

World Community Day - "Walk Humbly With God" - sponsored by Church Women United, will take place at 10am on Friday, November 1 at

See NOTES... page 22

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Health...

Continued from Page 1

diabetes and pre-diabetes, respiratory function, vision, hearing, hepatitis C and HIV. In addition, many vendors will be on hand to provide information about important services available to help meet needs for a happy, healthy community. UNA Nursing students will also be distributing non-perishable food items to participants as supplies last.

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Shorts...

Sportsplex Tourism Big

Continued from Page 1

Based on surveys that were conducted with visiting teams, tourism officials have calculated that the economic impact of tournaments combined was over \$3.8 million in visitor spending. The Babe Ruth Softball World Series had 56 teams from all over the world including Mexico, Australia, the Netherlands, and Puerto Rico. Additionally, 20 teams competed in the Cal Ripken World Series Baseball Tournament.

"It was an honor to showcase these aspiring athletes, families, and fans in celebration of talent, teamwork, and sportsmanship," said **Bill Jordan**, Director of Florence Parks & Recreation. The Florence Sportsplex had the privilege of hosting these young players who compete at the highest level and reinforce the values of hard work and perseverance."

Year to date, the Florence-Lauderdale CVB has tracked \$9.2 million in direct spending from tournaments hosted in the area. This would include bass tournaments, golf, disc golf and other baseball and softball tournaments.

"We host over 30 tournaments annually with hosting fees that total close to \$250,000," said **Tyler Dolan**, Senior Sales Manager. Teams are staying in hotels and Airbnb, shopping, eating at restaurants, and buying fuel."

Both World Series Tournaments will return in 2025, and the Alabama High School Athletic Association Regional Softball Tournament takes place at the Sportsplex for three more years.

Witches Ride October 24

FLORENCE- Witches of all ages are encouraged to get their broomsticks ready, dress in their best costumes, and ride through downtown Florence

town on decorated bikes, golf carts, or floats on Thursday, October 24 as the annual Witches Ride takes off once again. This event is not only a light-hearted Halloween celebration, but also a fundraiser for the United Way and **Dolly Parton's** Imagination Library, making it a spellbinding evening for an important cause. With prizes for the best costumes and decorations, it's the perfect time to show off your creativity and spooky style!

Dolly Parton's Imagination Library provides free books to children from birth to age five. By joining the Witches Ride, you'll help promote early childhood literacy and spread the joy of reading.

Families are invited to come out, with children encouraged to dress in costume and line the streets to collect candy from the witches as they ride by. It's a safe and exciting way for kids to enjoy Halloween festivities and get in on the fun.

There are a variety of sponsorship packages that offer great visibility, each offering unique promotional opportunities.

Local bands and floats can make the event even more magical! Show off your talent or get creative with float decorations. There will be prizes for the best performances and floats, so don't miss out on the chance to win.

The Witch/Warlock sign-in begins at 5pm, with the parade beginning promptly at 6pm. The parade begins in Wilson Park and will run down Court Street

The fee is \$35 per witch/warlock (the cost for one child to receive books for a year). Those who want to line the street to collect candy can do so for free!

Register at <https://secure.qgiv.com/event/unitedwayofnorthwestalabamap2p/>

Sponsorship Inquiries can be emailed to kconner@uwshoals.org

When the ride is over, the fun continues into the evening with an adult-only after-party with several local restaurants offering special food and drink deals for those who want

See **SHORTS...** on Pg 10



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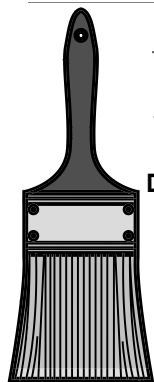
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Medicare Minute
"Annual Enrollment Period"

Open enrollment season for Medicare beneficiaries begins on October 15th and extends through December 7th. This is also known as the Annual Enrollment Period (AEP). AEP is an important time for anyone who is already on Medicare. These dates are very specific. You cannot enroll in a plan prior to October 15th or after December 7th unless you have a special circumstance.

AEP is specifically designed to give you an opportunity to enroll into a Medicare Advantage Plan (MA) or prescription drug plan (PDP) for 2025. If you are already on a MA or PDP it is the time for you to review your plan and determine if you want to make any changes for the next year. Either way there are some things that you'll want to consider.

If you are currently on or are considering a MA or PDP you want to look at the premium, copays, deductibles, coinsurance and the providers that take the plan. You will also want to look at the plan's drug formulary to be sure the prescription drugs you are taking are covered. Plan details can change from year to year so don't assume the 2025 plans will be exactly like the 2024 plans. Also, companies may introduce a new plan in your area for 2025 that may fit your needs better than the plan you are currently on.

A confusing thing about AEP is how Medicare supplements are treated. If you are on a Medicare supplement you do not have to wait until AEP to change plans. If you want to change to another supplement you can do that at any time during the year if you meet the new plan's guidelines. But if you are enrolled in a stand-alone PDP with your supplement the only time you can change the PDP is during AEP.

If you have questions regarding any aspect of Medicare or Medicare health plans feel free call us at Alabama Health Guidance (256-648-5710), stop by our office at 885 Florence Blvd (Four Lane Shopping Center) or email me at ikey@alabamahealthguidance.com. Alabama Health Guidance is an independent insurance agency and is not affiliated with Medicare or any other government agency.



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Shorts...

Witches Ride October 24

Continued from Page 6

to keep the spooky vibes going.

For more information, call the United Way of Northwest Alabama at 256-764-5892

Your Money, Your Life

SHEFFIELD – Sheffield High School is working in conjunction with the Colbert County Extension Office to bring the financial literacy program, *Your Money, Your Life*, (formerly *Reality Check*) to students throughout Colbert County on Thursday, October 10.

About 30 stations will be set up in the high school's athletic facility, simulating the financial activities of life after high school. Students from Sheffield, Muscle Shoals, Tuscumbia, and Covenant Christian

schools will participate in the event from 8:30–11:15am.

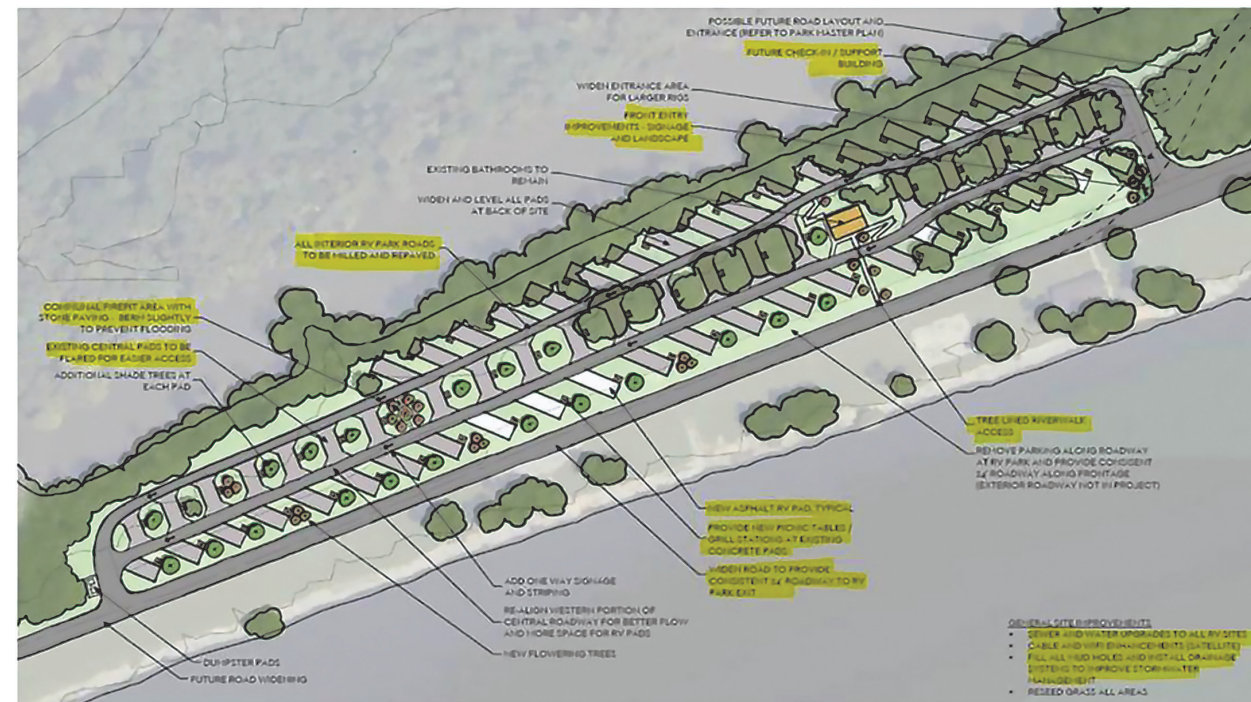
Students will rotate through stations in 45-minute rounds and will be tasked with paying monthly bills, providing transportation for themselves, paying insurance and purchasing homes or renting. They learn the necessity of monthly budgeting.

This “eye-opening” simulation activity provides need-to-know information for students in an environment where they can ask questions while in the process of “succeeding in life beyond high school.”

Your Money, Your Life is a program of the Alabama Cooperative Extension System.

McFarland's \$437K Grant

FLORENCE – Mayor **Andy Betterton**, Florence council members, and Florence Park and Recreation last week announced



McFARLAND PARK RV CAMPGROUND - SITE PLAN
FLORENCE, AL

significant upgrades coming to the McFarland Park Campgrounds thanks to a generous matching federal grant of \$437,073 from the Land and Water Conservation Fund. The city will provide the 50% match to fund the \$874,146 project enhancing outdoor recreation opportunities for residents and visitors.

The project through the Alabama Department of Economic and Community Affairs (ADECA), will include the construction of new RV camping pads, installing a stone fire pit, upgrading electrical service, and improving water and sewer hookups. Campers will also benefit from new

amenities such as Wi-Fi hotspots, an upgraded entry sign, and widened access roads. Additional improvements include landscaping, new picnic tables, grill stations, and firepit seating to create a more enjoyable camping experience.

The city of Florence extends its gratitude to **Beau Cooper** with

NACOLG for applying on Florence's behalf, and Senator **Tommy Tuberville**, Senator **Katie Britt**, and Congressman **Robert Aderholt**, whose support was instrumental in securing this funding that will help ensure that McFarland Park remains a premier spot for both residents and visitors.

This Could Have Been Us

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The destruction, devastation and hopelessness for those experiencing the fury of Hurricane Helene and its Tropical Storm aftermath is incalculable. Recovery will take years for most of the areas affected. Hundreds are dead, towns are washed away, and some survivors have lost everything and will never fully recover.

With a slightly different storm path, this would have impacted the Tennessee Valley. We can count our blessings, pray for those involved and the ones trying to help, and when possible, donate whatever amount we can to help those in dire need.

Give today through your church, the Red Cross, the Salvation Army, Samaritan's Purse, AmeriCares, or any other trusted charitable organization. Research your national charity of choice at the Better Business Bureau's site, Give.org. Thank you.

A local resident helps free a car that became stranded in a stretch of flooding road as Tropical Storm Helene strikes, on the outskirts of Boone, N.C. on Sept. 27, 2024. Photo Credit: Jonathan Drake, Reuters



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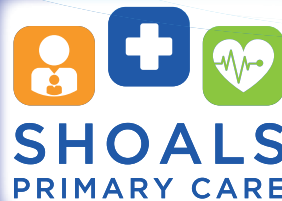


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Commentary

Rose, By Any Other Name, Would Be In

I didn't particularly like Pete Rose or the Cincinnati Reds during their Major League Baseball heyday in the 1970's. They won too much, making four World Series appearances and winning twice. However, I always respected them. As an adult baseball fan, and long after Rose's playing and coaching days, and his banishment from the game for betting on baseball as a coach, I came to realize what a special player he was and how invested he was in each game.

Rose's death last week, at 83, was a surprise to many, although former teammates who saw him the day before at an autograph session had some concerns.

It would be difficult to find another player in any era who loved the game, played it with greater passion, and did more with fewer physical attributes than Pete Rose.

Rose wasn't big and he wasn't fast. He

See ROSE... on Page 26

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

in the Shoals

THIS WEEK

October 9, 2024

Happening THIS WEEK

Better Sunday Sunsets

Three-Week Series Opens with DeJa Vu

SHEFFIELD - The Sheffield Redevelopment Authority is sponsoring a series of outdoor musical events through October at Riverfront Park, entitled "Sunday Sunsets." The SRA hopes to draw visitors to town for evenings of live music, food, and drinks, and family fun. Sunday Sunsets will feature local bands from 4-7pm each week.

Sunday Sunsets will kick-off on October 13 with popular band DéJà Vu, singing and playing crowd favorites. October 20 will feature those famous Sheffield hometown favorites, Drs., Lawyers, and Such! Closing out the month on Sunday, October



Courtesy photo

27 will be Shoals area music legends Bama Border!

Sheffield Redevelopment Authority (SRA) was formed in 2005 by the Sheffield City Council.

See SUNSETS... on Page 28

DeJa Vu will open the Sunday Sunsets series at Sheffield's Riverfront Park on October 13.

Courtesy photo

WOODMEN LIFE CHARITY GOLF TOURNAMENT - Benefitting Local Elementary Schools' Back Pack Programs is Monday, October 14 at Blackberry Trail Golf Course - 8am Breakfast, 9am Shotgun start, The two-person scramble is \$250 per team with prizes for Longest Drive and Closest to the Pin. The first-place team will receive \$300, second place \$200, and third place \$100. The Hole-in-one New Car Prize is sponsored by the Long Lewis Foundation. Hole Sponsorships are also available for \$100. For questions or to register, call the office 256-760-1581, Rocky Beck at 710-7133, or Adam Beck at 762-6499.

BIG LITTLE GALA TAKES PLACE FRIDAY, OCTOBER 11 from 6-9pm at Pickett Place, 438 N. Seminary St. in Florence. Tickets are \$50 for individuals and sponsorships are available. Physical tickets are available at 216 Marengo St. Suite B in Florence. Celebrate an evening of live and silent auction packages, food, music and special "Big" guests. Black & white attire is requested. Doors open at 6pm with a cocktail hour and the silent auction to begin the night. For more information, call 256-275-7037. Proceeds benefit Big Brothers, Big Sisters of the Shoals.

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YOUR Letters

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

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To Run Roughshod

Editor,

I completely agree with your recent commentary on the unconstitutional loan "forgiveness" program as a thinly veiled attempt to buy votes. It leads me to wonder: When did people stop being accountable for their own choices? We've got an entire installed administration who have run roughshod over the rule of law. (Where are their oaths of office registered?)

I follow Jeff Childers (a Florida-based attorney) whose advice is to act locally. We need to hold our local leaders accountable. To that end, I've started a dialogue with our Florence mayor.

Why would anyone think that a man, who declared bankruptcy five times to avoid paying his debts, would be a good steward of our economy?

If you're interested in learning about who has the highest authority in any city or county, I encourage everyone to watch KrisAnne Hall's movie, *Noncompliant*, at famguardian.org

It's up to us to effect the changes we seek.

Monica Hess
Florence

Low on Knowledge

Editor,

If anything is desperately needed in this nation today, it is a real, true threat to democracy. Students of history know that democracy is an inherently weak, flawed form of government. A 200-year lifespan for

See LETTERS...on Page 14

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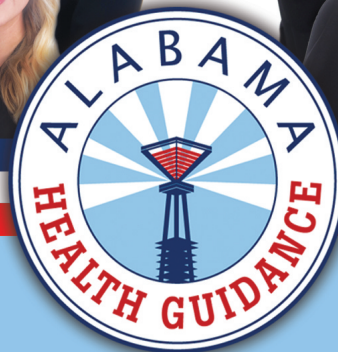
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Letters...

Low on Knowledge

Continued from Page 12

a democracy is a great run. That's why the framers of the Constitution envisioned a constitutional republic with its checks and balances to ensure an equitable distribution of power, along with assurances that special interests are not allowed to run rampant.

When a people learns that it can vote in favor of economically crippling entitlements, it has invariably, historically done so. That's why democracies carry within themselves the seeds of their own destruction. But 'democracy' is such a great trigger word. It sounds so vaunted, so wonderful, so aspirational.

As teachers, we have done and continue to do a poor job of teaching the reality of the meaning of 'democracy.' That allows politicians and talking heads in the media throw around the term around with impunity.

Aldous Huxley warns his readers in his novel, *Brave New World*, about the manipulation of words in the future. Meanings and definitions would be altered. The

populace would be incited by words whose true meanings are not clearly understood. So, we see a world in which a presidential candidate would be characterized as a "threat to democracy, and low information individuals among us are sometimes triggered to act violently. The attacks on Trump will continue, fueled by those who do not understand history and whose vocabulary is sadly deficient.

When I was teaching, I thought I did a better job of teaching vocabulary than I did. Nevertheless, we must pay attention to the words that are used and how they are used to cause the very fabric of our nation to be at risk.

Charlotte S. Dean
Florence

No Access to Health Care

Editor,

AARP says that by 2030 one in five Americans will be 65 or older. The Federal Government has not addressed the unique needs of the aging population. But six states have developed and are adopting multisector plans to support older residents - and 18 states are in the process of doing so. The rest, including Alabama, are not.

It is more important than ever to research the health-related policies of the political parties and individual candidates at the national and state levels. The democrats are committed to the Affordable Care Act (ACA) including Medicaid expansion and have delivered Medicare price negotiations on 10 widely used drugs, capped monthly insulin costs at \$35 for seniors and limited out-of-pocket spending for prescription drugs under Medicare to \$2,000 per year. Kamala Harris promised to build on these wins.

Republican and Donald Trump health care values have centered for years on repealing the ACA with only "concepts" to replace it. But their Project 2025 has 920 pages translating Republican values into detailed action plans, including on health care: repeal the ACA, cut Medicare benefits, stop Medicare

drug price negotiations, cut health-care access for poor families, restrict contraceptive care, and ban medication abortion.

Mr. Trump tries to distance himself, but the plan was written by many members of his former administration and over 250 of the policies in the plan match his past or current policy proposals.

When you vote, think about the millions of people, perhaps even your family, who could lose access to health care.

Dan Waterman
Killen

Not a Good Steward

Editor:

As of June, the annual cost of our debt is \$868 billion. This is our fourth largest expense, surpassed by only Social Security, Medicare, and Defense. Our defense budget is also larger than that of the next nine countries combined.

If left in place, Trump's tax cuts are expected to add nearly \$2 trillion to the deficit by 2028. Trump has also pledged to cut taxes even further, which would cause our deficit to grow even faster. Despite what some have claimed about the benefits of the tax cuts, the reality is that 81% of the gains from these cuts were captured by the top 10% of the US income distribution and a whopping 24% was captured by the top 1%.

The tax cuts did not boost wages and had a modest impact on investment by corporations in R&D and capital expenses. A substantial portion of the savings went toward repurchasing their own stock, thus boosting share prices and wealth of investors. The stock buybacks were accompanied by a large increase in foreign ownership as they pay no tax of capital gains when they when they sell their stock.

The claim that tariffs will be a boost to our economy is another myth. A recent study found that there is a direct relationship between tariffs and the price of goods. A 20% across-the-board tariff

See LETTERS...Page 24

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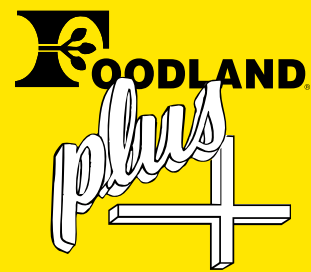
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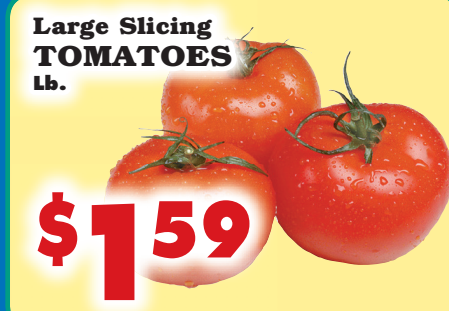
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LET'S TALK ABOUT ARTIFICIAL INTELLIGENCE (AI). Or, more accurately, let's laugh at artificial intelligence. Because let's be honest, the idea of a superintelligent AI taking over the world is about as likely as a squirrel inventing a time machine and becoming the ruler of ancient Rome.

Now, I know what you're thinking. "AI is already doing amazing things! It's writing articles, driving cars, and even beating humans at chess!" And you're right. But have you ever seen an AI try to make a sandwich? It's like watching a toddler

AI: The Next Big Joke?

by "The Computer Skeptic"



Jim Fisher

try to solve a Rubik's Cube. There's a lot of enthusiasm and a lot of effort, but very little success.

And don't even get me started on AI's understanding of humor. I once asked an AI to tell me a joke, and it came back with, "What do you call

a fish with no eyes? Fsh." That's not a joke, that's a cry for help.

But let's say for a moment that an AI *did* become superintelligent. What would it do with its newfound power? Would it enslave humanity? Or would it just spend all day watching cat videos on

YouTube?

I'm leaning towards the latter. Think about it. Why would a superintelligent AI want to take over the world when it could be doing so much more interesting things? Like learning to play the banjo or mastering the art of origami.

So, the next time you hear someone talking about the dangers of AI, just remember: it's probably just a human who's watched too many sci-fi movies. Because let's face it, the real threat to humanity isn't a superintelligent AI. It's squirrels with access to time machines.

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



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2024 Halloween Coloring Contest
 Courier Journal

3 Age Groups: 2-4 • 5-7 • 8-10

Entry Deadline: THURS., OCT. 24 NOON

Winners will be announced in the Courier Journal Oct. 30 issue.

Drawings are judged by our staff on the basis of talent of the child's age ability.

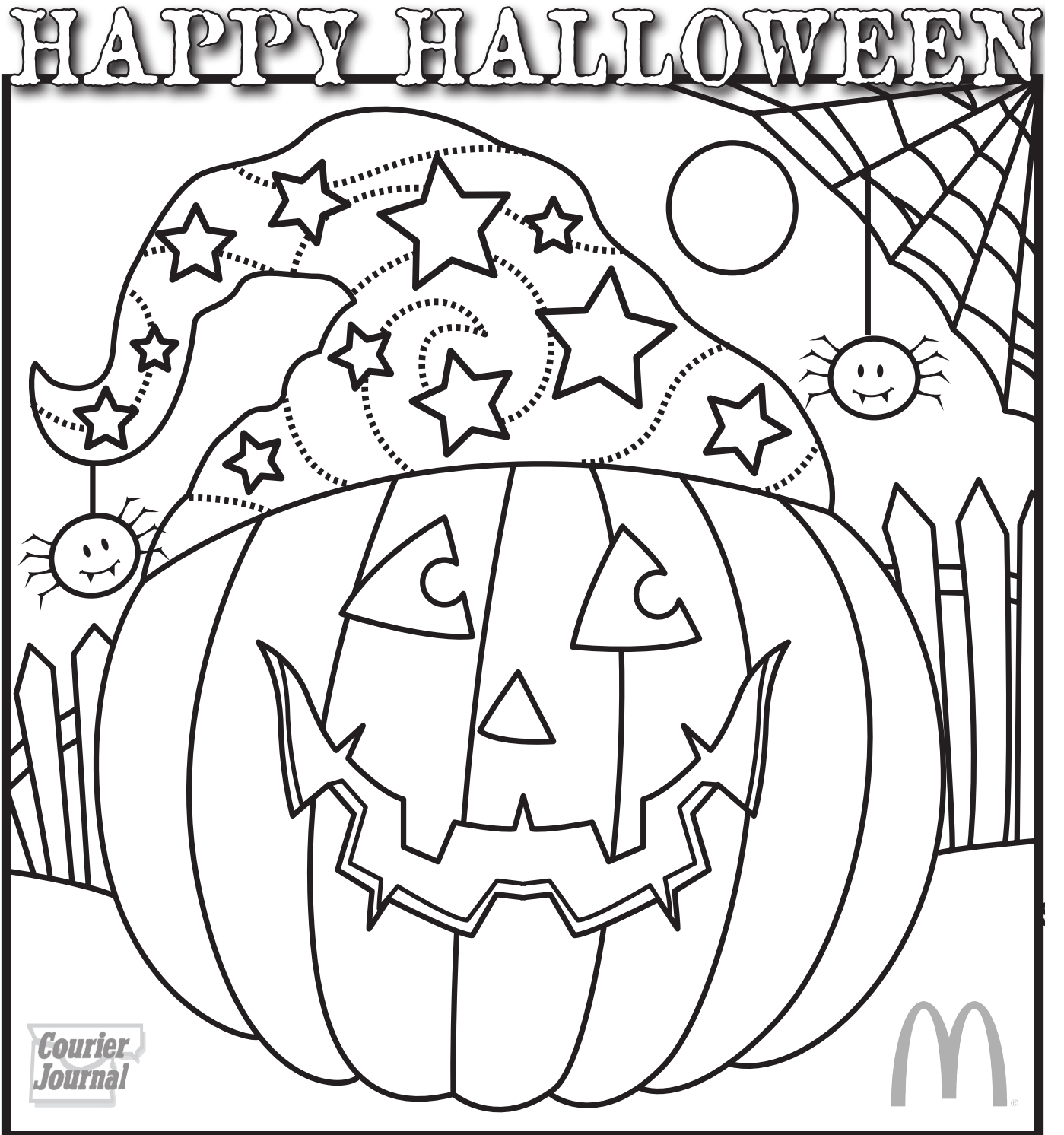
It must be colored by the child, or it will be disqualified.

Winners are not selected at random. One entry per person. One winner per family. You may also download and print this entry form from our website: www.courierjournal.net

TOP 3 WINNERS IN EACH AGE GROUP RECEIVE:

 **Happy Meal from McDonald's in Colbert Co. & Russellville** **And** **Halloween Goodies!**
 Courier Journal

Entry form below must be completed to to qualify.



Child's Name _____ Age _____ Address _____
 Phone Number _____ City _____ State _____

Mail or Bring Entries to: Halloween Coloring Contest • Courier Journal • 219 W. Tennessee St. • Florence, AL 35630

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Thomas McCutcheon

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

How To Pay For Accident-Related Medical Treatment

It's all about the money. There it is. Like it or not, our system of justice compensates people who are injured with money. There certainly have been other systems of justice throughout history. Probably the most well-known is the Old Testament "eye for eye and tooth for tooth". In other parts of the world people who are injured have the right to inflict the same injury on the person who caused their injury. We use money to balance the scales of justice. It may not be perfect, but

it's better than any other system devised by man.

Some people don't think it's "fair" for their insurance to pay for medical treatment that results from someone else's carelessness. Other people don't realize how health insurance and car insurance and medical payment coverage can work together to provide treatment at the lowest possible cost. The payment of medical expenses is something that has to be considered in a personal injury lawsuit and how much you have to repay certainly can determine how much money you keep. At the end of the day, how much money you keep is important.

Blue Cross Blue Shield, Medicare, Medicaid, Champus and TriCare all have pre-negotiated rates with medical care providers based on the medical coding that represents the service provided. Individuals do not have a pre-negotiated rate and are not in a position to negotiate price when they or someone they love needs medical treatment. Allstate, State Farm, Nationwide, and other car insurance companies do not have pre-negotiated rates for treatment. Car insurance companies provide two types of insurance. One is based on liability and reimburses for medical treatment received and the other is medical payment coverage which is reimbursement for medical treatment received but doesn't depend on someone being at fault.

How should you pay for your injuries? Use your health insurance with the pre-negotiated rates to pay for your medical treatment. Then use your auto medical payment coverage to repay you first for out-of-pocket expenses. Do not tell medical care providers who your auto insurance is with. They would rather charge full rates than take what Blue Cross or Medicare pays. It's about the money for them too.

I helped establish the law that requires insurance companies and medical payment providers to reduce the amount of repayment by the amount of attorney's fees that a person has to pay for a recovery that benefits Blue Cross or State Farm. Therefore, we can get Blue Cross to reduce, use State Farm to pay Blue Cross and then get State Farm to reduce the amount you have to repay is much less and results in more money for you which is better. If you know better, you can do better.

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

Please send the questions to: "Ask the Attorney," P. O. Box 38, Florence, Alabama 35631 or visit our website at: www.mhatty.com

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STRANGE but TRUE

By Lucie Winborne

- **Alcohol** is considered a performance-enhancing drug in most shooting sports, as it calms your body down and allows you to shoot straighter.
- **The universe has a color**, but it's not what you might think. Researchers at Johns Hopkins University took the average of light from over 200,000 galaxies. It turns out the universe is, on average, kind of beige. They named the shade "cosmic latte."
- **In a 2008 survey of British teens**, 58% of the respondents believed Sherlock Holmes was a real person, while 20% said that Winston Churchill was not.
- **When asked if her husband Abe** had any hobbies, Mary Todd Lincoln responded, "Cats."
- **Amelia Earhart and Eleanor Roosevelt** once sneaked out of a White House event, commandeered an airplane, and went on a joyride to Baltimore.
- **The Karni Mata Temple** in Dethnoko, India, is home to 20,000 rats who are believed to

be descended from an incarnation of the Hindu goddess Durga.

• **According to NASA**, it possibly rains glass on the planet known as HD 189733b.

• **The first baseball caps** were made from straws and worn by the New York Knickerbockers in 1849. A few years afterward, the first merino wool baseball caps were put into circulation.

• **Some traditions hold** that walking backward while wearing your clothes inside out will allow you to see a witch on Halloween.

• **In ancient Rome**, lemons were used as an antidote to all poisons.

• **One of the world's largest stockpiles** of nuclear weapons is located at a U.S. Navy base near Seattle, which is partially defended by trained dolphins.

• **The highest mileage** on a single car is over 3 million miles.

Thought for the Day: "History, despite its wrenching pain, cannot be unlived, but if faced with courage, need not be lived again." -- Maya Angelou
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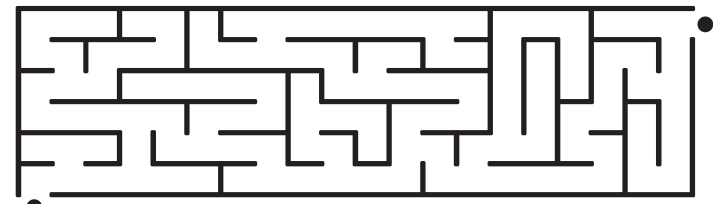
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Kids' Maze



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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 for an I, you get MISTER. Do not change the order of the letters.

- Depart _ _ _ V _ Rental agreement
- Perry Mason's job L _ _ _ _ Twain character
- Lure _ _ _ _ C _ All-inclusive
- Lead the way _ _ _ _ D _ Pretext
- Carpeting option _ E _ _ _ Men's hair stylist
- Afternoon tea cake _ _ O _ _ Play division
- Not asleep _ _ _ K _ Conscious of
- Prom dress _ _ _ _ _ L Configure
- Rah! Rah! Rah! C _ _ _ _ Gossamer
- Chef's garment _ P _ _ _ Ohio city

Puzzle Whirl

MINI SUDOKU

				5
			3 6	
	2			
1	6			
	3		6	
6				1

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

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WORD LADDERS

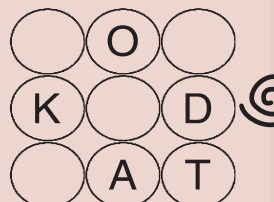
Can you go from MORAL to NOSES in 6 words? Change one letter for each rung in the ladder.

MORAL

NOSES

Answers on Page 30

WORD SPIRAL



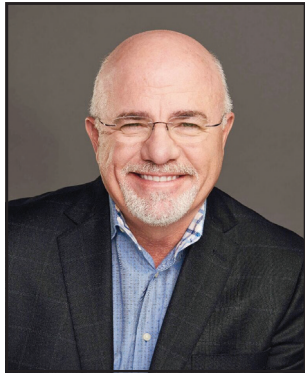
Fill in the missing letters to reveal the nine-letter word that starts at one of the four corners and moves clockwise around the perimeter before ending in the center.

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DAVE Says

by DAVE RAMSEY

BE GENTLE, BUT DON'T FUND FINANCIAL IRRESPONSIBILITY



the same lines, you're not helping this lady by bailing her out every time she creates a money mess. You're enabling her when you do this, and that's the same as telling her it's okay.

Work with her, Charles. Teach her, both of you, and love on her. Let her know you're there to help. If things get really bad, you can pay her light bill, or even buy her some groceries if the pantry gets a little bare. Hopefully, it won't come to anything that serious.

But one thing needs to be clear. You folks are *not* bailing her out anymore when she misbehaves with money.

— 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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Bobby Greene 256-366-6641

Dear Dave,
My wife and I are debt-free, and we live on a budget. My mother-in-law, on the other hand, uses credit cards for practically every purchase. Several times she has gone too far and run up balances she couldn't pay off. We bail her out when she does this, but often the extra purchases are frivolous things she doesn't need. We love her, of course, and we feel obligated to help because my wife is her only child. But her behavior with credit cards is beginning to put a strain on our finances. What should we do?

Charles

Dear Charles,
This is a tough situation, one that's made even tougher by the fact that involves a close, loved family member. A very blunt, but caring, discussion is in order. But it needs to be initiated by your wife—not you. This is important, because if

you try to step in and take the lead on things, you'll immediately become the mean son-in-law in her eyes.

You and your wife need to be completely on the same page about this situation, but she's the one who needs to approach mom and talk things out. She needs to sit down with her mom, and very gently let her know you two have talked, and you've decided together that you won't be picking up the pieces where her overspending is concerned anymore. Your wife also needs to tell her the two of you are willing to help her work on handling money a little better, and walk her through making and living on a monthly budget. Your wife could even explain that's what you guys do, and it's one of the reasons you're in such good financial shape.

Here's what it comes down to. You wouldn't buy her more drugs if you found out she was an addict, right? Along

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Community Notes...

Continued from page 4

The Batting Brigade Quilt Guild, meets (October 14) the second Monday of the month at: Edgemont United Methodist Church, 1330 Eauclaire Ave., Florence. Hospitality time starts at 9am and the meeting begins at 9:30am. Any questions, please call Liz at 601-590-4367 leave message if no answer.

The United Sisterhood of Alabama invites you to join us for a powerful and inspiring Women's Rally from 1-3pm Saturday, November 2 on the Front Stairs of the Alabama Capitol Building in Montgomery. Join women from across the state who will come together to raise their voices to advocate for the rights and well-being of women and families in Alabama.

Guest speakers will be announced later. Mark your calendars to stand united in our commitment to equality, justice, and empowerment for women.

The Cpl. Matthew D. Conley Detachment of the Marine Corps League has begun fundraising for the local Marine Corps Reserve Toys for Tots program. Watch for toy drop boxes at many merchants. New, unwrapped toys are accepted. Detachment members are working at the Belk's Charity Sale through the end of the sale, November 8-11. Your donation of \$5 is returned to you as a coupon valid for \$5 off any purchase during the sale, plus you get a 25% off coupon that is stackable and reusable

throughout the sale. Stop by and "Join the Marines" in this effort!

The Florence Camerata has resumed rehearsals on Thursdays, 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.

Coldwater Founders' Day will be

celebrated on Saturday, October 19, 10am-3pm at the pioneer log cabin, 300 N. Dickson St. in Tuscumbia. The free event will feature live music by the Cane Creek Cliff Dwellers, crafts demonstrations, tours of the cabin museum, homemade chicken stew, bake sale, and Smashed food truck. Tuscumbia was settled 1815-1817 by pioneers who were greeted by the Chickasaw at Big Spring, a place first known as "Coldwater." Bake sale and chicken stew sales will benefit preservation of the cabin and other local historic sites. Event sponsor is the Colbert County Historical Landmarks Foundation. For more information, call 256-710-9081 or follow on Facebook.

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

Trekking the Trails - Tishomingo State Park - Experience Mississippi's best hiking trails with guided hikes every Sunday afternoon in October at 2pm! Dates: October 13, October 20, October 27.

Each Sunday, we'll explore a different trail based on participant preference. Check in at the park office—normal \$2 park entrance fee applies. Bring: Suitable hiking shoes, a camera and drinking water

All trails are rated "moderate" and range from 3/4 of a mile to 3 miles in length. Pets are welcome but must remain on a leash.

Join the Friends of Tishomingo State Park. Come enjoy the beauty of Tishomingo State Park and some of Mississippi's best hiking trails with fellow nature enthusiasts!

For more information, contact Park Manager Phil Seymour at 662-438-6914 or phil.seymour@wfp.ms.gov

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 Artists Guild Meeting Friday, October 18, 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.

Alabama Hospice of the Shoals is currently seeking volunteers to serve in Colbert, Lauderdale, Lawrence, Franklin, Marion, and Winston counties. For more information, contact Susan Coke at 256-314-1204.

See NOTES... page 25



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WK 7 Saturday Oct. 12

CHECK BOX BESIDE EACH WINNING TEAM

DEADLINE: FRIDAY, 6PM OCT. 11

MAIL-IN ENTRIES MUST BE POSTMARKED BY FRIDAY (vs: games at neutral location)

TIE BREAKER

Write Exact Score Below

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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>





Week 5 - Saturday, September 28 Winner: JEFF BEVIS 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.



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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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ON YOUR DEBT

Navigating Bankruptcy During an Economic Slowdown



B. Grant McNutt
Managing Attorney

As the news headlines highlight the current economic slowdown, many individuals and families in Alabama find themselves facing financial uncertainty. At the Bond & Botes Law Offices, we understand the stress and anxiety that come with economic downturns, and we're here to offer guidance and support during these challenging times.

Understanding the Impact of an Economic Slowdown

An economic slowdown can lead to a range of financial issues, including job loss, reduced income, and increased debt. For many, these challenges can make it difficult to keep up with mortgage payments, vehicle payments, credit card bills, medical expenses, and other financial obligations. The longer the economic downturn lasts, the more severe these issues can become, potentially leading to the need for bankruptcy protection.

When to Consider Bankruptcy

Bankruptcy can be a valuable tool for individuals and families overwhelmed by debt. It provides a legal means to eliminate or restructure debt, offering a fresh start and a path to financial stability. Here are some signs that it might be time to consider bankruptcy:

- **Persistent Debt:** Despite your best efforts, your debt continues to grow, and you're unable to make significant progress in paying it down.
- **Threat of Foreclosure:** You're at risk of losing your home due to missed mortgage payments.
- **Threat of Repossession:** You're at risk of losing your vehicle due to missed payments.
- **Harassment from Creditors:** Creditors and collection agencies are constantly contacting you, adding to your stress.
- **Use of Credit for Essentials:** You rely

on credit cards to pay for basic necessities like groceries and utilities.

- **Depletion of Savings:** You've used up your savings and have no financial cushion to fall back on.

Types of Bankruptcy

There are several types of bankruptcy available, each suited to different financial situations:

- **Chapter 7 Bankruptcy:** This option allows for the discharge of most unsecured debts, such as credit card debt and medical bills. It's typically suited for individuals with limited income and assets.
- **Chapter 13 Bankruptcy:** This type involves a repayment plan that allows you to keep your property while paying off your debts over a three to five-year period. It's often chosen by individuals with a steady income who can afford to make regular payments.

How Bond & Botes Can Help

At the Bond & Botes Law Offices, we have over 30 years of experience helping clients navigate bankruptcy and achieve financial relief. Our team of experienced bankruptcy attorneys are dedicated to providing compassionate, knowledgeable, and personalized legal assistance. We offer a free initial confidential consultation, which can be done by phone, video, or in person, to discuss your financial situation and explore your options.

Taking the First Step

If you're struggling with debt and the economic slowdown has worsened your financial situation, don't wait to seek help. Contact the Bond & Botes Law Offices today to schedule your free consultation. We'll work with you to understand your unique circumstances and develop a plan to help you regain control of your finances. We can alleviate your stress! We want to help!

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Letters...

Not a Good Steward

Continued from Page 14

will result in a 20% increase in the price of goods, disproportionately impacting the poor who spend a larger share of their income on basic necessities.

Why would anyone think that a man, who declared bankruptcy five times to avoid paying his debts, would be a good steward of our economy?

Michael Broder
Florence

Cops Treat Her Poorly

Dear Editor,

My wife and I are Tusculumbia senior citizens. We have never encountered anything like what we did today (Monday, September 30, 2024).

My wife dropped me off at the county courthouse to get our 2025 car tag. While I waited in line, my wife drove our car around looking for a parking spot because the courthouse was very busy, and the parking spots were packed. She was proceeding through the lot going the correct way traffic was supposed to flow. She encountered a car in front of her that was going the wrong way. My wife stopped, got out of the car and tried to tell the woman driving the car to back up so my wife and a car behind her could proceed. The woman in the car going the wrong way said she could not back up her car because the transmission wasn't working correctly. She then rolled up her window and ignored my wife's pleadings.

In the meantime, two Tusculumbia police officers showed up and confronted my wife while ignoring the woman going the wrong way and blocking traffic. My wife was upset by now and was speaking to the officers loudly. One officer told her to get back in her car and she had only two seconds to do so, or she would be arrested. The other officer told my wife to apologize to the other woman who was causing all the problems. My wife refused, citing that she was not the one who had done wrong and asked why she should apologize.

Why did the police officers treat my wife like she was in the wrong while ignoring the one causing all the problems? The officers spoke rudely to my wife and did nothing to take care of the real problem. Whatever happened to police officers that treated citizens graciously while solving the problem? Respect starts at the top and works down, not the other way around. If the police want to be treated with respect, they should treat citizens with respect. Remember, they work for us -- we don't work for them.

Michael Sassin
Tusculumbia

Courier Journal ADOPT A FRIEND

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

Meet Larkin.
This precious boy will make an amazing companion and friend. He is usually laid back and docile. Larkin would love to meet you and get a ton of attention. This handsome fella would be a great family pet for you. The adoption fee is currently \$85 and include everything your new pet needs to be on track for a happy, healthy life: vaccines, a microchip, spay/neuter, and heartworm test. Please call or come by **Florence Lauderdale animal services 256-760-6676** to meet this amazing pup.



Meet Tucker.
This handsome boy will give you his full attention. He would love to play and be with you. This amazing boy is fun, loving and sweet. Tucker loves attention and would love a doggie day out with you. The adoption fee is currently \$85 and include everything your new pet needs to be on track for a happy, healthy life: vaccines, a microchip, spay/neuter, and heartworm test. Please call or come by **Florence Lauderdale animal services 256-760-6676** to meet this amazing boy.



Meet Lindy. This precious girl wants a home and family to call her own. She's cute, full of personality and will make you smile every minute of every day. She's a must meet dog with a fantastic personality. The adoption fee is currently \$85 and include everything your new pet needs to be on track for a happy, healthy life: vaccines, a microchip, spay/neuter, and heartworm test. Please call or come by **Florence Lauderdale animal services 256-760-6676** to meet this sweet girl.



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."



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Take Note... of your community.



Community Notes

Community Notes...

Continued from page 22

Join Our Reading Enrichment Program! The Community Hope Foundation is seeking dedicated volunteers to serve as reading tutors for K-3 graders, helping children improve their reading skills and comprehension. This is a wonderful opportunity to make a lasting impact on young learners at a critical learning stage in life!

Volunteers can include retired teachers, current teachers, aspiring teachers, and anyone with a passion for helping children succeed! Volunteers will be asked to submit an application, provide a background check, and commit at least 2 hours per week during the school year.

If you are interested, please email us at tdpflorence@gmail.com or call/text 256-412-9086. Help us inspire the next generation of readers and lifelong learners!

The Annual Quilt Show at Historic Belle Mont Mansion is back during the month of October. The historic home will be decorated in vintage and antique quilts, dating as far back as the 1800s!

Every Friday at 1pm during October, Quilt Show, Glenn Rikard, will put on a Quilt Show Program discussing the various quilts on display throughout the house. Don't forget to bring your own quilt to share with the group for "Quilt Show & Tell"!

Admission to the exhibit will be at regular Belle Mont admission prices. Admission to the Quilt Show Program will be \$8/person.

Belle Mont is located at 1569 Cook Lane off US 43 in Tusculumbia. Please call 256-381-5052 or email bellemontmansion@gmail.com with questions.

The Shoals Community Clinic in partnership with UNA Anderson College of Nursing & Health Professions will host its Annual Community Health Fair Monday October 14 from 9am-2pm. Free flu shots will be available along with screenings for blood pressure, cholesterol (with 6-hour fasting prior to testing), diabetes and

pre-diabetes, respiratory function, vision, hearing, hepatitis C and HIV. In addition, there will be many vendors on hand to provide information about important services available to help meet needs for a happy, healthy community. UNA Nursing Students will be distributing non-perishable food items to participants as supplies last.

Regular health screenings and vaccinations prevent the onset of more serious disease. Chronic conditions, such as high blood pressure and diabetes, are frequently missed in general health visits, and can become life threatening if left unchecked and untreated. The Annual Community Health Fair is free to the entire community and takes place at the Shoals Community Clinic located at 309 WC Handy Place in Florence.

Disabled American Veterans - Veterans Serving Veterans. 1409 W. 11th St., Sheffield, 256-381-8229
Open Mon-Wed, 9am-1:30pm
Meets every fourth Tuesday of each month. October 24, November 28.
Dinner at 6pm - Business at 7pm

One Place of the Shoals will host its 10-year Anniversary Celebration Concert at 2pm Sunday, October 20 at the Shoals theater. The afternoon features music from the Cadillacs in the Shoal Nuff Band. Tickets are \$20 and are available at One Place of the Shoals, TVA Community Credit Union, and Counts Brothers Music. Tickets are also available online at www.oneplaceoftheshoals.org. All proceeds benefit One Place.

Run for RayRay - Saturday, November 2, Starts at 2pm - Presented by LCHS Track & Field and Beta Club. At Joe Wheeler State Park, Sandy Beach Area, 100 McLean Drive, Rogersville.
Register early to receive a t-shirt. Early registration ends on Friday, 10/11/2024. Concessions. Medals for top finishers!
Friday 11/1 3:30-6pm Early Packet Pickup @ LCHS football field.
Saturday 11/2 11:30am-1:30pm Additional registration and Packet Pickup @ Joe Wheeler.

All 1 mile fun runners are encouraged to dress in their best Turkey or Thanksgiving theme outfits. A medal for best dressed will be given!

Choose from 1 Mile - \$20, 5K - \$30, 10K - \$35 distances.

Rain or shine, the fun-filled event is perfect for all levels of fitness. Let's come together to show our love and support for RayRay!

For information and to register, visit eventbrite.com and search for RayRay.

Tennessee Valley Museum of Art will feature the works of Dr. LaRue Harding and Muriel Harding Now through October 26.

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. As a pair, the Hardings' artworks comfortably play together in a harmony of forms and contrasting approaches. Admission is \$5. For more information, call 256-383-0533.

The Full Moon Players and CyLexington Senior Center Swamp John's Dinner - Tuesday October 8, 4-7pm. Your choice of shrimp, fish or chicken. Meal includes slaw, fries, dessert and drink. \$15 per plate.

press Moon Studios in Sheffield have two great shows remaining this season, one this fall and a holiday show in December.

"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.

See NOTES... page 27

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Commentary

Rose...

Continued from Page 12

didn't hit for power. He didn't have the greatest throwing arm. Yet he stayed in tip-top shape, was muscular, knew tendencies of opposing players, and played at full speed all the time, hence the nickname, "Charlie Hustle."

Rose was a student of the game and of every situation on the field. It

was as if he had invented the game to accommodate his own abilities. Rose optimized that unending drive to excel that is within each of us to be highly successful in our chosen field when others may be smarter, stronger, more educated, better looking, and/or more talented.

The Cincinnati native played 19 of his 24-year Major League Baseball career in the Queen City, where he also served a

stint as a player-manager.

Those who are of age remember how Rose's pursuit of Ty Cobb's hallowed career hit record of 4,191 captivated the sports landscape during the 1985 season. Forty years later, Rose's career hits record of 4,265 still stands. Only two other first ballot Hall of Famers, and one soon-to-be, have come within 1,000 hits of Rose's record, Derek Jeter, being the closest with 3,465.

Rose owns the Major League record for most hits in a single season with 230. He had at least 200 hits in ten different seasons and owns the National League record for consecutive games with a hit at 44.

Rose also holds the record for most plate appearances (at bats) with 15,890, most times getting on base (5,929), and most games played (3,852). Rose has the most career singles in MLB history (3,215) and the second most career doubles with 746. (Tris Speaker had 792 in the early 1900's for Boston and Cleveland.)

Rose was part of three World Series champions as a player, two with Cincinnati's "Big Red Machine" in 1975 and 1976, and a one with the Phillies in 1980. He was also the 1963 Rookie of the Year, the 1973 National League MVP, a 17-time National League All-Star, and a career .303 hitter (.321 in the playoffs).

His teammates on that dominant Reds team in the 70's include three Hall of Famers—Joe Morgan, Johnny Bench, and Tony

Perez, yet it was Rose who was named The Sporting News player of the decade. And those head-first slides with helmet flying were the stuff of legend.

Rose's stranglehold on career batting statistics defies the logic of his not being in the MLB Hall of Fame because of his gambling situation years after he last stepped into the batter's box. He agreed to the ban. However, his betting on his own team as a coach has nothing to do with his prior qualifications for the MLB Hall of Fame as a player. He simply IS Cincinnati, and he IS Baseball.

Look at the O.J. Simpson situation. The fact that most of us understand Simpson was guilty of a premeditated double murder after his playing career doesn't change what he accomplished and how he was loved when on the football field.

And Simpson is still in both the College Football Hall of Fame and the Pro Football Hall of Fame.

Each time the topic came up of allowing

Rose's name to appear on the Hall of Fame ballot, it was squashed. "No, he's banished from baseball." His didn't hurt anyone else, didn't adversely impact the integrity of baseball and no one else was involved. And look at the way gambling is now interwoven into every major sport. Those naysayers should be highly embarrassed and guilt-ridden for years to come.

Now that Rose is no longer around to get any gratification or congratulations, maybe baseball's Veterans Committee will do the right thing and vote him in, so future generations visiting Cooperstown can fully appreciate what Pete Rose meant to the game for so many years. His induction is mandatory if Major League Baseball is going to have even a shred of credibility moving forward.

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2 Extra Lines FREE

Offer valid through Friday, October 25, 2024



Savvy SENIOR

How to Assess What You Need in a Walker

Dear Wobbly,

When it comes to choosing a walker, there are several styles and options to consider, but selecting the best one for your father will depend on his needs, as well as where he'll be using it. Here are some tips that can help you choose.

Types of Walkers

There are three basic types of walkers on the market today. To help your dad choose, consider how much support he'll need. Then, pay a visit to a medical equipment store or pharmacy (see [Medicare.gov/medical-equipment-suppliers](https://www.medicare.gov/medical-equipment-suppliers)) that sells walkers so he can test-walk a few. Here are the different types he'll have to choose from.

Standard walker: This is the most basic style of walker that has four legs with rubber-based feet (no wheels), is very lightweight (5 to 6 pounds) and typically costs between \$30 and \$100. This type of walker must be picked up and moved forward as you walk, so it's best suited for people who need significant weight bearing support, or who are walking very short distances.

Two-wheeled walker: This has the same four-leg style as the standard walker except it has wheels on the two front legs that allow you to easily push the walker forward without lifting, while the back legs glide across the floor providing support while you step forward. These are best for people with balance issues and are priced at around \$50 to \$150.

Rollator: This is a rolling walker that has wheels on all (three or four) legs. Four-wheel rollators typically come with a built-in seat, basket and hand-breaks and are best suited for people who need assistance with balance or endurance inside or outside the home. Some rollators even come with pushdown brakes that engage with downward pressure and will lock if you sit on the seat. Or, if you dad needs to navigate tight spaces at home, three-wheel rollators, which don't have a seat, are a nice option. Rollators typically run between \$60 and \$250.

Other Tips

After deciding on the type of walker, there a few additional things you need to know to ensure it meets your dad's needs.

First, be sure the walker's height is adjusted appropriately. To do this, have your dad stand with his arms relaxed at his sides. The handgrips of the walker should line up with the crease on the inside of his wrist.

If your dad is a large person, verify that the walker's weight capacity will support him, and if he chooses a four-wheel rollator, that his body can fit between the handgrips when sitting. Heavy duty (bariatric) rollators with higher weight capacities, bigger wheels and wider seats are also an option.

Your dad also needs to test the handgrips to make sure they're comfortable and be sure to purchase a walker that folds up (most do) for easier storage and transport.

There are also walker accessories that can be added for convenience such as food tray attachments, tote bags for carrying personal items, oxygen tank holders, and tennis ball walker glides that go over the feet of a standard walker to help it slide more easily across the floor.

For more tips on how to choose and use a walker, visit [Mayoclinic.org/healthy-lifestyle/healthy-aging/in-depth/walker/art-20546805](https://www.mayoclinic.org/healthy-lifestyle/healthy-aging/in-depth/walker/art-20546805). It's also a smart idea to work with your dad's doctor or a physical therapist, and be sure to get a written prescription, as Medicare will cover 80 percent of the cost.

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



Notes...

Continued from page 25

Toddler Time Storytime (Ages 18-36 months) - October 8 10:30am - 11:30am. Every Tuesday at the Muscle Shoals Public Library. Join Ms. Amy for songs, stories, and age-appropriate activities. Caregivers must remain with children for all programs.

Preschool Storytime (Ages 3 yrs and up) - Wednesday, October 9, 10:30am - 11:30am. Every Wednesday at the Muscle Shoals Public Library. Join Ms. Amy for songs, stories, and age-appropriate activities. Caregivers must remain with children for all programs

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:
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

Oakdale Missionary Baptist Church 1215 E. Reeder Street in Florence welcomes all children to our new Children's Church Class! Ages "pottier 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

The Club/Florence Senior Center's Travel Club (Diamonds in the Rough) Final 2024 Trip is to Pigeon Forge, Nov. 18-22. \$1086 dbl/\$1335 single

A world of motorcoach travels awaits you in 2025. Get your daily steps in with us.

San Antonio, Feb. 16-22, -\$916 dbl/\$1135 single. The Ark Encounter, April 7-11, -\$815 dbl/\$1014 single. Virginia Beach, Williamsburg, Norfolk, May 4-10, \$1130 dbl/\$1419. Cape Cod & Martha's Vineyard, July 12-20, \$1370 dbl/\$1675. Beautiful Vermont, Oct. 11-19, \$1698 dbl/\$2277 single. Lancaster Show & Dutch Country, Nov. 16-22, \$1130 dbl/\$1337 single.

Trips are open to the general public, no age restrictions, must be able to get off and on the bus several times as day. \$75 deposit holds your space until final payment is due. Make checks or Money Orders payable to Diamond Tours, NO CASH PLEASE. For more information: The Club: 256.760.6642 or Fdavis@florenceal.org

Florence Senior Center/Florence Parks & Rec - 450 Country Club Drive, Florence, Alabama.

Applications for the Elk National Foundation's Most Valuable Student Scholarship program will be available online now. Any high school senior who is a citizen of the United States is eligible to apply. Applications must be submitted online on or before November 12, 2024.

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

Chess Club - Play Chess at the Sheffield Public Library Conference Room, 316 N. Montgomery Ave., from 4-5 p.m. Mondays. Beginners to advanced; all ages.

See NOTES... page 30

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Northwest Alabama Leg Pain Specialists

Treating the Causes of Leg Pain, not just the symptoms.



Do you suffer from...

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| Cramping | Aching |
| Swelling | Spider Veins |
| Burning | Tingling |
| Itching | Heaviness |
| Discoloration | Hair loss |

Our team of experts, including a Board Certified Physician, specialize in the diagnosis and treatment of leg problems. We utilize the latest technology to get to the cause of the problem and develop a solution.

Let us help you get back to an active and healthy lifestyle!

For more information or to setup an appointment, please call 256-766-2310.

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

Mystery Photo
 OF THE WEEK
 October 9

WIN LUNCH FOR 2nd

Rosie's CANTINA
 www.rosiesmexicancantina.com
 in Downtown Florence
ENTER ONLINE at
www.courierjournal.net

Week of Oct. 2 winner is Madison Sharpston of Tuscumbia who correctly guessed "Old River Oaks location where the monkeys used to live"



One entry per person. Winners will be announced each week in our paper and on our website. Winners can pick up their Gift Certificate at the Courier Journal office beginning Wednesdays after Noon.

Sunsets...

Continued from Page 12

The SRA mission is to promote and assist the City's economic growth and development with marketing and promotion of the City's unique attributes. SRA functions as a catalyst, funding mechanism, advisor, partner, and/or participant in a variety of efforts intended to foster sound growth and development of Sheffield. Committees include Business Recruitment-Retention; Arts-Entertainment-Recreation; Finance-Fundraising; and Marketing-Communications. SRA is working to create an attractive and prosperous city where people can live, work, shop, and visit while enjoying a rich cultural heritage and beautiful natural resources.

Bring family and friends, meet SRA board members, city officials, and department heads, and enjoy the music and beautiful scenery at Riverfront Park!

- Sunday Sunsets SCHEDULE 4-7pm**
- October 13 **Déjà Vu**
 - October 20 **Dr's, Lawyers, and Such!**
 - October 27 **Bama Border!**

NEED HELP?
 CONTACT 2-1-1
Your link to community resources



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Rest Better With A New Mattress

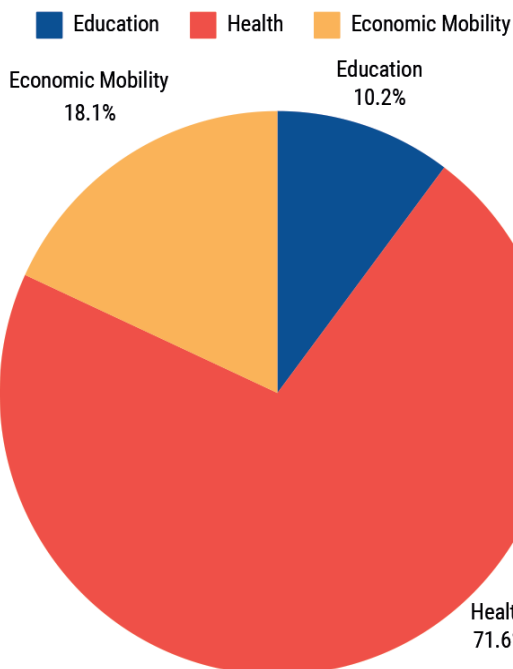
Twin Mattresses	starting at only	\$79.99
Full Mattresses	starting at only	\$99.99
Queen Mattresses	starting at only	\$99.99
King Mattresses	starting at only	\$299.99
Ashley Hybrid Mattress	starting at only	\$299
MLily Or Beautyrest Black Label....	50% OFF MSRP	

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 Like Us on Facebook @ www.Facebook.com/ShoalsDiscountMattresses

Is your company involved in the United Way's WORKPLACE CAMPAIGN?



PROGRAM FOCUS AREA BREAKDOWN



32.5%
 of children in Northwest Alabama live in families struggling to afford basic needs.

The United Way Workplace Campaign unites employees within a business or organization, across all industries to give back to the community where they live and work. By donating and volunteering, and advocating for causes that matter to them, individuals can make a difference. Campaigns go beyond raising money for a cause; they strengthen connections between employees and their community.

In 2023, **3,619 Northwest Alabama residents received access to vital services** through our community investment partners. As part of our vision to create a thriving community where adults and children have equitable access to, and can participate in, education, economic mobility, and quality healthcare, UWNWAL invests your donations in high-performing organizations through a competitive grant process.

49%
 of households in Northwest Alabama earn less than \$50,000 a year

For more information, call the United Way of Northwest Alabama, 256-764-5892. Space courtesy of Courier Journal.

Real Estate

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OPEN HOUSE
 109 W. Lelia St.,
 Florence, AL 35630
Sunday, Oct. 13th
1pm-4pm

Newly renovated yellow stone cottage in the heart of downtown Florence. New: Electrical and plumbing, roof, upstairs and downstairs HVAC, upstairs layout, upstairs bathroom renovation, upstairs hardwood floors, double pane windows, plantation shutters, screened back porch, front and backyard fence, landscape, and foundation support. Back porch features a wood burning fireplace with area above for TV. Gas water heater, central heating, and oven/stove. Listed on Zillow. Call 256-648-9095

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Brentwood: 2BR, 2BA \$845
Steeplechase: 2BR, 2BA \$845
Chisholm Way: 2BR, 1BA..... \$690

Southeastern Properties
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256-764-7666

HOCUS-FOCUS BY HENRY BOLTINOFF

Find at least six differences in details between panels.

Differences: 1. Leg is moved. 2. Arm is lower. 3. Flagstick is taller. 4. Tree is different. 5. Shoulder pad is missing. 6. Sign is moved.

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In Memory of Children Who Have Died

Sunday, Oct. 13

3pm

Cross Point Church of Christ
1350 Cox Creek Pkwy., Florence

For information email: crimsonelf@att.net

Community Notes...

Continued from page 27

Social Dance on Tuesday Nights, 6:30-8:45, at The Club (Florence Senior Center), 450 Country Club Drive in Florence. Music from across the decades provided by The Browns. The Club is an alcohol, drug, smoke, and weapon-free facility. 256-760-6420.

Zodiac Players Season — The Zodiac Players have the following plays scheduled: "Steel Magnolias" Jan. 16-19, 2025, directed by Dylan Bales; "South Pacific the Musical" April 17-20, 2025, directed by Jacob Adams. The plays will be at Shoals Theatre, 123 N. Seminary St., Florence. For ticket information, or to become a patron, call 256-764-1700 or go to theshoalstheatre.org.

The Alabama Music Hall of Fame — Star Player exhibit will be on display at the Alabama Music Hall of Fame, 617 U.S. 72, Tusculumbia. Rotating exhibits at the hall of fame highlight accomplishments of area music achievers. Details: 256-381-4417.

Joints in Motion, chair exercise class, Tuesday, Thursday, and Friday at The Club (Florence Senior Center), 9:30am. No charge. BINGO Wednesdays 10:15am until our 11:30am lunch (w/ \$1 lunch donation)! If you are 60+ you can join us for lunch and games. 256-760-6420.

Over 40 and love to play basketball, but not quite as fast as you once were? Then 40up is for you. We are Christ-centered, family friendly and we meet every Sunday at: Victory Christian Fellowship Church gym, 2302 Hough Road in Florence.

At halftime Pastor Torey encourages all from the Word of God so bring a friend.

Florence Parks and Recreation/ The Club hosts the Florence Singing River Squares dance every Monday from 5:30-7:30pm at The Club/Florence Senior Center, 450 Country Club Drive in Florence (excluding any state or federal holidays) 256.760.6420 for more information. fdavis@florenceal.org. New class will begin July 8 at 5:30pm. No experience necessary. Drug, alcohol, tobacco & weapon free facility. Fran Davis at 256-760-6420 or fdavis@florenceal.org

Senior Meals on Weekdays at 11:30am at The Club, 450 Country Club Road in Florence. \$1 donation.

Dance Lessons Florence Parks and Rec will be offering small group ballroom dance lessons at Royal Avenue Recreation Center. Beginner class 1-2pm, intermediate class 2-3pm. There are also select times available for individual/couple lessons. These lessons are perfect for weddings, formals, proms, lead outs, cotillions etc. Space is limited. Call Royal Ave, Rec Center, 256-760-6245, to sign up.

Florence-Lauderdale Tourism is excited to announce that they now offer prints of The Shoals Mural at McFarland Park. They are 12 "x 36" and printed on archival paper. They are available for purchase at the visitor center during our regular business hours.

Regular prints are: \$25. Signed and numbered prints are \$50 (Limited edition of 250)

Location 200 Jim Spain Drive, Florence in McFarland Park. Monday-Friday, 9am-5pm, Saturday, 10am-4pm.

Volunteers are needed at Florence Lauderdale Animal Services. All ages and interests are sought. It's an ideal option for high school students who need service letters for scholarships, or just want to contribute, and have specific/tight windows of availability. Volunteers can be those who like to work with animals, or those who would rather just do other work around the facilities.

Contact Whitney at 256-762-1124 or Carla at 256-904-0517.

Club (Florence Senior Center) and Diamond Tours Diamonds in the Rough 2024 trip Information. www.GroupTrips.com/TheClub

• Mackinac Island Trip, Sept 22-28,

2024, #209362, Double Occupancy Rate \$1086, Single Rate \$1335

• Pigeon Forge and Smokey Mountain Show Trip, November 11-15, 2024, #2076085, Double Occupancy Rate \$918, Single Rate \$1067

Personal Checks or Money Orders made to Diamond Tours. Please no cash or Credit Cards. Call 256-760-6642 come by The Club to pay for your trips. 450 Country Club Drive, Florence fdavis@florenceal.org

One trip is scheduled with a different travel company.

• Magical Christmas Market Germany, December 10-17, 2024. 21 spaces available.

Call Collette at 800-340-5158 to sign up directly with them. You'll be traveling with us (The Club).

The Florence Beautification Board presents The Wildflower Project! Through this project, you can contribute to the future of our community's sustainable growth. There are several tiers of involvement, Tier 1 - \$100; Tier 2 - \$200; Tier 3 - \$1,000 To donate, you may give checks to the Beautification Board City of Florence, PO Box 98, Florence, AL 35631. Contributions are tax-deductible.

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See NOTES... page 31

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SIGNS OF THE PAST



Charles Lee Moore

Recipient in 1989 of the first Kodak Award for Photojournalism, Charles Moore chronicled such major events as the Civil Rights Movement in the 1960's South, political violence in Haiti, and the air war in Vietnam.

INDUCTED 2011
CITY OF FLORENCE
WALK OF HONOR

Location: 34. 8062°N, 87.6314°W
Walk of Honor, River Heritage Park, Florence

Moore was born in Hackeburg, AL. His photos documented the Civil Rights Movement including his famous photo of Martin Luther King Jr's arrest for loitering, and another showing Birmingham firemen attacking demonstrators with high pressure hoses. Born Mar. 9, 1931, he died March 11, 2010.

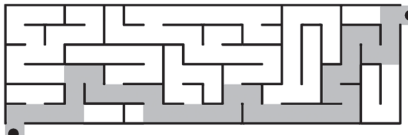
~ Courtesy David Curott ~ author of Historical Markers & other "Signs of the Past"

Puzzle Whirl Answers

Even Exchange answers

1. Leave, Lease
2. Lawyer, Sawyer
3. Entice, Entire
4. Guide, Guise
5. Berber, Barber
6. Scone, Scene
7. Awake, Aware
8. Formal, Format
9. Cheer, Sheer
10. Apron, Akron

Kids' Maze Solution



WORD LADDER Answer

MORAL, MODAL, MODEL, MODES, NODES, NOSES

Word Spiral Answer

TAEKWONDO

MINI SUDOKU Answer

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

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Insurance Insights

"Below is a State Farm® Simple Insights® article about Should I pay off my mortgage before I retire?"

Should I pay off my mortgage before I retire?

Ideally, retirement would be worry-free. These tips could help you retire with less debt.

Home ownership has always been one of the hallmarks of the American dream. Traditionally, owning a home has been a symbol of financial stability and a reliable retirement nest egg. For many, owning a home is the biggest investment in a family's financial portfolio. But will you still be making mortgage payments when you retire?

One way to retire with less debt is to consider paying off your mortgage ahead of schedule. Depending on your personal financial situation, this option might help you enjoy your golden years with less monetary worries.

The case for paying off your mortgage early

If you have the financial means to pay off your mortgage sooner, there are some economic benefits for doing so, including:

- **Freeing up cash.** By paying off your home loan ahead of schedule, you'll have more disposable income to use as you see fit.
- **Saving on interest.** Retiring your mortgage early can save you money in interest payments.
- **Reducing debt load.** Lowering your overall debt early will give you less to worry about when you retire.

When paying off a mortgage early might not work

Of course, paying off your mortgage early might not be right for everyone. Depending on your current financial situation, other monetary priorities might trump this option, such as:

- **Creating an emergency fund.** Some financial advisors suggest that homeowners keep a savings fund in reserve that is equal to at least six mortgage payments for emergency purposes.
- **Paying off high-interest debt first.** If the interest on any credit card loans or other loans is higher than your mortgage's interest payments, you might consider paying down those outstanding debt items first.
- **Contributing more towards your retirement.** Making generous payments to your employer retirement plan or individual retirement account might be a better financial investment than paying down your mortgage early.

Housing options for an easier retirement

There are several practical things you can do today to help make your retirement more comfortable, including:

- **Making extra mortgage payments.** Paying off your mortgage early can help save you thousands of dollars in interest. Making biweekly instead of monthly payments can reduce the term of a 30-year loan to about 25 years. You can also opt to pay enough extra each month to total one extra payment by the end of the year.
- **Considering a shorter-term, lower-interest loan.** If you originally carried a 30-year loan, consider refinancing to a 15-year mortgage instead. The current interest rates might even be lower than when you first bought your home.
- **Moving into a smaller home.** Consider downsizing to a smaller home if you realize you don't need as much space and your payments would decrease. You might even be able to purchase a smaller residence outright with the cash from the sale of your larger home.
- **Relocating to a less expensive city.** If you're planning to retire soon, consider moving to a city or town that has a lower cost of living. With the money you made on selling your original home, you might be able to buy a smaller home or condo outright.



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Notes...

Continued from page 30

Gerald Clemmons needs a kidney! Gerald is a lifelong resident of Lauderdale County. He has kidney disease and is on dialysis. He has been told that he needs a kidney transplant, and a living donor is his best chance to survive. Please consider becoming a living kidney donor for him at Vanderbilt Hospital.

You can help! To be a donor, you will need to: know your blood type, be at least 18 years of age, be in good physical health, and have a good mental disposition. This week can provide more information: <https://bit.ly/VandyLivingDonor>

If you can't donate, please share this information.

There is space HERE for YOUR EVENT, and plenty of eyes to read it. Email your information to editor@CourierJournal.net.

Shoals CASA is currently looking for new CASA volunteers (Court Appointed Special Advocates) who have a passion for helping children. This is rewarding, active work with local foster children who need someone who represents THEIR interests. The CASA staff makes sure that caring community volunteers have the training, information, and support they need to give local abused and neglected children a voice within the court and child welfare system - A positive adult relationship who will demonstrate compassion and a passion to help children reach a safe and permanent home. The nature of this opportunity will require a background check, references, and six weeks of free training. Other CASA advocates have said it is the most rewarding work they have ever done. The new training class starts in late January.

Please call Heather Begley, Shoals CASA's Executive Director, for more information. 256-765-0041.

Florence Parks and Recreation/ The Club/Florence Senior Center, hosts a variety of activities for adults throughout the week. Chair exercise classes, line dancing, Square dancing, social dancing, BINGO, \$1 lunch, Rummy, Rummy cubes, Foot, Mexican Train & Chicken Rook Dominoes. 9am-3:30pm. 450 Country Club Drive in Florence. Group Travel is available for the community. Call for specifics. 256-760-6420.

LifeSouth is in emergency need for blood donors. This year continues to be difficult for LifeSouth and blood centers across the country with the impact of the pandemic causing a decrease in blood donations, while the need to help patients in local hospitals continues to increase.

Regular blood donors who have not given recently and first-time donors can make a major impact by donating. One donation can save up to three lives.

Donate at the Center, 307 Veterans Drive, Florence. Schedule an appointment, 256-765-7038. www.lifesouth.org. The hours are: Monday, Wednesday, Friday 9am-5pm; Tuesday and Thursday 9am-7pm; Saturday 9am-3pm; Sunday 1-5pm.

CLEAN SWEEP CLASSIFIED SPECIAL - 2 Extra Lines Free* in the Courier Journal with all Classified Ad placements (except Employment and Free Mds ads) Pay as little as \$5.50/wk for 6 lines! *Offer valid on all private party, yard sale, real estate, and business classified ads.

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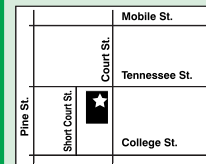
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+ Ray Miller Discount \$2,949

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Stk #24G238

(Must Finance, WAC)



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+ Ray Miller Discount \$8,686

Total Savings \$9,686

Stk #24G238

(Must Finance, WAC)



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Total Savings \$5,660

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Stk #24B098

(Must Finance, WAC)



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Total Savings \$3,068

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(Must Finance, WAC)

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<p>15 Infiniti Q50 #23F-180A, 4 Door, 1 Owner, Nice!</p> <p>\$17,788</p>	<p>18 Ford F150 #24G-117B, Crew Cab, 4x4, Local Trade!</p> <p>\$18,888</p>	<p>17 Buick Cascada #24P-7714A, 2 Door, Convertible, 1 Owner, Leather, Nice!</p> <p>\$20,788</p>	<p>20 Volkswagen Tiguan #24G-070A, 1 Owner, Red Line Edition, 1 Owner!</p> <p>\$25,988</p>	<p>22 Ford Bronco #24G-171B, 4 Door, Full Power, Local Trade!</p> <p>\$26,788</p>	<p>19 Chevy Blazer #24G-225A, 4 Door, RS, 6yr/100k Limited Warranty!</p> <p>\$27,888</p>
<p>20 Infiniti QX80 Luxe #24G-206B, Leather, Local Trade, 3rd Row!</p> <p>\$28,788</p>	<p>21 Honda Pilot #24B-021A, 1 Owner, Nice Local Trade!</p> <p>\$32,788</p>	<p>21 Buick Enclave #21P-7397, 1 Owner, 6yr/100k Limited Warranty!</p> <p>\$32,888</p>	<p>21 Buick Enclave #21P-1501, 1 Owner, 6yr/100k Limited Warranty!</p> <p>\$33,888</p>	<p>20 GMC Sierra #24G-221A, Crew Cab, SLT, X31, 1 Owner!</p> <p>\$34,888</p>	<p>20 Toyota Tacoma #24G-251A, Crew Cab, 4WD, Nice Local Truck!</p> <p>\$37,488</p>
<p>19 GMC Sierra Crew Cab #24G-133A, 6.2 V8, SLT, 1 Owner!</p> <p>\$39,888</p>	<p>20 Ford F150 Lariat #23P-5250A, Leather, 4x4, Sunroof, Low Miles!</p> <p>\$39,888</p>	<p>23 GMC Sierra Denali #24G-120A, 1 Owner, Fully Equipped, Nice!</p> <p>\$60,888</p>	<p>23 GMC Sierra Ultimate #23P-1019, 1 Owner, 6yr/100k Limited Warranty!</p> <p>\$70,888</p>	<p>23 GMC Yukon Denali #23P-4518, 1 Owner, 6yr/100k Limited Warranty!</p> <p>\$71,808</p>	<p>23 GMC Sierra Ultimate #24G-182A, Local Trade, 6yr/100k Limited Warranty!</p> <p>\$72,888</p>

ALL prices DO NOT INCLUDE tax, title & fees. Some photos for illustration purposes only.