

**Workplaces®  
Honors Two  
Shoals Banks**

NEW YORK, NY – *Newsweek Magazine* recently published the annual America’s Most Loved Workplaces® list, developed by Most Loved Workplace®, a division of Best Practice Institute (BPI).

Two local banks were ranked among the Top 200 businesses nationwide!

Bank Independent came in at #54, on this, the fourth annual Most Loved Workplace® list, while First Metro Bank was ranked #152.

The list was developed by Most Loved Workplace®, a division of Best Practice Institute (BPI) and this year was expanded to the Top 200, reflecting a growing commitment for companies’ to prioritizing employee sentiment and creating workplaces that employees love. The list recognizes companies that put respect, care, and appreciation for their employees at the center of their business model and, in doing so, have earned the loyalty and respect of the people who work for them.

**Bank Independent**



**First Metro Bank**

The results were determined after surveying more than 2.6 million employees from businesses with workforces varying in size from less than 50 to more than 10,000.

See SHORTS... on Page 2

See SHORTS... on Page 2

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Volume 140 Number 52  
October 23, 2024  
**Courier Journal**  
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**Needing Your Cans**

L.E. Willson Partners with Constellium in 12 State Aluminum Recovery Contest

SHEFFIELD --- A kickoff event last Friday in the school auditorium symbolically blesses the partnership of L.E. Willson Elementary School with Constellium Shoals for the “2 Million Cans Recycling Contest.”

The contest officially began October 1 and continues through April 30, 2025. During this time, L.E. Willson students will be working to collect as many empty aluminum beverage cans as possible. L.E. Willson is the only Alabama school participating in the contest.

L.E. Willson, along with 17 other

schools across the country, is joining efforts to collect a total of 2 million cans. Last year’s collection project at Willson resulted in over 50,000 cans, which combined with the other participating schools, exceeded the 1 million-can goal.

Each school in the contest earns money from the sale of the cans as sold to a local scrap yard partner. L.E.W. invites the public to drop-off empty aluminum cans on Wednesdays. Cans may be left at the front doors of the school during school hours.



See CANS... on Page 13

**YOU CAN SUCCEED**

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Courier Journal Perma-Note

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

**Ranch Benefit Will Honor Hall**

SHEFFIELD — Colbert County Tourism is sponsoring a special benefit concert, “FAME Girls Ranch Benefit in Honor of Rick Hall,” as part of its acclaimed, “We Rocked the World” Concert Series! The historic Ritz Theatre will host an unforgettable evening on Thursday, November 7, celebrating the iconic hits recorded at FAME Recording Studios.

“The Girls Ranch was very near and dear to Rick’s and my heart, said Linda Hall, wife of the late Rick Hall. “The girls are there through no fault of their own, but because of the choices the adults in their lives have made. It will be a great show for a great cause. We thank Colbert County Tourism and Billy Lawson for putting on this event.”

Tickets are available for \$35 downstairs and



See RANCH... on Page 4

**Helen Keller is 2nd Most Influential**

TUSCUMBIA—Throughout history, America has been shaped by individuals whose impact extends beyond their personal achievements. Household names like Martin Luther King, Jr., Amelia Earhart, and similar trailblazers didn’t just succeed in their fields but also played pivotal roles in guiding others, shaping movements, and educating future generations.

From civil rights leaders to pioneering scientists, their mentorship has left an indelible mark on education, personal development, and society.



See INFLUENTIAL... on Page 8

**INSIDE this Issue**

- Medicare Minute
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- Puzzle Whirl
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- Our Halloween Coloring Contest
- Live Lions?
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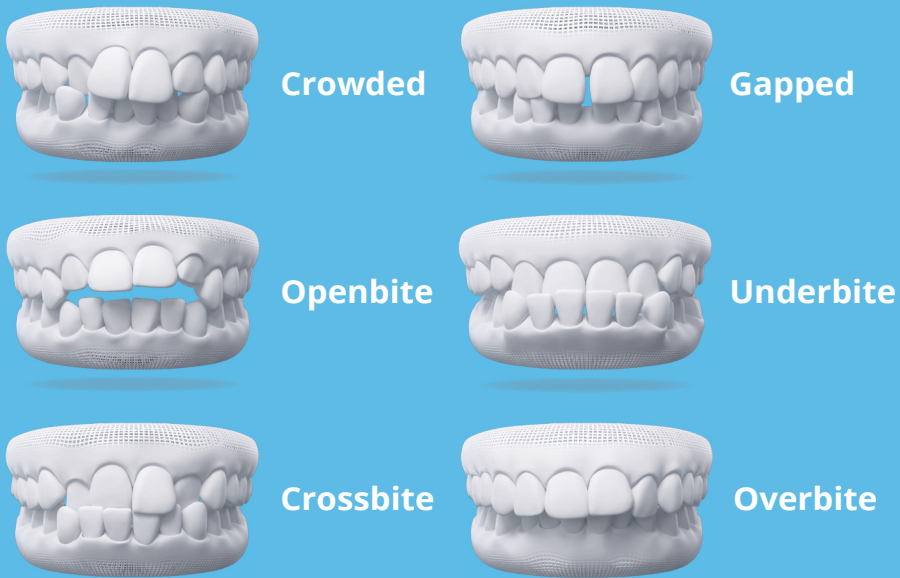
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## Shorts...

### Honors for 2 Shoals Banks

Continued from Page 1

Bank Independent made the list for a third consecutive year and was the highest-ranked financial institution in Alabama.

"Being named to America's Most Loved Workplaces list for the third consecutive year is a remarkable honor that speaks to the strength of our culture," stated Rick Wardlaw, CEO of Bank Independent. "At Bank Independent, we prioritize fostering a workplace where every team member feels valued and connected."

How positive workers feel about their future at a company, career achievement, how much employer values align with employee values, respect at all levels, and the level of collaboration at the firm were the five critical areas measured to gauge employee sentiment.

"We fully believe that our employees are our greatest asset," said Rodney Howard, First Metro Bank's President and CEO.

"The need for a business to have capital is crucial to success, but at First Metro Bank, we believe our human capital is the most important factor. This is a great honor and a true testament to the way we do business and value our team."



### UNA Band in 2025 Macy's

NEW YORK, NY – The University of North Alabama Marching Band has been selected to perform in the 2025 Macy's Thanksgiving Day Parade®. This will mark the first parade appearance by the Marching Pride of North Alabama. UNA's band will join the holiday march to the call of "Let's Have a Parade™," the iconic phrase that has signaled the start of every Macy's Thanksgiving Day parade since 1924.

"We are so excited to bring the sounds of North Alabama to the Big Apple, and we look forward to sharing their talent with the country in November 2025," said Sara Flores, Macy's Thanksgiving Day Parade Associate Producer.

UNA's Marching Band was one of nine selected bands from more than 100 applicants to march in the 99th edition of the

See SHORTS... on Page 6



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# Yard Sales

An exclusive listing of the better sales in the Shoals area.

To list your sale, use the classified form on page 6.

WE MUST receive your ad by Friday prior to the Wednesday release date. (8 days before a Saturday sale)

**FLORENCE: DOWNSIZING YARD SALE** Central Heights 145 Lindsey Dr in Lindsey Creek Subdivision Fri. Oct 25 Sat. Oct 26 7 am until ? Furniture, dishes, clothes, decor, Christmas items.

**ESTATE SALE FOR MARY LINVILLE** - 2016 Alpine Dr., Florence Saturday Oct. 26 9am-3pm • Sunday Oct. 27 1-5pm (1/2 Price)

- Lots Of Solid Wood Furniture: 2 Bedroom Suites - 1 Cherry With Highboy/Low Boy - 1 Maple; 2 Maple Dinette Suites: 1 With Hutch - 1 With China Cabinet; Maple And Marble Coffee Table and 2 End Tables, Maple Coffee and 2 End Tables.

- Couch, Large Book Case, Wing Back Queen Anne: Chairs And 1 Recliner, Large High Back Queen Anne Cherry Dinette with 8 Chairs. Pfaltzgraff Large Set of Tea Rose Pattern With Extra Pieces, Large Hull Vase, Lots Of Crystal Items, Corelle Dishes, Christmas Dishes, Set of Magnolia Dishes, Kitchen Items, Lamps Etc.

- Antique: Chair, Rocker, Books, Butter Churn, Cocks, Cut Glass Punch Bowl, Cups And Matching Pedestal Cake Plate, Books, Key Wind Up 8 Day Clock, Jackson Press, Very Large Wooden Chest, Queen Anne Library Table, Ashcraft Fine China - Queen Anne Pattern Set With Extra Pieces, Pepsi Thermometer, Singer Sewing Machine.
- Household Etc: Bed Spreads Quilts, Decorative Items, Fridge, Christmas Decor. Men's And Women's Clothes, Jewelry - Costume And Some Hand Made. Tons Of Photo Paper, Crochet Hooks And Thread, Crocheted Hats, Purses & Scarves, Fabric, Some Art Books. And Much More! Please do not block mailboxes or Drive-ways.

Prefer Cash will take & Venmo. **Bring help to load items.**

P.S. Mary's artwork, art supplies & more art books will be sold at a separate Studio Art Sale at a later date.

**TUSCUMBIA: NEIGHBORHOOD GARAGE SALE** Fri. Oct 25 and Sat. Oct 26 7 am to 1 pm 124 and 125 Willow Dr Coldwater Village, Veterans Dr. North of Coldwater Inn Lots of Variety! Household, accessories, holiday decor, houseware, clothing, shoes, etc.

**CHEROKEE/BARTON/RED ROCK AREA: YARD SALE** 14740 Highway 72 Oct. 24, 25, 26 Thur/Fri/Sat 7 AM-5 PM 2 Miles West of Highway 247. 1/4 Mile East of Red Rock Road. A Variety Of Nice Things, All Priced To Go!

**MUSCLE SHOALS: MULTI-FAMILY GARAGE SALE** 702 Beverly Dr Sat. Oct 26 7 am to 2 pm Furniture, household items, books, clothes, misc.

**FLORENCE MULTI-FAMILY GARAGE SALE, 109 E. Bailey Springs Dr., Village Pines Sub. off Hwy. 72 across from Newbern's.** Fri. & Sat., 7am-until? Household items, Toys, Christmas Decor, large variety!

### Estate Sale

1932 Hickory Hills Road  
Florence, AL 35630

Fri., Oct. 25th, 9am-3pm  
Sat., Oct. 26th., 9am-2pm  
Numbers given out at 8:30am  
Friday & Saturday  
Sun., Oct. 27th, 1am-3pm

Thomasville, Pennsylvania House & Councill Craftsman Furniture, Antique Drop Leaf Table, Vintage Gilliam Wingback Chairs, Windsor Chairs, Jewelry, Jewelry Armoire, University of Alabama Memorabilia, Carolyn Wright Art, Quilts and Quilting Supplies, Two Metal Carports, Children's Playhouse/Storage Shed, Patio Furniture, Fur Coats, Designer Purses, Lift Chair, Refrigerator, Washer and Dryer, and Much More!

\*Bring help to load your purchases.

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256-275-0273

Go to [Estatesales.net](http://Estatesales.net) to view pictures

**SAINT FLORIAN: YARD SALE** 281 Faltzburg Lane Sat. 7 am until ? Household items, tools, some clothes, etc.

**MUSCLE SHOALS: MULTI-FAMILY GARAGE SALE** 108 and 110 Heather Lane Fri. Sat. 7 am until Christmas and Fall items, houseware, small appliances, women's, men's and teens clothes, Avon.

**KILLEN: MULTI-FAMILY YARD SALE** 6190 Co. Rd. 34, 1/2 mile behind North Carolina Church of Christ Fri. Oct 25, Sat. Oct 26 7 am until ?

**FLORENCE: YARD SALE** 2032 Alpine Dr Sat. Oct. 26 8 am to ? Rain or Shine!

**FLORENCE 11th ANNUAL MULTI-FAMILY YARD SALE** Fri. & Sat., 7am-until? Furniture, books, antiques, housewares, holiday decor, electronics, crafts, tools, jewelry, clothes: children, men's, women's, regular to plus sizes, and lots more!

**FLORENCE 3-FAMILY YARD SALE**, 106 White Oak Lane, Oak Hills Sub., Fri. & Sat., Oct. 25th & 26th, 8am-until? Lots of Goodies!

**ESTATE SALE: FLORENCE 1215 INGLESIDE AVE** Fri., Sat. 9 am to 3 pm Sun. 1 pm to 3 pm Antique furniture, dishes, household items, lawn mower, outside furniture, tools, flower pots and much more! Cash Only.

**MUSCLE SHOALS: GARAGE SALE 1003 TYLER AVE** Sat. Oct 26 8 am-until Furniture, lift chair, household items, shower chair, nice ladies clothing and MUCH MORE!

**FLORENCE INSIDE MOVING SALE, 212 West Queensbury Lane, Creekwood Sub., Sat. 6am-2pm**, Vintage Barbie Dolls \$200 FIRM, and much more!



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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

**Wesley Chapel United Methodist Church** will host its **Annual Fall Festival** on **Saturday, October 26** from 4-6pm. Get ready for a lot of Food, Games, Costumes, Prizes, a Cake Walk, and more! Wesley Chapel is located at 11025 County Rd 15, just north of the Central Heights community.

**Keller Landing Trunk-Or Treat** **Tuesday** October 22, 4-6 pm. Fun, food and games. At My Genesis Healthcare at Keller Landing, 813 Keller Lane in Tusculumbia.

**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!

**Pumpkin Bash at Underwood Baptist Church** 5091 Highway 157, Florence October 31 from 5-7pm

Experience the thrill of trunk or treats, where creatively decorated car trunks offer a safe and festive trick-or-treating experience. Satisfy your taste buds with offerings from a variety of food trucks, and let the kids burn off energy with our inflatables. This will be an event you won't want to miss! Bring your friends and family for a night of community, laughter, and Fall fun! We look forward to celebrating with you at Pumpkin Bash!

**Florence Nursing & Rehabilitation Center Fall Festival** **Thursday Oct. 24, 6-8pm.** Located at 2107 Cloyd Blvd. in Florence. Cost - \$5 Armbands and 50 cent tickets. Trick-or-Treating, games, cake walk, inflatables, Haunted House and more. Proceeds benefit go toward the residents' activities fund.

**The 31st Annual Symposium on Alzheimer's and Related Disorders** is Friday, November 1, from 7am-5pm at Cross Point Church of Christ in Florence. This symposium is for caregivers to get the support and education to understand this disease and give them information about services in the area available to them. Sponsored by Coalition for Alzheimers and Related Disorders (C.A.R.D.)

**Medical Associates Trunk-Or-Treat - Thursday October 24, 5:30-7:30pm.** at Medical Associates of the Shoals P.C. 1120 Jackson Hwy., Suite 300, Sheffield. Free candy for the kids, face painting, prizes and other activities

**In preparation for the election of officers and executive committee members next month,** the NAACP Tri-County Branch reminds all members in good standing that they are eligible to vote for nominated officers and executive committee members on **Thursday, November 21** at Michael Community Center, 1001 East 17th Street in Sheffield. Polls will open and voting will take place via email by members who are in good standing at least 30 days prior to the election. Assistants will be on hand between 5-7pm. The election will be by an emailed ballot.

For more information, visit [www.NAACPTriCountyAlabama.org](http://www.NAACPTriCountyAlabama.org), call 256-383-4260, or 256-381-1862, or contact [Secretary@NAACPTriCountyAlabama.org](mailto:Secretary@NAACPTriCountyAlabama.org)

**Free Clothes - The Samaritan House,** 600 Geneva Ave., Muscle Shoals, gives away free clothing each **Tuesday** from 9am-11:30am. Donations accepted.

**Tuesday, October 22, 9am-11:30am**  
**Tuesday, October 29, 9am-11:30am**  
**Tuesday, November 5, 9am-11:30am**

See **NOTES...** page 7

# Ranch

Continued from Page 1

\$30 upstairs. Doors open at 6:30pm, and the show is underway at 7 with a stellar lineup that promises a night of great music. This lineup includes Grand Ole Opry member T. Graham Brown with hits like Hell and High Water and Wine into Water. FAME's own talents Angela Hacker and James LeBlanc will bring their soulful sound, alongside Mark Narmore, writer of *Moon Over Georgia*. Billy Lawson and his Wishbone band will perform classic FAME songs, honoring Rick Hall's legendary influence.

"This concert pays tribute to the rich musical legacy of FAME Recording Studios while supporting a vital cause in our community," said Susann Hamlin, President and CEO of Colbert County Tourism.

Located at 11 W 3rd St in downtown Sheffield, the Ritz Theatre provides a nostalgic backdrop for this extraordinary event. Proceeds from the concert will benefit the Colbert County FAME Girls Ranch, which occupies the former home of the Rick Hall family of FAME Recording Studios.

For more information and updates, visit [colbertcountytourism.org](http://colbertcountytourism.org).

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## ESTATE SALE for Mary Linville

**2016 Alpine Dr., Florence**  
**Sat. 10/26 9am-3pm • Sun. 10/27 1-5pm (1/2 Price)**

**Lots Of Solid Wood Furniture: 2 Bedroom Suites - 1 Cherry With Highboy/Low Boy - 1 Maple; 2 Maple Dinette Suites - 1 With Hutch - 1 With China Cabinet; Maple and Marble Coffee Table and 2 End Tables, Maple Coffee Table and 2 End Tables.**

Couch, Large Book Case, Wing Back Queen Anne: Chairs And 1 Recliner, Large High Back Queen Anne Cherry Dinette w/8 Chairs. Pfaltzgraff Large Set of Tea Rose Pattern With Extra Pieces, Large Hull Vase, Lots Of Crystal Items, Corelle Dishes, Christmas Dishes, Set of Magnolia Dishes, Kitchen Items, Lamps, Etc.

**Antique:** Chair, Rocker, Books, Butter Churn, Crocks, Cut Glass Punch Bowl, Cups And Matching Pedestal Cake Plate, Books, Key Wind Up 8 Day Clock, Jackson Press, Very Large Wooden Chest, Queen Anne Library Table, Ashcraft Fine China - Queen Anne Pattern Set With Extra Pieces, Pepsi Thermometer, Singer Sewing Machine.

**Household Etc:** Bed Spreads Quilts, Decorative Items, Fridge, Christmas Decor. Men's and Women's Clothes, Jewelry - Costume and Some Hand Made. Tons Of Photo Paper, Crochet Hooks and Thread, Crocheted Hats, Purses & Scarves, Fabric, Some Art Books. **And Much More!**

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Courier Journal

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

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

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**Shorts...**

**UNA Band in 2025 Macy's**

Continued from Page 2

annual holiday spectacle. "It is an incredible honor to be selected to represent both the State of Alabama and the University of North Alabama in the Macy's 2025 Thanksgiving Day Parade," said Dr. Lloyd Jones, Director of the Marching Pride of North Alabama. "This invitation is a remarkable opportunity for our students, and we are deeply grateful to the Macy's Thanksgiving Parade for including us in such a storied American tradition." As part of the announcement, Macy's team presented the Marching Pride of North Alabama with a \$10,000 fundraising kick off. The band will spend the next 13 months planning and raising funds for their parade appearance.

Alabama's Annual Witches Ride is happening Thursday, October 24 at 6pm starting at Wilson Park. This light-hearted parade of witches and warlocks will be riding bicycles, on golf carts, or walking with brooms, as they throw candy to children lining Court Street in downtown Florence. This is a fundraiser for Dolly Parton's Imagination Library, which is run by United Way of Northwest Alabama for Colbert, Lauderdale, Franklin, and Marion counties. In addition to the Witches Ride, there will be an after-party in downtown Florence. Participating restaurants will each offer a special for participating witches, including a miniature signature cocktail or mocktail and appetizers. The cost for each participant is \$35 (which is the cost to sponsor one child for one year for Dolly Parton's Imagination Library), whether you choose to walk, ride a bike, or bring a golf cart! Each participant on a golf cart must pay a registration fee. For more information, call the United Way of Northwest Alabama at 256-764-5892.



**Witches Ride is Thursday!**

FLORENCE-United Way of Northwest



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

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

**219 W. Tennessee St.**  
**Florence, AL 35630**  
or email to:  
[editor@courierjournal.net](mailto:editor@courierjournal.net)

well in advance of the planned event. The Editor reserves right to shorten, edit, reword or omit submissions as seen fit. All information submitted for publication becomes property of the Courier Journal. Information published does not necessarily reflect an opinion or endorsement by the Courier Journal, members of its management, or its staff. Advertisers are responsible for all content and claims in their advertising.

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**Trunk or Treat at NWSCC**

**MUSCLE SHOALS** - Northwest Shoals Community College will host a community trunk or treat free to the public on October 29 at the Shoals campus. The trunk or treat event on the Shoals campus is from 5-7pm. The event will feature decorated trunks and games from the college's faculty, staff, and student organizations. Members of the community will be able to park in building 100 parking lots and walk through the outside event that will be held in the parking lot adjacent to the student services portion of building 100. The community is encouraged to follow the college's official social media channels for any updates on the event.

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



# Medicare Minute

## "Value of a Local Agent 2"

A local agent can be a valuable asset to you when signing up for a Medicare Plan. Any agent offering Medicare plans must be licensed by the State of Alabama, appointed by the insurance companies they represent and go through an annual certification required by Medicare. If an agent does not have these qualifications they cannot offer Medicare Advantage or Prescription Drug Plans. This is a good thing because you, the consumer, can be assured that your agent has been completely vetted. This includes proof of citizenship and background checks.

Your local agent must also go through training courses with the insurance companies they represent. These courses are designed to assure that the agents have a complete understanding of the plans they are offering. Medicare Advantage and Prescription Drug Plans can be complicated because they have premiums, copays, deductibles and a specific provider network. Knowledge of what you are enrolling in is crucial.

One thing you will want to know from anyone helping you enroll in a plan is; "Do you make a commission on this sale?" You want the answer to that question to be "YES"!! Why? Because if a person makes a commission for enrolling you, that person can go to the insurance company on your behalf if you have a problem. If a person does not make a commission they cannot help you with a problem unless they have Power of Attorney for you.

Agents offering Medicare plans fall under the oversight of Medicare, whereas most non-agents do not. This should give you the peace of mind that the local agent is showing you all of your options. It's also important to know that your premium will be the same whether you go through a local agent or someone else. If that's the case, why not use someone who can go to bat for you if you need it!!

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](mailto: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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# Notes...

Continued from page 4

**Exceptional Fall Festival - Thursday October 24, 5-7pm** at 3501 Cloverdale Rd. In Florence. Join us for an inclusive celebration designed for all audiences with a special emphasis on our exceptional needs community. This event features a variety of sensory-friendly and fun activities ensuring a fun and comfortable experience for everyone. Enjoy a festive day filled with engaging games, creative crafts and our beloved trunk-or-treating tradition. For more information email [thechadwickfoundationshoals@gmail.com](mailto:thechadwickfoundationshoals@gmail.com)

**Good Stand Up Comedy Tuesday, November 5, 8pm** at the LAVA Room in downtown Florence with Dan Alten plus local favorites Duell F. Aldridge, Jarrod Prestage, Joyce Liles, Kay Domer, and Morgan McRight. Just \$10.

Dan Alten is an intelligent goofball from Kentucky who has been traveling the country for the past decade bringing his charming nonsense to everywhere from theaters to punk basements to art galleries to beloved comedy clubs. Alten does over 200 shows a year bringing his tight night surreal fun to the people.

**The Shoals Area Chapter of the Sons of the American Revolution** will be hosting Dr. Lawrence Krumenaker at our November meeting on Sunday, November 10 at 2pm at the Helen Keller Public Library in Tusculumbia. He will be speaking about the nine days that General Marquis de Lafayette spent in Alabama in 1825. Krumenaker is also the author of the book "Nine Days Traveling." The 200th anniversary of this event is next year. The meeting is open to the public.

**Connect Group Shoals/Quad Cities Meeting • Saturday, November 23, 12:00pm.**

At Sherrod Avenue Church of Christ, 1207 Sherrod Avenue, Florence. Free!!!  
RSVP: [connectgroupshoals@gmail.com](mailto:connectgroupshoals@gmail.com) Leader: Jared Culwell 256-339-8327 Leader: Jared Culwell 256-339-8327

We will have our very own Jenny Morris - the managing director for Autism Support of Alabama - coming to speak about services and programs! All are welcome to attend!

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See NOTES... page 30

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## Your Final Tomorrow

When we're young, we hardly ever think about death and eternity, but as we age it becomes tragic if we carry this mind-set with us into old age. Oh yes, we have some life insurance, and maybe a small amount saved or pension for our old, old age. We own our house and a decent truck and car and plan to enjoy life for many, many years. BUT, what have you done to prepare yourself and family for eternity? ~95%, a good guess, of this world will enter eternity unprepared. We're very proud when our family succeeds at anything. I think maybe 70% of all parents want what's best for their family and strive to make some things happen. But what about eternity and all of you meeting God? The graveyards prove death is real. But a few feet underground, does not end it all. There's another part of us, our soul, that you cannot see that will live forever either in heaven or hell. God has a plan for everyone laid out in the bible. All I ask is, "is it not worth two hours of your time to come visit us and find out some of these things?"

God requires that we must meet Him prepared. The Bible clearly states what ahead for those prepared and those unprepared. It's my job to teach and show you what's ahead. It's your job at least to show up and find out what's next for you and your family. There's one tomorrow with your name on it. When God calls you, you must go, ready or not. The Bible contains tomorrows' news today. God has given us all one short lifetime to get ready to meet him. No matter how rotten you are or how good you are, you need a Saviour when you meet Him. There is one available. **John 3:16** "For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life." Get ready for your final tomorrow. Come see us Sunday @10:00am, and find out what God has done, is doing, and will do with all of us. You need to prepare to meet God!

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# Influence...

Continued from Page 1

That list also includes Helen Keller at #2.

Paperbell.com, a coaching software company, recently conducted a nationwide poll of 3,000 respondents to identify America's most inspirational historical mentors - those who have transcended their time and place to leave an enduring legacy in education and personal growth.

Respondents were asked to select those who they believe exemplify the spirit of mentorship, education, and leadership, resulting in a diverse list of influencers who have shaped the course of history.

**2. Helen Keller, Alabama** Although widely known for overcoming her own disabilities, Helen Keller's work as an author, lecturer, and advocate for people with disabilities had a profound influence. Her mentorship extended beyond her personal story, inspiring people worldwide to overcome adversity.

The rest of the top 10 are as follows:

- 1. Martin Luther King, Georgia**
- 3. Amelia Earhart, Kansas**
- 4. John Adams, Massachusetts**
- 5. George Washington Carver, Missouri**
- 6. Thomas Jefferson, Virginia**
- 7. Benjamin Franklin, Pennsylvania**
- 8. Susan B. Anthony, New York**
- 9. Frederick Douglass, New York**

## 10. Harriet Tubman, Maryland

Alabama had 2 other mentors included among the most inspirational in America:

**55. Marla Fearing** - A Black American educator and missionary, Fearing was born into slavery in Alabama. She later became a missionary to the Congo Free State and founded a girls' school, leaving behind a legacy of education and empowerment for women in the region.

**133. Wilson Pickett** - Wilson Pickett was a key figure in shaping the sound of American soul and R&B music. Born in Prattville, Alabama, he became a legendary singer and songwriter, known for hits like "In the Midnight Hour" and "Mustang Sally." Beyond his success in music, Pickett mentored young artists in Alabama and beyond, using his platform to encourage upcoming musicians to find their unique voice and stay true to their roots. His influence as a trailblazer for African American musicians in a racially divided era is part of his enduring legacy.

For a full info graphic on the 140 greatest American mentors, visit [www.paperbell.com/blog/americas-greatest-mentors/](http://www.paperbell.com/blog/americas-greatest-mentors/)

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## County Administrator



### Job Summary

Supervises, plans and directs the work of the County Commission Office. Responsible for all county financial records and budget requests for the Commissioners. Conducts budget hearings. Prepares and publishes the final budget. Prepares and publishes annual and semi-annual financial reports. Confers with department heads on county business. Monitors all bookkeeping procedures. Supervises all aspects of Human Resources and workman's compensation process. Runs all aspects of the county Safety Program.

### Education and Experience

Possess a degree in accounting or related business field. Preferred a Master Degree in Business or related field. Must be certified as County Administrator by the requirements set out by the Association of County Commissions of Alabama within three years of date of hire. Three years of administrative experience.

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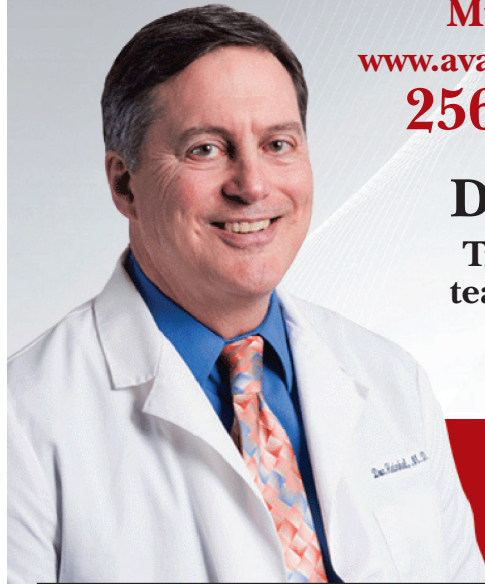
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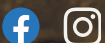
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Commentary

# Her Federal Law and Our Border

**W**e're going to follow federal law. During Kamala Harris' interview with Fox News' Bret Baier last week, she repeatedly referred to her plan of

following federal law when discussing taxpayer funded transgender surgeries.

It would be nice if she promised to apply federal law to her border policy and who is allowed to vote if she were to get elected.

The border was amazingly secure at the end of the Trump's term in December of 2020, despite four years of democrat assaults on the progress. The border patrol was allowed to do its job in detaining river crossers in either the U.S. or Mexico until deportation. Within 24 hours of inauguration, the Biden-Harris team began reversing dozens of policies that especially made our southern border much more insecure and inviting. Since that time,

See **BORDER...** on Page 28

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 23, 2024

*Happening*  
**THIS WEEK**

# Live Campus Lions?

Your chance to weigh-in is through Friday, October 25

FLORENCE – Live Lion mascots have been a special part of the UNA campus tradition for 50 years with three males and one female on site between Bibb Graves Hall and the President's home.

The Special Committee on Live Lions is seeking input from the campus and community related to the continuation of the live lion tradition at the University of North Alabama.

"The Special Committee on Live Lions has requested feedback from the campus, alumni, and Shoals area community via the survey," said Dr. Lisa Ann Blankinship, co-chair of the committee and a biology professor.

See **LIVE LIONS...** Page 24



Scan to take the survey.

**WESLEY CHAPEL UNITED METHODIST CHURCH** will host its Annual Fall Festival on Saturday, October 26 from 4-6pm. Get ready for a lot of Food, Games, Costumes, Prizes, a Cake Walk, and more! Wesley Chapel is located at 11025 County Rd 15, just north of the Central Heights community.

**PETERSVILLE CHURCH OF CHRIST'S** Annual Trunk or Treat is from 4-7pm on Sunday, October 27 in the Church Parking Lot at at 106 Pamplin Ave, in Florence. The community is invited! Trunk or Treat from 4-5pm. Service on the Parking Lot at 5pm. Food, Fun, Cake Walk, Games, Inflatables begin at 5:30pm. Fun for all!

**BETHEL LAUDERDALE MISSIONARY BAPTIST CHURCH** will be celebrating the Pastor Demetres Towns', First Pastoral Anniversary on Sunday, October 27. Hosting the morning service will be Pastor Ricky Bonner of Mt. Hope Missionary Baptist Church, Sheffield, AL beginning at 11am. The 2pm service will be hosted by Pastor Jeffrey Braxton of First Missionary Baptist Church, Sheffield. Dinner will be served between services. Everyone is welcome.

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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.

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

## Going to Do Day 1

Editor:

In recent weeks, several letters have been published in your paper questioning why anyone would vote for Donald Trump.

Unlike some voters, I don't just listen to what they say or what the news media says they will do. I look at what they have done. All of us have our hopes regarding what America will be like after this election. So, before we vote, let's look at the records of what they have done.

Under the Trump administration we had peace in the Middle East, no wars, North Korea stopped firing missiles over Japan, and inflation was at a record low. Consumer goods

were much more affordable, gas was \$1.70/gallon, name brand bread was under \$2.00/loaf, eggs \$1.40/dozen, and we could go on with other items, but look at these items in 2024. I know gas is down a little now, but it is still up \$1.00 per gallon, bread is almost \$3.00, eggs are almost \$3.00/dozen.

So, from where I sit, I am not better off now than I was four years ago. My cost of living has gone up at least 25% under the Biden/Harris administration.

VP Harris talks about all of the things she is going to do on day one. Why hasn't she done any of these in the past four years? We have the war in the Middle East and Ukraine, and North Korea is more active now. The response for the victims of Hurricane Helene and Milton has been terrible. They do not have money to help these Americans, but Harris wants to give \$157 million to Lebanon. And they have spent millions feeding

See **LETTERS...** on Page 18

*Did Jesus truly teach that salvation comes by means of stone and timber, fancy vestments, and ignoring current events?*



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**Cans**

Continued from Page 1

Participating schools have the option of earning other prizes and monies during the collection year as

well. With 75,000 cans collected, students earn a pizza party at school. With 150,000 cans collected, they earn \$500.

First place in the contest is a \$3,000 prize; second place, \$2,000; and third place, \$1,000. L.E.W. is raising the money for gymnasium improvements.

"We're thrilled to be participating in the contest this year and forging an even greater relationship with Constellium," said L.E. Willson Principal, Dr. Jill Johnson. "It is likewise a great opportunity to partner with the community in collecting these cans and to learn more about the major impact we can make on the environment through recycling."

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## Savvy SENIOR

### If You're 65 or Older, It's Time to Get Your Pneumonia Shot

Dear Savvy Senior,  
I recently turned 65 and would like to know if am supposed to get the pneumonia vaccine? And if so, which type of vaccine do I need and is it covered by Medicare?

Relatively Healthy

Dear Relatively,  
Yes, the Centers for Disease Control and Prevention (CDC) does indeed recommend the "pneumococcal vaccines" for pneumonia for adults age 65 and older. They're also recommended for younger people with long-term health issues or weak immune systems, as well as children under 5 and people who smoke.

Pneumonia, which can happen anytime - not just during the cold months - can be a serious and even life-threatening condition. Each year, pneumonia causes a whopping 1.5 million people to visit medical emergency departments in the U.S. and causes roughly 50,000 deaths.

A recent study found that the use of pneumonia vaccines is associated with a 24 percent decreased risk of death, but vaccination rates aren't that high.

Around 67 percent of adults over the age of 65 are vaccinated against pneumonia, and just 24 percent of younger people (19-64 years old) at risk for pneumonia are vaccinated. The main reasons for this are because many people are unsure whether they need the vaccine,

while others aren't even aware a vaccine exists.

#### Types of Vaccines

There are three different vaccines available, some more appropriate for certain people than others. They are the pneumococcal polysaccharide vaccine PPSV23 (Pneumovax23), the pneumococcal conjugate vaccine PCV15 (Vaxneuvance) and PCV20 (Pevnar 20). The numbers indicate how many strains, or serotypes, of streptococcus pneumoniae are included in the vaccine.

So, which vaccine should you get?

If you've never been vaccinated for pneumonia, the newer PCV20 is the top choice - it covers the 20 most common serotypes now.

If that vaccine is not available in your area, you can get the PCV15 vaccine, followed one year later by PPSV23.

If you had the earlier PCV13 (but not PCV15), or the PPSV23 at or after age 65, you're likely eligible to get the PCV20 for increased protection.

But because of the different possibilities, you need to talk to your doctor or pharmacist

about the most effective option for you.

Side effects of these vaccines tend to be mild, but may include feeling achy and tired as well as redness, swelling and soreness where the injection was given.

You'll also be happy to know that Medicare Part B covers both single dose and two-dose pneumococcal shots, and you only need to get it once. Unlike the flu shot, which is given annually.

Most local pharmacies and community health clinics offer pneumococcal vaccines, but you may want to call ahead just to be sure.

For more information, visit the CDC's Pneumococcal Vaccination webpage at [CDC.gov/vaccines/vpd/pneumo/index.html](https://www.cdc.gov/vaccines/vpd/pneumo/index.html).

#### Other Vaccines

To avoid getting pneumonia as a consequence of a viral infection, you should also consider getting a flu shot, RSV shot and a Covid-19 booster in the fall.

While vaccines cannot prevent every case of pneumonia (or other conditions they're given for), those who get them usually have milder infections, a shorter course of illness and fewer serious complications than people who don't get vaccinated.

The flu shot and Covid booster are both covered by Medicare Part B, while the RSV vaccine (which is recommended every other year) is covered under Medicare (Part D) prescription drug plans. All three shots can also be given simultaneously.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](http://SavvySenior.org).

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



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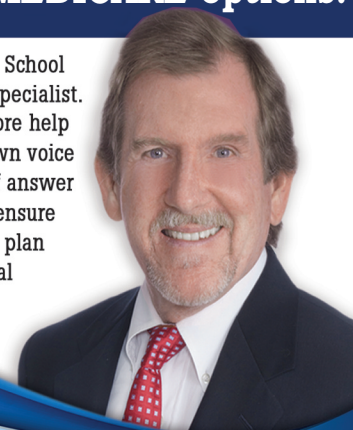
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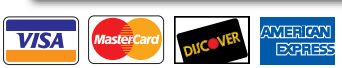
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**S**o, you want to sound like you know your stuff about Artificial Intelligence or AI? Well, look no further! . . . Or maybe you should look further because I'm not an expert on this stuff but I really need to know more. Developments are happening at a blinding pace and I simply can't keep up. But we should all keep up with this important technology. So here's a quick crash course on the basics that'll have you chatting with techies like a pro.



**Jim Fisher**

First, let's get the lingo down.

**Neural Networks:** Imagine these as a bunch of tiny, interconnected brains, each responsible for a specific task. They're like the Swiss Army knives of AI.

## AI 101: How to trick people into thinking you know what you're talking about.

by "The Computer Skeptic"

**Machine Learning:** This is basically teaching computers to learn from data, without being explicitly programmed. Think of it like training a dog to fetch – except the dog is a computer and the fetch is solving complex problems.

**Deep Learning:** This is a subset of machine learning that uses neural networks with multiple layers. It's like giving your computer a really, really long attention span.

**Large Language Model:** when you combine all three of the above topics, and add a few hundred million examples of literature,

dictionaries, encyclopedias, and anatomy books, you come up with an entity that fools everyone into thinking that it's smart. But it's not smart. We are a long way from having truly smart AI but that day is coming.

Now, let's talk about some cool stuff AI can do.

**Recognize Faces:** Ever wondered how Facebook knows your aunt Mildred from your great-aunt Mildred? It's all thanks to AI.

**Drive Cars:** Remember when we thought self-driving cars were just a thing in sci-fi movies? Well, thanks to AI, they're becoming a

reality. Just make sure you're not asleep at the wheel.

**Write Poetry:** AI can even pen sonnets. Granted, they might be a bit... robotic, but hey, it's still impressive.

But wait, there's more! AI is also making waves in fields like healthcare, finance, and even gaming. It's like having a super-smart assistant that can do everything from diagnosing diseases to beating you at chess.

So, how can you impress your friends with your newfound AI knowledge?

Drop a few AI buzzwords. Try saying things like, "The future of AI lies in unsupervised learning," or "Neural networks are the key to achieving artificial general intelligence."

Ask thought-provoking questions. For example, "What are the ethical implications of AI becoming more sentient?" or "Could AI eventually surpass human intelligence?"

Share a funny AI-related anecdote. Maybe you saw a robot that tried to hug a tree, or a chatbot that thought "cat" was a verb.

AI is a rapidly evolving field, so there's always something new to learn. I'll be delving a little deeper into computer intelligence in the next article or so. Until then, just keep pretending you know what you're talking about. That's pretty much what I did the past 30 years in this business.

For questions or comments, Contact the Computer Skeptic, Jim Fisher at [Jim@ExcelAL.com](mailto:Jim@ExcelAL.com)



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# Letters...

## Going to Do On Day 1...

Continued from Page 12

and housing illegals. So, if we have another four years of this, we will not be able to survive.

These are just a few of the reasons that I cannot vote for Harris.

**Jim Vardaman**  
Florence

## 2024's New Civility?

Editor,

Do my senses deceive me, or did I recently watch a civil Vice-Presidential debate between J.D. Vance and Tim Walz?

My hearing isn't what it used to be, but I could have sworn I heard them inadvertently agree with each other a time or two. There were even whispers of them shaking hands after the November 5 winners and losers are determined.

I'm reminded of the 1970s anti-war slogan, "What if they gave a war, but nobody came?"

Now we know what happens when someone gives a debate, and nobody swears.

Will civility catch on in 2024 and beyond?

I'm not that naïve...  
But what if it did?

**Jim Newton**  
Itasca, IL

## The Church is Silent

Dear Editor,

The Christian church is silent at a time when clear and present human forces are molding the social world in morally indefensible ways.

The church fancies itself as the moral leader of the world, but can't think of anything to say or do about the overthrow of rule of law? What about climate change, war in Europe and the Middle East, and the consolidation of communism across the globe? Or crime and gun violence, hyper materialism, and a wealthy class who want all political power for themselves?

The church scurries about like a mouse looking for food at night and then retreats into the walls to hide from the light of day. The most the church can think to do is provide a meal for the homeless, a gift for disaster victims, a lecture about honesty, and an almost exclusive focus on the afterlife.

Did Jesus truly teach that salvation comes by means of stone and timber, fancy vestments, and ignoring current events?

**Kimball Shinkoskey**  
Woods Cross, UT

## For On Land Medicare

Editor,

Who do we trust? online or on land Medicare? October 15 is the day that we who are on Medicare can begin signing up to keep the insurance company we are with or change to another insurance company. Do we find out if these Insurance Companies have a C Plan and D Plan and if these plans are covered by doctors and pharmacies in our area? What increase will be made to the A and B plans. How much will the insurance co-pay be for a doctor's visit, and how much cover your hospital bill?

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## Insurance Insights

"Below is a State Farm® Simple Insights® article about Should married couples combine health insurance? is provided by State Farm agent Rebecca Stutts Hovater.

### Should married couples combine health insurance?

Whether or not you and your spouse should combine health insurance doesn't exactly inspire thoughts of romance, but it's an important topic for any about-to-be-married or married couple to discuss. About one-third of couples opt for separate plans — but that also means over two-thirds share the same health insurance. Your doctor preferences, medical needs and out-of-pocket costs are just a few of the important considerations in healthcare plans for couples. Use this conversation guide to get started in understanding the difference between single vs. married health insurance.

#### What health insurance options are available to you?

Many people are offered a variety of health insurance options through their employer. Others may be more limited in their choices. For example, a self-employed individual seeking individual insurance may find that they have fewer options to choose from and, often times, those options are more expensive. In such instances, it may make sense to explore one spouse's healthcare plans if offered through their employer to see if a more comprehensive and/or budget-friendly option is available.

#### What are your medical needs?

An individual with a specific health condition, particularly one that's chronic, may have a greater need than their spouse for expanded or specialized services. In that case, it's important to weigh the options available to decide if it makes more sense to combine your health insurance plans as a couple or keep separate individual plans. If one spouse has fewer medical needs, it may benefit them more not to combine their health insurance.

#### Is combining health insurance helpful toward meeting a deductible?

According to 2020 regulations, no family may pay more than \$16,400 for out-of-pocket costs, and that includes multiple family members on one policy, so it may make sense to combine health insurance plans if it helps you more easily reach that out-of-pocket maximum where insurance pays 100% for covered services. Otherwise the total will apply to each separate policy.

#### Is there a health insurance spousal surcharge?

Nearly 90% of employers that offer health insurance also offer spousal coverage, with some caveats. Some may only offer coverage if the spouse doesn't have their own employer option. Others — over 30% of companies in fact — may charge a premium to add a spouse, while some may reimburse an employee who enrolls in their spouse's plan instead.

Taking all of these factors into consideration — available options, medical needs, costs, etc. — can help you determine which choice is best for you and your spouse.



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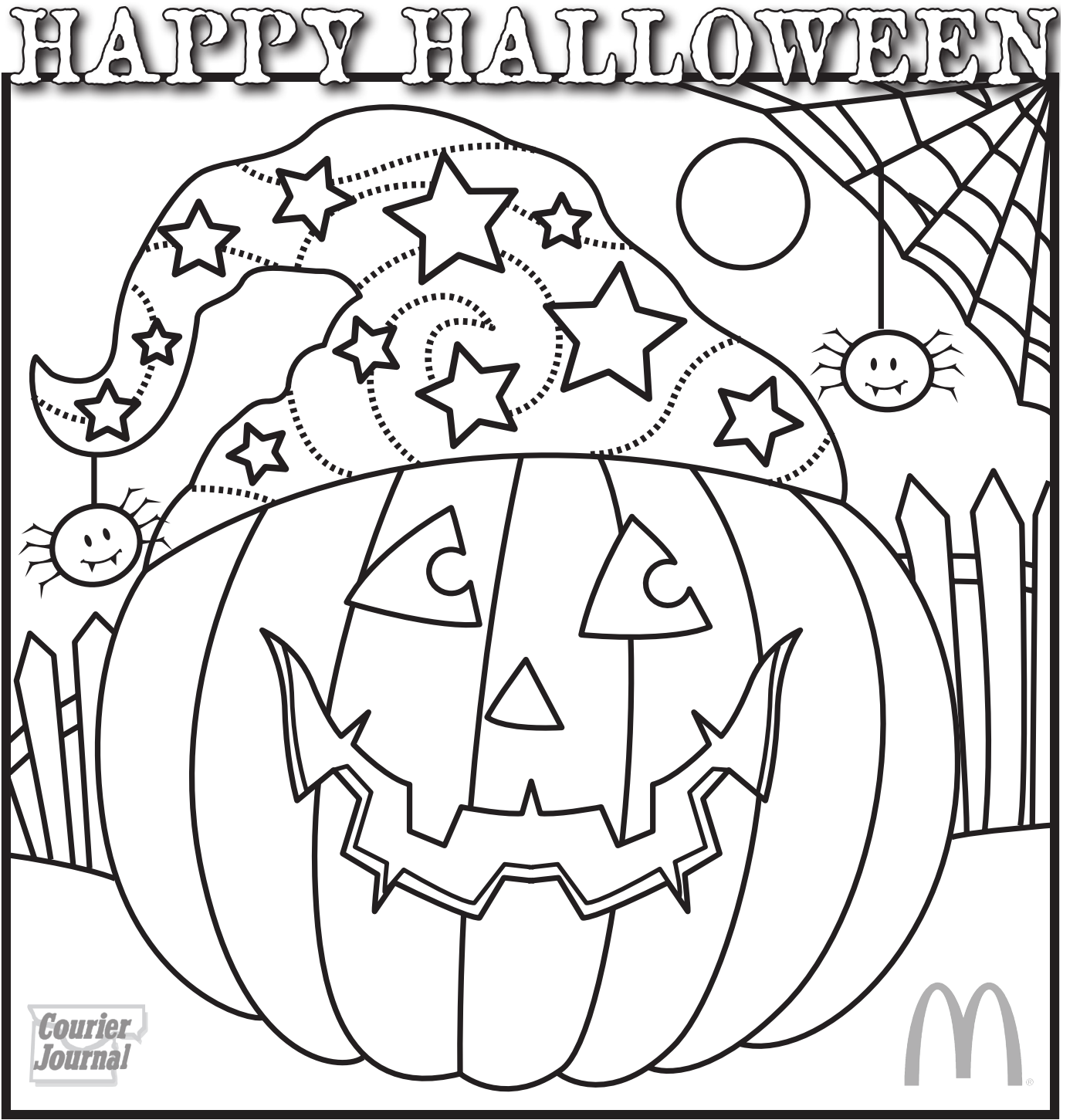
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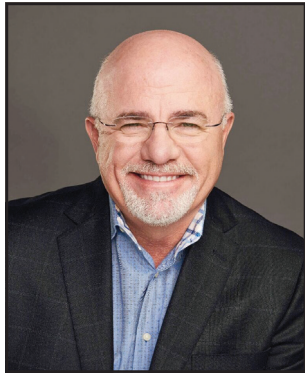
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# DAVE Says

by DAVE RAMSEY

## SPEND, SAVE AND GIVE



Dear Dave,  
I just finished paying off all my consumer debt in Baby Step 2. It took a long time, but I finally did it. Now, it's time to grow my \$1,000 beginner emergency fund to a full-funded emergency fund. I've been working on this for a while, and I'm glad I'm doing it. But I was wondering at what point can you spend, and have a little fun, when you're following the Baby Steps plan.

Mark

Dear Mark,  
Congratulations, buddy! The first couple of steps can be the hardest. I'm really proud of you for

sticking with it and making it happen.

I recommend completing the first three Baby Steps before you start thinking about spending money on fun stuff. In my mind, that positions you on pretty solid ground, financially speaking. So, at that point it's okay to have a little fun going on a vacation or buying something—reasonably priced, of course—that you've had your eye on.

Like you said, Baby Step 1 is saving \$1,000 for a starter emergency fund. Baby Step 2 is where you pay off all debt—except your home—using the debt snowball method. In Baby

Step 3, you go back and fully fund your emergency fund with enough cash to cover three to six months of expenses.

But don't have so much fun that you forget about the other Baby Steps. Baby Step 4 means putting 15 percent of your income into pre-tax retirement plans, like mutual funds and Roth IRAs. Don't neglect saving for college if you have kids. That's Baby Step 5. And Baby Steps 6 and 7 are paying off the house early and building wealth and being outrageously generous. Live like no one else, so that later you can live *and give* like no one else.

Everyone likes having fun. And there's nothing wrong with spending some cash if you can afford it. I just want people to make sure they have their finances in order first. Remember, there are only three things you can do with money. You can spend it, save it and you can give it away. Following my plan will allow you to do all three without putting yourself in a financial bind.

Keep up the good work!  
— 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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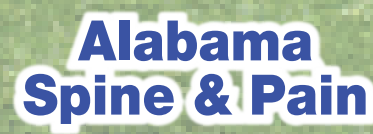
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219 W. Tennessee St., Florence, AL 35630 - Fax to: 256-760-9618  
Winners will be listed online Tuesday afternoon and in the FOLLOWING week's Courier Journal.



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





LINCOLN: NAVIGATOR L, 2008 \$12,950. Luxury, only 86K miles, black on black leather, power running boards, polished factory wheels with new tires, power 3rd row seat, outstanding condition, 256-527-2125

**SUNSCAPES LAWNS AND LANDSCAPING** Flowerbeds, natural rock borders, planting, mulch, pine straw, irrigation repair, lawn service, gutter cleaning, sand/leveling. Call 256-860-2447

**JEEP: WRANGLER, 2017 \$23,000**, Unlimited Sport 4x4, 4-door, 5-speed automatic, 70,700 miles, new tires, upgraded touch screen Alpine stereo receiver, amplifier and 15" subwoofer speaker cabinet, 256-415-1685 Tusculmbia

**CLEAN SWEEP CLASSIFIED SPECIAL** - 2 Extra Lines Free\* in the Courier Journal with all Classified Ad placements (except Employment and Free Mdse 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. Not valid in combination with any other discounts, offers, packages or on previous placements. Regular rates apply to all other ad upgrades or attention-getters. Offer expires after October 25, 2024. Please call 256-764-4268 to place your Clean Sweep ad.

**TOYOTA: AVALON, 2015 \$20,950**, Limited, one owner, only 62K miles, navigation, sunroof, full power, climate seats, rearview camera, Michelin tires, two smart keys, Outstanding Automobile, Call 256-527-2125

**MATTHEWS TREE SERVICE**  
(Shoals Area)  
• Stump Grinding • Tree Trimming • Tree Removal  
Licensed, Bonded, Insured  
BBB Accredited  
Steven Matthews, Owner  
**256-483-5918**

**HOCUS-FOCUS** BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Man is moved, 2. Tie is different, 3. Menu sign is different, 4. Hat is smaller, 5. Hair is different, 6. Stool is different.

**WE BUY JUNK CARS**, Trucks or Vans with or without titles, Call Joel 256-303-7609

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**HOME IMPROVEMENT EXPERT**  
Kitchen/Bath Remodel, Flooring, Windows, Doors, Trim, Carpentry, Tile, Drywall, Siding  
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**RICKY'S PAINTING** Interior/Exterior, Free Estimates, I work alone to save you money. 256-394-4406

**ACURA: MDX, 2012 \$16,950**, one owner, only 72K miles, technology package, navigation, heated leather, sunroof, third row seating, extensive maintenance history, new tires, excellent condition, 256-527-2125

**CLEAN SWEEP CLASSIFIED SPECIAL** - 2 Extra Lines Free\* in the Courier Journal with all Classified Ad placements (except Employment and Free Mdse 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. Not valid in combination with any other discounts, offers, packages or on previous placements. Regular rates apply to all other ad upgrades or attention-getters. Offer expires after October 25, 2024. Please call 256-764-4268 to place your Clean Sweep ad.

**Condrey Transport & Dumpster Rental, LLC**  
*Your Hassle Free Solution for Waste Management That Fits Your Timeline!*  
Offering Prompt and Friendly Roll Off Dumpster Rental Service as well as Full Service Junk Removal.  
**Call today 256-272-7948**

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**SPECIAL WEDNESDAY WAX DAY!!!**  
Gift Certificates Available **WAX \$25 FOR** Gift Certificates Available  
w/coupon only. Wednesday only.  
\*Limited Pickup & Delivery Area. Expires Tuesday, 10/29/2024

**ESTATE SALE**  
1932 Hickory Hills Rd. • Florence  
Friday, Oct. 25 • 9am-3pm  
Saturday, Oct. 26 • 9am-2pm  
Numbers given out at 8:30am Friday & Saturday  
Sunday, Oct. 27 • 1pm-3pm

Thomasville, Pennsylvania House & Council Craftsman Furniture, Antique Drop Leaf Table, Vintage Gilliam Wingback Chairs, Windsor Chairs, Jewelry and Jewelry Armoire, University of Alabama Memorabilia, Carolyn Wright Art, Quilts and Quilting Supplies, 2 Metal Carports, Children's Playhouse/Storage Shed, Patio Furniture, Fur Coats, Designer Purses, Lift Chair, Refrigerator, Washer and Dryer and Much More!.

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*The magical moments when love, lace and laughter come together.*

*Celebrate love, commitment, and the joy of saying, "I do." with the Shoals area in a keepsake magazine.*

Contact Mara Beth Cravens at 256-740-5811 or email [marabeth.cravens@timesdaily.com](mailto:marabeth.cravens@timesdaily.com) to showcase your wedding in our 2025 Tennessee Valley Brides Magazine.

Deadline is November 30th, 2024

Get ready for a  
**FALL FESTIVAL**  
Food, Games, Cake Walk, Costumes, Prizes and more!  
Saturday, October 26, 2024  
4:00 — 6:00PM  
Wesley Chapel  
United Methodist Church  
11025 County Rd. 15, Florence, AL

# Northwest Alabama Leg Pain Specialists

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



Do you suffer from...

- |               |                |
|---------------|----------------|
| Restless Legs | Varicose Veins |
| 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

## Live Lions

Continued from Page 12

and a biology professor. "This is a key tool to help us evaluate campus, alumni, and community interest in and support of continuing the live lion tradition on campus. We greatly value and appreciate campus, alumni, and community member feedback."

The committee was appointed by UNA President Dr. Ken Kitts in August in the wake of Leo III's passing earlier this year.

Members include:  
• Dr. Lisa Ann Blankinship;  
• Dr. Kyrel Buchanan, from the Town and Gown Task Force;  
• James T. "Tim" Garner, UNA Foundation;  
• Kevin Haslam, Vice President for Advancement;  
• Jim Page, UNA Board of Trustees;  
• Dr. Lee Renfroe, Shared Governance Executive Committee;  
• Megan Simmons, UNA staff;  
• Eleanor Vezina, UNA student.

The survey is live and may be accessed via the QR code on Page 12 where this article starts. The survey will close Friday, October 25.

**ALABAMA CRACK MAN**  
"William James Greenlee III"  
Extra Mile Brick  
**(ALL MASONRY REPAIR)**  
•Fireplace •Chimney  
•Firebox  
•Cracked Walls •Loose Brick  
•Driveway Cracks •Steps  
•Firebox •Tuck Pointing  
•Cracked Brick •Stucco  
•Stone Work •Concrete  
•Historic Restoration  
**82 AIRBORNE INFANTRY**  
Combat Veteran  
256-797-5281



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Senior Discounts  
Licensed & Insured  
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All Types, Ready to go, or if they need work, for **\$FAST CASH\$**  
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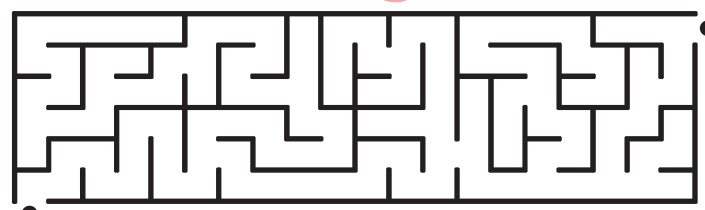
**WE BUY RIDING MOWERS,** John Deere, Cub Cadet, Kubota, Craftsman, etc, We will buy it running or not. Give us a call at 256-275-2276

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We offer professional painting services including Interior and Exterior House Painting, Drywall Repair, Deck and Fence Staining Pressure Washing and More  
Over 30 years' experience,  
Call Today for **FREE ESTIMATE**  
**ALL WORK GUARANTEED**  
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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 from MASTER for an I, you get MISTER. Do not change the order of the letters.

- Struthers or Sally    \_ \_ \_ L \_    Brackish
- Circular    R \_ \_ \_ \_    Discovered
- Law enforcement    \_ \_ \_ \_ \_ E    Guiding principle
- Two score    \_ \_ \_ \_ \_ Y    Specialty
- Clamor    \_ \_ \_ I \_ \_    Relating to Norway
- "Jane Eyre" author    \_ \_ \_ \_ T \_    Third place medal
- Country house    G \_ \_ \_ \_ \_    Prominent Fall color
- Gospel group    \_ \_ \_ O \_ \_    Rocker or recliner
- Crystal    \_ \_ \_ A \_ \_    Luster
- Ladle    \_ \_ \_ I \_ \_ \_    Debonair, like Dan

## Puzzle Whirl

\_ \_ \_ T \_  
F \_ \_ \_ \_  
\_ \_ \_ \_ \_ Y  
\_ \_ \_ \_ E  
\_ \_ R \_ \_  
\_ \_ \_ Z \_  
O \_ \_ \_ \_  
\_ \_ A \_ \_  
\_ \_ O \_ \_  
\_ A \_ \_ \_

### MINI SUDOKU

				6	
1	5				
2		1			
			4		
6					1
				5	

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 BORED to BOUTS in 6 words?  
Change one letter for each rung in the ladder.

**BORED**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**BOUTS**

Answers on Page 30

### WORD SPIRAL



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



**Thomas McCutcheon**

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

## Can I Sue For Emotional Distress?

Sure, you can. You probably want to know if you can win a claim for emotional distress and the answer is that these claims are in many ways limited. Certainly, pain and suffering are forms of emotional distress and recovery may be had whether that was in the past or even if they will continue into the future. The jury may consider physical and mental suffering caused by the injury.

Generally mental anguish is not an element of damage arising from a breach of contract. Where

somebody's conduct results in property damage only, damages for emotional distress are not allowed unless you were within the "zone of danger." For instance, where an air conditioner caught fire and burned down a home, the homeowners could not recover because they were not at home at the time of the fire. On the other hand, when Wal-Mart failed to put the plug in the oil pan of the car, it caught fire and burned down a lady's home while she was there, she was entitled to recover damages for emotional distress.

The most common claim that I hear is people who are experiencing fear of driving following a serious motor vehicle crash. I know those claims are real and I believe that most people who experience anxiety following an accident are genuine in their experience. Defense lawyers typically are extremely dismissive of those claims, probably in part because it's their job to be dismissive of other people's injuries and probably in part because it's so common and generally goes away without counseling or treatment. There are those cases where people have to have counseling and medication and certainly people who go through a traumatic experience are entitled to have their claims heard and respected.

I think it's helpful to distinguish between physical pain and mental anguish. Physical pain is just that. It hurts sometimes more, sometimes less and sometimes deprives you of sleep. Mental anguish is what you feel when you're the one who takes care of people, and you have to be taken care of, or you watch and endure the pain and suffering of someone you love dearly. The two are separate but both are elements of damages that a jury would consider in awarding damages.

*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](http://www.mhatty.com)

facebook: McCutcheon and Hamner, P.C.



We will not print your full name in the article. We will not be able to return any written or preprinted items which are submitted.

**ESTATE SALE FOR MARY LINVILLE** - 2016 Alpine Dr., Florence Saturday Oct. 26 9am-3pm • Sunday Oct. 27 1-5pm (1/2 Price)

- Lots Of Solid Wood Furniture: 2 Bedroom Suites - 1 Cherry With Highboy/Low Boy - 1 Maple; 2 Maple Dinette Suites: 1 With Hutch - 1 With China Cabinet; Maple And Marble Coffee Table and 2 End Tables, Maple Coffee and 2 End Tables.
- Couch, Large Book Case, Wing Back Queen Anne: Chairs And 1 Recliner, Large High Back Queen Anne Cherry Dinette with 8 Chairs. Pfaltzgraff Large Set of Tea Rose Pattern With Extra Pieces, Large Hull Vase, Lots Of Crystal Items, Correlle Dishes, Christmas Dishes, Set of Magnolia Dishes, Kitchen Items, Lamps Etc.
- Antique: Chair, Rocker, Books, Butter Churn, Crocks, Cut Glass Punch Bowl, Cups And Matching Pedestal Cake Plate, Books, Key Wind Up 8 Day Clock, Jackson Press, Very Large Wooden Chest, Queen Anne Library Table, Ashcraft Fine China - Queen Anne Pattern Set With Extra Pieces, Pepsi Thermometer, Singer Sewing Machine.
- Household Etc: Bed Spreads Quilts, Decorative Items, Fridge, Christmas Decor. Men's And Women's Clothes, Jewelry - Costume And Some Hand Made. Tons Of Photo Paper, Crochet Hooks And Thread, Crocheted Hats, Purses & Scarves, Fabric, Some Art Books. And Much More! Please do not block mailboxes or Driveways.

Prefer Cash will take & Venmo. **Bring help to load items.** P.S. Mary's artwork, art supplies & more art books will be sold at a separate Studio Art Sale at a later date.

**JR. LAWSON TREE SERVICE,** tree trimming, stump grinding, removal. Licensed & Bonded, Free estimates, 256-856-7028

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**TINY TOY POODLES** Very small and cute 3 parti, 2 black, 3 girls, 2 boys, \$500 each Papers, 1st shots and wormed call or text 256-398-5336 Phil Campbell

# Dr. Zaman Shah

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Board Certified  
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Dr. Shah is continuing Dr. Syed's legacy of excellent and compassionate patient care with all of his former patients.

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## Turning 65? Time for a MEDICARE Insurance Plan? Register Today!

Our next Medicare Class is Thursday, Nov. 21st Educate before Enrolling  
11am-Noon @ Alabama Health Guidance 885 Florence Blvd. Florence, AL

We know all of those **MEDICARE** options may seem a bit confusing - but our **LOCAL** Insurance Specialists have over 20 years of combined experience to help make the whole process easy for you.

▶ Our "Third Thursday" Medicare Education Classes, offered each month, allow you the opportunity to learn more. Call to register now to attend one of these classes!

256-648-5710

**EXPERIENCE MATTERS!** Meet with Medicare Plan Experts:  
Hope Stamps | Ikey Fowler | Beverly Stamps White

For accomodation of persons with special needs at meetings, call 256-648-5710

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

**VOLKSWAGEN: PASSAT, 2013 \$12,950,** SE model, one owner, only 49K miles, automatic, full power, leather, alloy wheels with new tires, two keys, just serviced, Excellent Condition! Call 256-527-2125

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

**MILLER'S TREE SERVICE**  
Tree Trimming and Removal  
Free Estimates  
Senior Discounts  
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 PLUMBING PATROL IS ON A ROLL!

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**ONLINE AUCTION**  
**GLASSWARE - CAST IRON**  
**AUTOMOBILES**  
**70 Mt. Nebo Rd, Loretto, TN**  
**Oct. 27th thru Nov. 6th**



**PERSONAL PROPERTY:** 2003 Ford Ranger Edge (46K mi.), 2006 Mercury Grand Marquis GS (40K mi.), antique furniture, collectible lamps, cast iron, oil lamps, Fenton, carnival glass, milk glass, jadeite, cut glass, lead crystal, depression glass, slag, hobnail, moonstone, dish sets, hens on nest, paperweights, Hull and Roseville Pottery; jars, kettles, crocks, enamel ware, dolls, feed sacks, cross cut saws, pressure cookers, hand tools, and much more.

**Bid Online at:**  
[kingrealyandauction.hibid.com](http://kingrealyandauction.hibid.com)  
**Open House: Sun., Oct. 27th 1-3pm**  
**Pick Up: Sat., Nov. 9th 9-4pm**

**Terms:** Cash or good check day of item pickup. Debit and credit cards accepted through online auction website. Seller reserves the right to accept or reject any and all bids. Personal Property will be sold "AS-IS" without warranties of any kind.

All information contained in this ad is believed to be correct, but not guaranteed. Announcements made on the auction website supersede any printed material.

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 UNITS**



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**Apply at the property office**

**"REDUCED" PROPERTY FOR SALE**  
 Muscle Shoals 3.45 Acres  
 Mary Mack St. 256-740-1960

**GREAT LOCATION FOR LEASE** Approx. 950 sq. ft. Office space end unit available. 254 Seville St. Conference Room, Office, Reception Area. Contact Richard: 615-545-9445

**WANTED: LAND IN** Elgin, Lexington, Anderson, or Rogersville area for building. Call 256-577-9529

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# Vacancy

<b>Village Parc: Townhouse, 2½ bath, 2-Master Suites .....</b>	<b>\$975</b>
<b>Brentwood: 2BR, 2BA .....</b>	<b>\$845</b>
<b>Steeplechase: 2BR, 2BA .....</b>	<b>\$845</b>
<b>Chisholm Way: 2BR, 1BA.....</b>	<b>\$690</b>

**Southeastern Properties**  
 1846 Darby Dr., Florence, Alabama 35630  
**256-764-7666**

**Thinking of Selling Your Unwanted Diamonds & Gold?**

Bring Them to the Jeweler You Trust.  
*We Pay Top Dollar*

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 JEWELERS BY *Lon*

285 Cox Creek Parkway • 256-764-4013  
 Shop groganjewelers.com

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**Spend \$10 in our store this week & receive a DOUBLE PUNCH on your blue card!**

**THE BLUE DOOR THRIFT STORE**

4129 Helton Dr., Florence • 256-766-4923  
**SHOPPING HOURS: Tues., Wed., Fri. 9-4 • Sat. 10-1**  
 Donation Hours: Mon-Fri 7:30am-3:30pm, Sat 9am-2pm

MOBILE HOME FOR RENT St. Florian area, 3 bedroom, 2 bath 16x20 covered deck, nice yard with storage bldg., new appliances, Walking distance to marina, \$800 month + deposit, no pets, Call 256-263-9526 call or text



**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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If you really want to know what you're getting, get it from someone local.

**Buy Local, Sell Local**

**Courier Journal**

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www.courierjournal.net

# Wayne County Chancery Court Auction

## SATURDAY, NOVEMBER 2 AT 10AM

CIVIL ACTION NO. 2024-CV-6853

### 3 Parcels to be Sold as a Whole On Second Creek Rd., Lutts, TN 237.5 Acres +/-

### 1 Parcel On Big Cypress Rd., Cypress Inn, TN 8.2 Acres +/-

**Auction Will Be Held On Site On Map 188, Parcel 8.03 On Secoand Creek Rd., Lutts, TN. Watch for Auction Signs.**

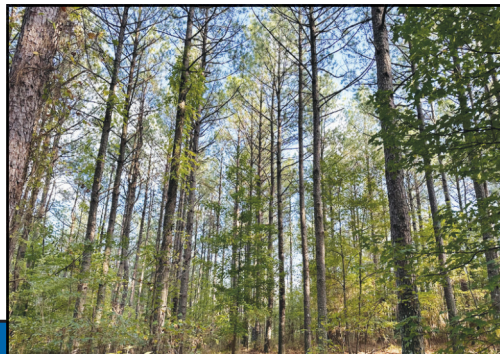
**DIRECTIONS:** Heading south from Collinwood on the Natchez Trace Pkwy., Turn right onto Weatherford Creek Rd. In approx. 4 Miles, turn left on Second Creek Rd. The auction site will be approximately 1 mile on the left.

**PROPERTY DETAILS:** Three parcels located on Second Creek Road, Lutts, TN to be sold together include: map 175, parcel 23.00 Totaling 197 acres +/-, map 175, parcel 21.01 Totaling 16 acres+/-, map 188, parcel 8.03 Totaling 24.50 Acres +/- for a total of 237.50 Acres+/- Identified in deed book 134, page 291.

**This is a dream property!** Year-round stream, approx. 100 Acres +/- of valuable, approx. 33-Year-old pine timber, approx. 7 Acres +/- is cleared for a home site, hunting camp, etc. One parcel on Big Cypress Rd., Cypress Inn, TN identified as map 216, parcel 23.00

**Approximately 8.2 Acres +/-.** Identified in deed book 142, page 250. Property is undeveloped and is less than one mile from the Alabama state line and the Natchez Trace Parkway.

**ANNOUNCEMENTS:** 10% cash down is due on the day of sale with the balance due upon confirmation of the court. The sale will be held open for ten (10) days until Nov. 12, 2024 At 10:00 A.M., during which time the bid may be raised by 10%. If the bid is advanced, the property will be Re-Sold on Nov. 13, 2024 At 10:00 A.M. at the Wayne Co. Criminal Justice Center and that will be the final sale. Property is offered and sold as is.



**Chassity Martin Berlin, Special Commissioner**  
931-722-5517; 931-332-3086

**CLEAN SWEEP CLASSIFIED SPECIAL! 2 Extra Lines FREE!**  
On All Classified Ad Placements\* See Page 6 for details

**FIREWOOD FOR SALE!** All Hardwood, cured, split, dry stored, 16 to 18 inches long. You Haul \$90 per truckload 256-762-0696.

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Tree cutting, trimming, stump removal. Free Estimates. Owner Gilbert Barga 256-314-1009 or 256-366-3539

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25 Years Experience  
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Ask about specific enrollment times for those who qualify.

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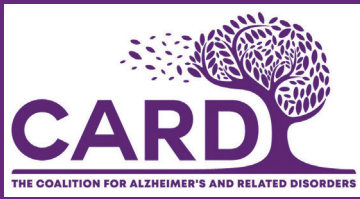
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31ST ANNUAL



# ALZHEIMER'S SYMPOSIUM

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## Friday, November 1, 2024

## Crosspoint Church of Christ

Registration: 7am • Symposium: 7:45am-4:45pm

### Keynote Speakers:

Dr. Rachna Valvani, MD, CMD

Dr. Stacy Lee, EdD

Jawan Olive Smith, Attorney at Law

Lindsey Crider, RN

Cat Selman

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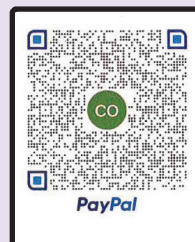
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### Commentary

## Border...

Continued from Page 12

the small percentage of illegals who have been apprehended have also been released on their own recognizance into the US while awaiting trial - The cashless bail option that democrats love to apply to oppressed American criminals.

Harris mentioned a border bill that she and Biden helped draft on day one of his Presidency. The U.S. Citizenship Act of 2021 was going to create a path to citizenship for 11 million illegals. It was also meant to increase U.S. funding to Central American countries, a supposed measure to make those countries more attractive for their citizens to stay there. What a joke! What kind of money would that take and how much would be pilfered off the top? Thankfully, that bill never made it to the floor of the House or the Senate.

Meanwhile, over the past three and a half years, hundreds of thousands of unattached 20-something, able bodied males from around the world have taken advantage of our open borders. They are not asylum seekers or political refugees needing help. Many are an added drain on our society. Unfortunately, others are here to create chaos and try to bring America down.

That's fine with Harris and most of the other Democrats. They don't like the U.S. as it is, so that is a risk they are willing to take as long as they can find some way to have 70% of them vote Democrat, legally or illegally.

Then, in 2024, as the election season was approaching, they

fashioned another border security bill that failed twice. All the alphabet channels blame Trump and the Republicans for its failure to get the required support.

Harris also blames the failure in passing her preferred border legislation on Donald Trump because he told Republicans not to go along with it. She accused him of putting his personal political agenda before the good of the American people.

Surely, she can't be muddle-minded enough to honestly say that. She knows that six otherwise progressive Democrat senators voted against that bill as well. It was a bipartisan rejection. And can we count how many personal agenda items of hers trump what's in the best interest of Americans?

It was an atrocious and borderline treasonous piece of legislation that would have codified into law the elements that are driving migrants to our borders. It would also have required new training programs for new and existing border patrol agents that would require consideration of cultural, societal, racial, and religious elements, a DEI program. Catch and release would become the law.

The U.S. taxpayer would have to pay for all legal fees associated with their transition into U.S. society as illegals.

The bill would also have required work permits to be issued to illegals.

The bill would also have required work permits would have to be issued to illegals.

The bill would provide for 5,000 illegals to enter the US legally each day, with creative loopholes

See FEDERAL... Page 29



PATRIOTPOST.US: THE BEST HUMOR, MEMES, & CARTOONS

# Commentary 2 Federal...

Continued from Page 28

that would provide for thousands more entries daily.

Billions of dollars would be allocated to sanctuary cities.

While she and President Joe Biden were trying to pass "her" law in the Senate, which is reckless and treasonous, she is dismissing all the associated crime, death and economic hardships Americans are enduring.

Meanwhile, as Harris was conducting her personal filibuster with Baier the other night - trying to fill the time with nonsensical ramblings to eliminate the time for later questions - hundreds more illegal crossings were taking place.

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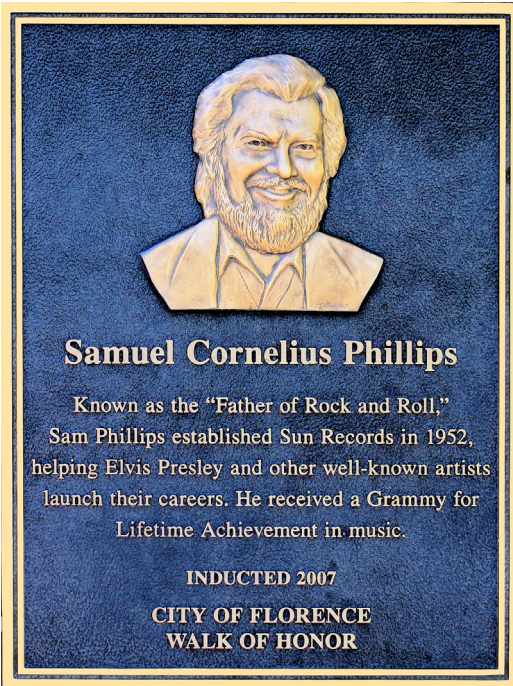
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# SIGNS OF THE PAST



## Samuel Cornelius Phillips

Known as the "Father of Rock and Roll," Sam Phillips established Sun Records in 1952, helping Elvis Presley and other well-known artists launch their careers. He received a Grammy for Lifetime Achievement in music.

INDUCTED 2007

CITY OF FLORENCE WALK OF HONOR

Location: 34. 8061°N, 87. 6314°W River Heritage Park, Florence

The "Father of Rock and Roll" needs no introduction in the Shoals. He was born 1923 on a farm near Florence. Sam attended Coffee High and was an announcer on WLAY in Sheffield. He died at the age of 80 and his Memphis Sun Studio was designated a National Historic Landmark just one day before his death.

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

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# Community Notes...

Continued from page 7

**The Central Community Center will have breakfast** 7-9 a.m. the third Saturday of each month. Saturday, November 16, 7am - Central Community Center - 4130 Lauderdale 6, Florence.

**Veterans of Foreign Wars, Post 5140 meets** - Thursday, November 21, 6:30pm  
127 South Royal, Florence, AL  
The Veterans of Foreign Wars, Post 5140 meets the 3rd Thursday of every month at 127 South Royal, Florence. Meetings start at 6:30 pm. For more information contact [vwpost5140@gmail.com](mailto:vwpost5140@gmail.com)

**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.

**Tom Pallardy & the O\*M\*G! Band will be playing** from 7-11pm on 2 consecutive Fridays, October 25 and November 1 at Lucy's BARge in Athens. Never a cover and plenty of fun! Tom, a resident of Town Creek, AL will be featured on saxophone, flute, keyboards and vocals. Joining Tom will be three of the Shoals' most talented and well-known musicians. Joey Flippen (Iguana Party, Howell Sledge, Pegasus Records) from Russellville will be handling the bass and vocals. Rob Malone (Drive-by Truckers, The Fiddleworms, Johnny Rotten Cash) from Rogersville is on Lead Guitar and vocals. David Casteel (LTD, the Blue Flames) from Muscle Shoals is on the drums. Follow Tom Pallardy & The O\*M\*G! Band on Facebook and check out the website at [tompallardy.com](http://tompallardy.com) for more information.

**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

**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.

**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.

**Babytime Storytime (Birth to 18 months)** - Friday, October 25, 10:30am - 11:30am. Every Friday at the Muscle Shoals Public Library. Caregivers must remain with children for all programs.

**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

[enf.elks.org/MVS](http://enf.elks.org/MVS) or contact Dr. Jean Love, Scholarship Coordinator at Shoals Elks Lodge 2860 at 256-762-5043.

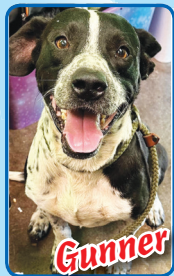
**LifeSouth Bloodmobile Dates:**  
**Thursday October 24**, Muscle Shoals Electric Board, 10am - 4:30pm  
**Monday October 28**, Hatton High School, 8am - 2pm  
**Tuesday October 29**, Tarkett East, 1701 Mars Hill Road, Florence, 11am - 6pm

See NOTES... page 31

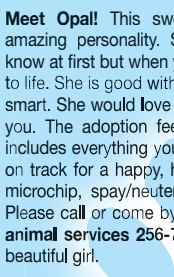
## Courier Journal ADOPT A FRIEND

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 Banshee!** This sweet little bit is ready to go home and play with you. This pup is so sweet and would be a wonderful addition to your family. Fostering a dog is free! The adoption fee is currently \$50 and includes 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 pup.



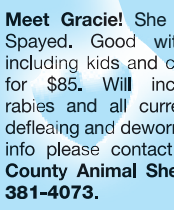
**Meet Gunner!** This handsome fella is good with other dogs. He's a little shy and first but comes around fast. He's playful and lovable. Gunner would love a play date or doggie sleep over at your house! The adoption fee is currently \$50 and includes everything your new pet needs to be on track for 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 handsome guy.



**Meet Opal!** This sweet girl has such an amazing personality. She is hard to get to know at first but when you do her spirit comes to life. She is good with other dogs and is very smart. She would love a doggie day out with you. The adoption fee is currently \$50 and includes 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 beautiful girl.



**Meet Sully!** Sully. 2 year old mix. Good with people and has been ok with dogs at the shelter. Already neutered. Available for \$85. Will include rabies and all current vaccines, defleaing and dewormer. For more info please contact the **Colbert County Animal Shelter at 256-381-4073**.



**Meet Gracie!** She 2 years old. Spayed. Good with everyone, including kids and cats. Available for \$85. Will include neuter, rabies and all current vaccines, defleaing and dewormer. For more info please contact the **Colbert County Animal Shelter at 256-381-4073**.

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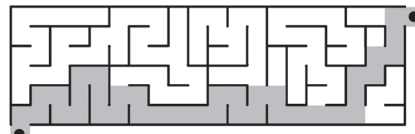


## Even Exchange answers

- Sally, Salty
- Round, Found
- Police, Policy
- Forty, Forte
- Noise, Norse
- Bronte, Bronze
- Grange, Orange
- Choir, Chair
- Glass, Gloss
- Dipper, Dapper

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BORED, PORED, PORES  
PORTS, POUTS, BOUTS

**Word Spiral**  
Answer  
IMAGINARY

**MINI SUDOKU**

Answer

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



# ON YOUR DEBT

## How Bankruptcy Can Stop Title Loan Repossession in Alabama: Protect Your Car and Finances



**B. Grant McNutt**  
Managing Attorney

Title loans can be a quick fix for immediate financial needs, but they often come with high-interest rates and the risk of losing your vehicle if you can't keep up with payments. If you're struggling with title loan debt in Alabama, filing for bankruptcy might be a solution that helps you protect your car and regain control of your finances. Here's a comprehensive guide on how bankruptcy can help with title loans in Alabama and what you need to know before taking action.

### Understanding Title Loans in Alabama: Risks and Bankruptcy Solutions

Title loans allow you to borrow money using your vehicle as collateral. These loans are typically short-term, with high-interest rates that can exceed 300%, making them difficult to pay off. If you default on your payments, the lender has the right to repossess your vehicle, which can be devastating, especially if it's your primary means of transportation.

### How Bankruptcy Can Help with Title Loans in Alabama: Stop Repossession and Reduce Debt

Filing for bankruptcy in Alabama can offer significant relief from title loan debt. Here's how it can work for you:

**1. Automatic Stay Protection:** When you file for bankruptcy, an automatic stay goes into effect immediately. This legal protection stops creditors, including title loan companies, from repossessing your vehicle or taking other collection actions. This automatic stay provides you with much-needed breathing room to develop a plan and protect your car while your bankruptcy case is pending.

**2. Keeping Your Car During Bankruptcy:** If you're behind on your title loan payments, bankruptcy can help you keep your vehicle. In Alabama, your rights to the vehicle don't disappear just because you've missed a payment. The lender must follow specific legal procedures before they can take full

ownership of your car. Bankruptcy can delay or prevent repossession, giving you time to include the debt in a repayment plan.

**3. Chapter 13 Bankruptcy and Title Loans:** Chapter 13 bankruptcy is especially effective for dealing with title loans in Alabama. It allows you to include the loan in a repayment plan, spreading out the payments over three to five years. This can lower your monthly payments and prevent the lender from repossessing your car as long as you make the payments under the plan.

**4. Reducing the Loan Amount:** If your vehicle is worth less than what you owe on the title loan, you may be able to reduce the loan amount to match the vehicle's current value through a process known as a "cramdown." The remaining balance becomes unsecured debt, which could be discharged or paid at a reduced rate under Chapter 13. This can significantly reduce the total amount you have to pay and make it easier to manage your finances.

### Get Help with Title Loan Bankruptcy in Alabama

If title loan debt is putting your vehicle and financial stability at risk, the Bond & Botes Law Offices can help. Our experienced bankruptcy attorneys will review your situation and explain how filing for bankruptcy can help you keep your car and manage your debts. We offer a free, confidential consultation to discuss your options and develop a strategy that's right for you. It is important that you stay within your current title loan contract "window" and keep current with your title loan payments and contract, especially if you are considering a chapter 13 bankruptcy. Our lawyers can explain this issue to you in more detail and why it is so important. Time is usually of the essence in these situations because, if a vehicle is repossessed by the title company BEFORE a chapter 13 is filed,

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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## Notes...

Continued from page 30

**Trekking the Trails - Tishomingo State Park** - Experience Mississippi's best hiking trails with guided hikes Sunday afternoon in October at 2pm!

Date: 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

### Computer & Technology Classes at Florence-Lauderdale Public Library in November

All computer classes are FREE. Registration is required due to limited seating. Please email classes@flpl.org or call 256-764-6564 ext. 127 to sign up.

**MICROSOFT OFFICE SERIES**  
Basic Microsoft Word: Users will become familiar with page layout,

font, copy, paste, insert, and saving documents in an orderly manner.

Wednesday, November 6, 10:30am-12pm

Basic Microsoft PowerPoint: Users will learn to create visually appealing presentations by editing slides and inserting images.

Wednesday, November 13, 10:30 am-12pm

Basic Microsoft Excel: Users will advance their knowledge of spreadsheets and their functions. They will learn the purpose for creating such a document and how it may be helpful in the organization of textual lists or numerical data.

Wednesday, November 20, 10:30am-12pm

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# Mystery Photo

OF THE WEEK

October 23

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<p><b>ST. LOUIS SPARE RIBS</b> LB.</p> <p style="font-size: 2em; font-weight: bold; color: blue;">\$2<sup>99</sup></p>	<p><b>BALL PARK FRANKS</b> (EXCLUDES BEEF) 15 OZ. PKG.</p> <p style="font-size: 2em; font-weight: bold; color: blue;">2/\$5</p>	<p><b>JIMMY DEAN SAUSAGE</b> MILD - 1 LB. PKG.</p> <p style="font-size: 2em; font-weight: bold; color: blue;">\$3<sup>99</sup></p>	<p><b>HORMEL BACON</b> 1 LB. PKG.</p> <p style="font-size: 2em; font-weight: bold; color: blue;">\$5<sup>49</sup></p>
<p><b>LAY'S POTATO CHIPS</b> 7.75 OZ. BAG</p> <p style="font-size: 2em; font-weight: bold; color: blue;">2/\$5</p>	<p><b>LARGE PUMPKINS</b> EACH</p> <p style="font-size: 2em; font-weight: bold; color: blue;">\$5<sup>99</sup></p>	<p><b>YELLOW ONIONS</b> 3 LB. BAG</p> <p style="font-size: 2em; font-weight: bold; color: blue;">\$1<sup>69</sup></p>	<p><b>MONSTER UNLEASHED BEER</b> 12 PK. 12 OZ. CANS</p> <p style="font-size: 2em; font-weight: bold; color: blue;">\$17<sup>99</sup></p>

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+ GMF Bonus Cash \$500  
+ Ray Miller Discount \$3,330

**Total Savings \$6,330**

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