

**Chandler at Fall Sermon**

KILLEN—The Fall Sermon Series at Midway Church of Christ is set for November 9-13 with guest minister, **Greg Chandler** from Madison, AL speaking. This series of gospel sermons will benefit all ages and places in life. The series opens on Saturday, November 9 at 5pm at shelter #3 in Killen Park with the topic, "Dealing with Our Doubts". It will resume at the Midway building Sunday, November 10 at 10:30am and at 7pm each evening through Wednesday. Topics from Sunday forward include, "One Mind & Spirit", "Follow Me", Talking the Walk", "No Hometown Messiah", and "The Choice of **Sergius Paulus**". Everyone is welcome. Midway is located at 6000 US Hwy 43 N in the Greenhill community.

**Lauderdale Veterans Day**

FLORENCE—The Annual Florence/Lauderdale Veterans Day program takes place at 11am Monday, November 11 at the Florence-Lauderdale County Veterans Memorial Park at 301 Veterans Park Drive, north of Wilson Dam.

The purpose of the Veterans Day Ceremony is to honor all American Veterans, especially those from Lauderdale County, for their service in defense of our freedom and honors to our nation. The theme for this year's Veterans Day program is "How I Became a Veteran."

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

Volume 141 Number 2

November 6, 2024

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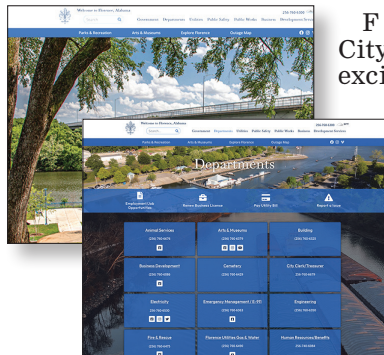
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**New Website**

Greater Access and Enhanced Functionality are Primary Benefits



FLORENCE—The City of Florence is excited to announce the launch of its newly redesigned website, which enhances functionality and provides access to city services and resources. The updated platform features customized landing pages for City Departments,

including Utilities, Parks & Recreations, Public Works, Business, Animal Services, Fire and Rescue, Police, Emergency Management (EMA), and others.

A feature of the new platform See **WEBSITE...** on Page 8

**Veterans Speak at Purdue**

Three with Local Ties Each Present Seminars

LAFAYETTE, IN – Three men with local ties were invited to Purdue University to present Distinguished Seminars.

Ron Paulus, who lives on Wilson Lake near Center Star, was invited to present a Distinguished Seminar for Mechanical Engineering and this expanded to include a Distinguished Aeronautics and Astronautics Seminar and a Special Senior Seminar. In June this year, while working the itinerary at Purdue, Paulus suggested that they include retired Army General Bob Stewart, who spent his early years in Sheffield, and retired Air Force LTC Ed Yeilding who was born in and now lives in Florence. His family is

See **VETERANS...** Page 9

FRESHMEN JOSH ANGLIN / JALEN FLETCHER

**Rice Award Watch List**



FLORENCE—The Jerry Rice Award Watch List was announced by Stats Perform FCS. The University of North Alabama is the only school in the nation with multiple selections on the list as freshman running back Jalen Fletcher and freshman linebacker Josh Anglin were both recognized.

A standout list of 30

players were named to the in-season watch list for the award, which honors the FCS (Football Championship Subdivision - formerly Division 1-AA) freshman player of the year. The Rice Award, now in its 14th season, is named after legendary Hall of

See **AWARD..** on Page 6



**INSIDE this Issue**

**Automotive Inside**  
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**GAME DAY SCORE CARD 2024**

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For more information contact Stephanie Newland at 256-764-4661 or [snewland@shoalschamber.com](mailto:snewland@shoalschamber.com)

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## Shorts... Lauderdale Veterans Day

Continued from Page 1

Veterans in attendance will be recognized collectively and thanked for their service. They are encouraged to showcase their pride in having served in our country's Armed Forces by wearing their service caps, pins, patches, etc. A specifically designed stick-on lapel crest, "I am a Veteran," will be given to veterans in attendance for ease of identification.

Our country owes a debt of gratitude to those who served and to those who are currently serving. Numerous ways that veterans may be honored will be discussed at the ceremony. In fact, attending the Veterans Day ceremony is an excellent way to honor our veterans.

The rain location will be at the Florence-Lauderdale Coliseum. The Veterans Day program may also be viewed by watching it LIVE on the City of Florence Facebook Page or via Big River Broadcasting Radio Stations and Singing River Media Radio.

## Over 12K in Relief Funds

FLORENCE—Lost Pizza Company sent a "Thank You" out last week through a brief press release thanking restaurant patrons at all locations including Florence on Seminary St. for dining with them on October 16 for their Hurricane Relief Fundraiser. With your help, they were able to donate \$12,200 to those relief efforts!

## Santa Lands at Treehouse

KILLEN—Treehouse Children's Dentistry on Hwy 72 in Killen welcomes Santa Manley on Thursday, November 7 from 4-6pm. It's your special opportunity to meet him at this free community event. Parents can capture their own photos with Santa, creating a memorable experience for the kids.

## Spay, Neuter Match in Nov.

SHOALS—There simply aren't enough homes for all of them! NASANA's Spay and Neuter funds are running low! We have provided funds for over 500 surgeries so far this year. Please help us control the pet population in our area. All November, spay neuter donations will be matched up to \$10,000! We are a 501(c)(3) all volunteer non-profit. All donations are tax deductible.

Please donate via Facebook at: Northwest Alabama Spay Neuter Assistance, at our website: NASANA.org or by mail to: NASANA, 2701 Mall Dr. PMB 266, Florence, AL. 35630

## Deck Opened November 4

FLORENCE—The new Tombigbee Public Parking Deck, located at the corner of Pine Street and Tombigbee Street celebrated its official opening on Monday, November 4. The new six-level parking facility offers

provides 273 spaces for automobiles and 23 spaces for bicycles. It will operate cashlessly; patrons can pay by card at the exit after reinserting the ticket. Parking rates align with on-street parking set at \$0.50 per hour, with a maximum daily rate of \$4.

The new facility is equipped with security cameras, and parking attendants will be on-site Monday through Friday from 8am-5pm to assist patrons. Additionally, a 24-hour assistance button is available within the deck to connect users by phone with a representative.

In addition, as a nod to the holiday season and in support of local businesses, the existing parking deck on Tennessee Street will remain open free of charge until January 1.

"The Tombigbee Public Parking Deck is a valuable addition to our city's infrastructure, enhancing accessibility to our vibrant downtown," said Florence Mayor Andy Betterton.

## Skilern Earns Aqua Award

BIRMINGHAM – Shoals real estate agent, Marie Skilern recently received the Aqua Award at Lake Homes Realty's National Agent Summit for her exceptional achievements in real estate.

The Aqua Award is given to agents with a total transaction volume between \$3.5 million and \$10 million with 20 or more transition sides with a total transaction volume of \$2.5 million or greater between September 1, 2023, and August 31, 2024.

Transaction volume is the sum of the property sale price of each transaction side represented. This remains true even if the side represented was shared with another agent.

Skilern sells on Wheeler Lake, Pickwick Lake, Shoal Creek and more in the surrounding area.

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<b>Fresh Turkey Drumsticks</b> \$1.99 Lb. <b>Fresh Turkey Wings</b> \$2.49 Lb.	<b>Chicken Drumsticks</b> \$1.39 Lb. <b>Split Chicken Breast</b> \$1.49 Lb.	<b>Farm Raised Catfish Fillet</b> \$18.99 4 Lb. Box <b>Chicken Leg Quarters</b> \$7.99 10 Lb. Bag	
			<b>Fat Back</b> \$2.99 Lb. <b>SMOKED TURKEY: Neck, Drumstick, Wing, Tail</b> \$3.49 Lb.

# Yard Sales

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

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

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

**CHEROKEE: ESTATE SALE** 235 Mann Chapel Lane Fri. Sat. 9 am to 4 pm Technology and electronics, vintage stereo equipment, books, CDs, furniture, tools, household items, and misc. For details see: www.estatesales.org

**TUSCUMBIA: FOUR-FAMILY GARAGE SALE** 501 S Lafayette St Sat. 6 am until ? Household accessories, jewelry, Christmas decorations, clothes (ladies, boys, children), shoes, boots, coats, and some tools. Rain or Shine!

**MUSCLE SHOALS: YARD SALE** 5690 2nd St Fri. Sat. 8 am until ? Curio cabinet, jewelry, desk, and lots more!

**FLORENCE: GLENDALE ESTATES MULTI-FAMILY YARD SALE** 80 Co. Rd. 220 Fri. 11/8 Preview 5 pm - 7 pm Sat. 11/9 7 am to 4 pm Large TV Cabinet, washing machine, stove, pedestal sink, antiques, plenty of lady's clothes, baby clothes, toys and what-nots

**GARAGE SALE** Thurs. Nov. 7, 7 am 1524 Rodeo Dr. Tuscumbia Furniture, lots of misc, and Christmas

**CENTRAL: YARD SALE 1732 Co. Rd. 112** Sat. 7 am Vintage glassware, household, decor, some furniture, Christmas, misc. stuff

**YARD/ESTATE SALE**  
542 Riverview Dr, Florence  
Fri. Sat. 7 am  
Sun 1 pm  
• Vintage items • Furniture • Jewelry • Lamps • Wall Art • Shriners Fez • Flow Blue • Mirror • ASUS Windows 10 • Corning Ware • Women's clothes 2-10, shoes 6-8 • Brass • Home decor • Cow skull •

**FLORENCE: THREE - FAMILY CARPORT SALE** 315 S. Richard St. Between Huntsville Rd. and Veterans Dr. Sat. Nov. 9 8 am If raining, Sat. Nov. 16. Collectables, clothes, toys, lots of misc.

**SHEFFIELD: YARD SALE** 2407 E 15th Ave Fri. Sat. 8 am until ? Household items, antiques, garden and yard items.

**FLORENCE: CARPORT SALE** 429 Fri. Sat. 6 am, all Day. Pickens Ave Clothes, never used baby toys, shoes, lady's bike, big TV on stand, with mote tools, all other stuff. Rain or Shine

**ESTATE SALE**  
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318 Williams Avenue  
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**HodgePodge Estate Sales**  
See [estatesales.net](http://estatesales.net) for pictures and much more.

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## LEGAL NOTICE

### STATE OF ALABAMA, LAUDERDALE COUNTY NOTICE OF ABANDONED AND UNCLAIMED MOTOR VEHICLES.

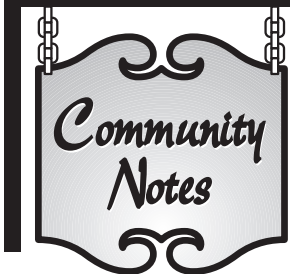
Notice is hereby given that on the **13TH DAY OF DECEMBER 2024 from 9:00am-3:00pm** we will be accepting SEALED BIDS on the following vehicles to dealers only. Vehicles will be sold for parts only. No titles will be offered. The auction will be held at **FRANKIE'S AUTO & TOWING, 990 COUNTY ROAD 28 FLORENCE, AL 35634.**

Frankie's Auto & Towing will accept proof of ownership should anyone care to submit the same Monday-Friday 8:00am-5:00pm until the day of the sale. Vehicles may be viewed starting Monday December 9th 2024 between the hours of 8:00am-5:00pm. Vehicles must be paid for by Monday December 16th 2024. Frankie's Auto & Towing reserves the right to accept or reject any and all bids.

Year/Make/Model	VIN#	Color
2007 Kia Rio	KNADE123276191442	Blue
1997 Nissan Altima	1N4BU31D3VC233267	White
2005 Suzuki GSX600FK5	JS1GN79A852100390	Blue/Black/Red
2008 Dodge Avenger SXT	1B3LC56R68N149214	Black
2020 Tao Moped	L9NTCBAE7L1014035	Blue
2002 Ford F150	1FTRX17W92NA29098	Silver
1998 Cadillac Deville	1G6KD54Y9WU711534	White
2008 Jeep Grand Cherokee	1J8GS48K28C140107	Silver
2003 Nissan Pathfinder	JN8DR09X63W703115	Tan
1993 Nissan Pickup Truck	1N6SD11S2PC415720	White
2023 Suzuki GSX-R600	JS1GN7FA0P7100314	White/Black
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Notes must be submitted in writing by 3pm Friday for consideration in the following week's issue.  
 • Email to [editor@courierjournal.net](mailto:editor@courierjournal.net)

The Ritz Theatre doors will swing open November 7 at 6:30pm for the FAME Girls Ranch Benefit in honor of Rick Hall. Join Grand Ole Opry member, T. Graham Brown, FAME singers and songwriters Angela Hacker and James LeBlanc, former FAME writer Mark Narmore, Billy Lawson, a hit songwriter, producer, and owner of Wishbone Recording Studio, along with his Wishbone band as they deliver lively renditions of classic FAME songs.

Tickets are available for \$35 downstairs and \$30 upstairs. For additional information, contact 256-383-0533. Tickets are available for purchase at [tennesseevalleyarts.org](http://tennesseevalleyarts.org).

Annual Christmas Marketplace at Loretto Methodist Church, Friday, November 8 from 5-8pm and Saturday November 9 from 7am-3pm - 213 W Commerce St. in Loretto, TN

Nice selection of handmade woodwork, baked & canned goods, gift baskets, decorated Christmas trees with the trimmings, and so much more! Santa visits and pictures from 10am-Noon, doggy pictures with Santa 1-2pm. Soup & Sandwiches will be available by donation Friday & Saturday (Veterans eat free). Biscuits and Gravy will be available by donation Saturday morning. For more information, call 931-242-9006.

New, unwrapped toys of all kids are accepted. Please "Join the Marines" in this effort!

The Florence Camerata has resumed rehearsals on Thursdays, at 6:30pm in the choral room at UNA for its 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.

Join our friends at Heart of the South Cruisers for their 10th Annual Veterans Day Weekend Ride at Hawk Pride Mountain Offroad. Call 256-349-4150 or visit their FB page - Heart of the South Cruisers.

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 including the Courier Journal/TimesDaily offices at 219 W. Tennessee St. in Florence.

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 Tusculmbia. 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.

Penn Oldham Revue Thursday, November 14 Dan Penn's 83rd Birthday Bash with his longtime collaborator and Rock and Roll Hall of Fame legend Spooner Oldham. Admission \$50 general and \$75 VIP (included early admission 2 adult beverages - cokes - snacks before the show, a signed poster, and up-front seating). Call 256-810-8834 for tickets limited seating will go fast.

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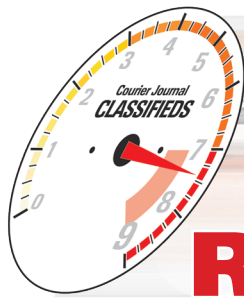
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**Courier Journal**

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

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## Award...

Continued from Page 1

Fame wide receiver Jerry Rice. Past recipients include NFL standouts Cooper Kupp (Rams), Chase Edmonds (Buccaneers) and Trey Lance (Cowboys), as well as current Univ. of Miami quarterback, Cam Ward and Colorado quarterback, Shedeur Sanders. All five played their freshman seasons at the FCS level.

To be eligible for the Jerry Rice Award, a player must be considered a freshman by his conference in his first academic year, or second if he redshirted as a true freshman.

Anglin makes the list as one of UNA's defensive leaders, totaling 51 tackles over eight games this season to rank second on the team. The former Mill Creek High School standout also has 4.0 tackles for loss, a forced fumble, a quarterback hurry and a pass breakup this season.

Fletcher has been a spark plug on the offensive side, as he has rushed 36 times for 305 yards and a touchdown. The former West Morgan ball carrier is averaging a whopping 8.5 yards per carry. He has also caught four passes for 79 yards and another score.

Fletcher is current leader in United American Conference Freshman of the Week awards with three. Anglin has been honored twice.

Only one other player from the UAC is on the watch list — Southern Utah defensive back Jayden Robertson. Alabama State running back Jamarie Hostzclaw was the only other in-state player on the list. No other school outside of North Alabama had more than one selection on the 30-player watch list. In 2022, former UNA quarterback Noah Walters was a finalist for the award.

The 2024 Jerry Rice Award recipient will be announced on Dec. 4 and honored at the Stats Perform National Awards Banquet on Jan. 4 in Frisco, Texas.

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**CIRCULATION**  
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**OFFICE HOURS:**  
Monday - Friday  
8:00am - 5:00pm

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DISPLAY ADS - 5 pm Thursday  
CLASSIFIED ADS - 5 pm Friday unless otherwise specified

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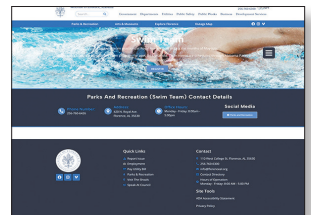
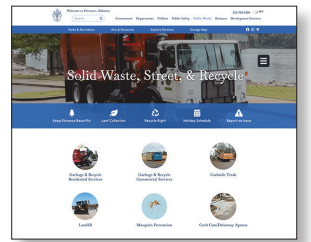
Continued from Page 1

is an interactive "Report an Issue" option, which allows citizens to easily submit concerns such as potholes, overgrown grass, dead animals and more directly to the appropriate department. Additionally, many online forms are available with email submission, providing quick access to services like permits, garbage service requests, business license applications, and more.

The website features 360-degree virtual tours of city facilities and parks, making it easier than ever to explore Florence's amenities. Users can also browse adoptable pets on the Animal Services page or stay updated on local events through the Mayor's Newsletter and social media, promoting community engagement.

"This website is a living platform designed to grow and evolve with the needs of our community," said Mayor Andy Betterton. "We're committed to continuously improving the public's experience with the city and value the feedback that helps us better serve residents and businesses."

Jack Dressler, Information Technology Director, added, "When we chose to redesign



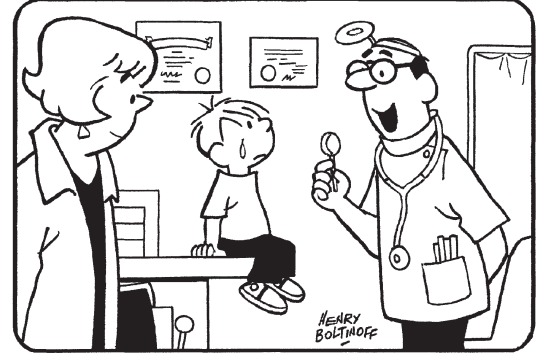
the city's website, our priority was to enhance functionality and provide essential resources while capturing the convenience and community spirit of a vibrant city."

We welcome feedback and suggestions for improvement to ensure it serves residents effectively. Feedback can be submitted to [website@florenceal.org](mailto:website@florenceal.org). For more information, visit [www.florenceal.org](http://www.florenceal.org).

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Find at least six differences in details between panels.



Differences: 1. Exam table is not as long. 2. Pocket is reversed. 3. Teardrop is higher. 4. Lollipop is larger. 5. Curtain is not as high. 6. Purse is added.

# Veterans...

Continued from Page 9

centered here. As result, this first week of October, Paulus presented three seminars addressing the Apollo Program. Stewart and Yielding presented seminars addressing reentry flight control of the Shuttle and the Blackbird SR-71.

**Ron Paulus** moved to Huntsville immediately after graduation from Purdue with an engineering degree and an Army 2nd Lt commission. After active Duty as an Army Lt., he served at the Marshall Space Flight Center and Kennedy Space Center. He was a Project Engineer/Engineering manager for NASA on the Apollo, Skylab, ASTP, and Shuttle Programs. He earned an MS Management from FSU in 1972. After completion of the Shuttle Development phase, he returned to the US Army

Missile Command. There, he managed engineering support to the Army's long range missile systems before becoming Chief Engineer/Deputy Program Manager. Paulus then became manager of a missile development program in Full Scale Engineering Development. After retirement from the Army Missile Command, he established an engineering management consultant firm.

After active duty, Paulus stayed in the Active Reserve and National Guard and finally retired as Colonel. He became locally known for designing, building and donating 8 Adirondack type shelters with 115 built in bunks at Westmoreland Boy Scout Camp. For the last 8-10 years, he has served as a volunteer Docent at the U.S. Space and Rocket Center lecturing about

the Apollo, Skylab and Shuttle Programs.

As a helicopter pilot in Vietnam and other points of conflict in Southeast Asia, **Bob Stewart** has been awarded more medals and citations than one can imagine. Stewart's award list includes the Army Distinguished Service Medal, Defense Superior Service Medal, 2 Legion of Merit, 4 Distinguished Flying Cross, a Bronze Star, a Meritorious Service Medal, 33 Air Medals, the Army Commendation Medal with Oak Leaf Cluster and "V" Device, 2 Purple Hearts, the National Defense Service Medal, the Armed Forces Expeditionary Medal, the U.S. and Vietnamese Vietnam Service Medals, and the Vietnamese Cross of Gallantry. He

See STEWART... on Pg 10

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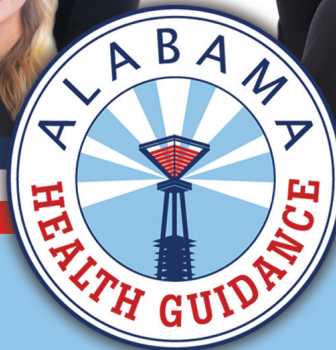
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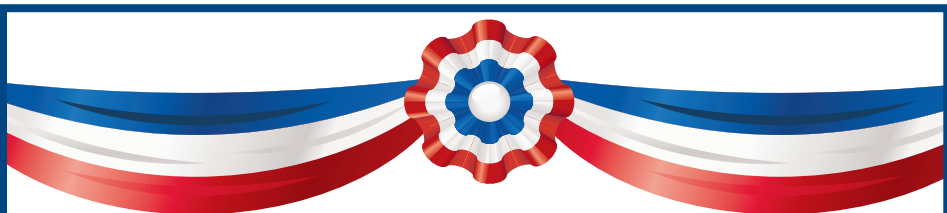
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## Sen. Tommy Tuberville Honors Alvin Lynch of Muscle Shoals as June "Veteran of the Month" Congressional Record - Senate

Mr. TUBERVILLE: "Mr. President, this month, I am proud to recognize U.S. Army Sergeant Alvin Lynch of Muscle Shoals. Born in Hamilton, AL, Alvin was drafted for the Vietnam War at age 21. He was deployed as part of the 82nd Airborne Division, participating in some of the most intense combat operations in Vietnam. Alvin was wounded in action, and had multiple brushes with death.

On one particular night, he decided to sleep on the small air mattress provided to him, instead of sleeping on the ground as he normally did. This decision to sleep on an air mattress would save his life. The mattress absorbed the blow of a piece of shrapnel from a nearby explosion, keeping it from hitting him instead. Another time, he escaped a battle in the jungle with a shoulder wound that left him in the hospital for 3 weeks. He was one of the few men in his platoon to survive the encounter.

Alvin credits the prayers of his wife and local church members for bringing him home safely. He received several awards for his heroism, including a Purple Heart and Bronze Star. For more than 40 years, he has been providing heating and cooling services to The Shoals region.

In 1981, he began working at C & H Cooling and Heating. He bought the business in 2006 with a friend and still runs it today. Alvin credits the military for teaching him discipline and how to deal with stressful situations that business owners often experience. But the most important thing Alvin took away from his time in the military is his faith, and he does not shy away from sharing his testimony with others.

Alvin is now actively involved in Grace Life Church in Muscle Shoals, where he serves as an elder. Alabama is thankful for Alvin, and it is my honor to recognize him as the June Veteran of the Month."

**We Remember and Honor  
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Including Our Own Alvin Lynch**



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# Stewart...

Continued from Page 9

was the also a recipient of the NASA Space Flight Medal (1984 and 1985).

A partial list of his other awards include: Army Aviator of the Year, 1984; AHS Feinberg Memorial Award; AIAA Oberth Award; US Army John B Medaris Award, 1990; Distinguished Graduate, University of Texas at Arlington, 1990; University of Southern Mississippi Alumni Hall of Fame, 1993; Air Force Command and Staff Gathering of Eagles, 1990; Elected to the Army Space Pioneers Hall, 2005; and the Army Aviation Hall of Fame, 2007; US Army Heritage Center Foundation Living Legend Award, 2023.

After flying helicopters in Vietnam, Stewart became a test pilot and flew 38-40 test aircraft. He then became a Shuttle Astronaut. He was one of two Astronauts who flew the Manned Mobility Unit in orbit around the earth. When promoted to General, he returned to several Army leadership roles centered around Missile Defense and Space before he retired. He now lives in Huntsville, AL with his wife Mary and serves as a Docent at the US Space and Rocket Center.

**Ed Yeilding** was born in Auburn, AL, and graduated in 1967 from Coffee High School in Florence. He was an electrical engineering coop student at Auburn University, working in Tennessee at Arnold Engineering Development Complex, at TVA's Cumberland Steam Plant, and commissioned through ROTC. After pilot training at Williams Air Force Base in Arizona, Yeilding's assignments were the RF-4 at Bergstrom AFB TX and Okinawa Japan, the F-4E fighter at Moody AFB GA, the SR-71, and the C-20 at Andrews AFB near Washington DC. While at Moody AFB in 1982, he earned a Masters in Management through an extension of Troy University.

In 1983, he was selected for the SR-71 at Beale AFB CA. He flew 93 SR-71 overseas reconnaissance missions and became an SR-71 instructor pilot and developmental test pilot. When the SR-

See YEILDING... on Pg 13

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### The Colbert County Commission will be accepting employment applications for an **Part-Time Manager at the Lagrange Senior Center**

**Starting pay is \$12.00 per hour.**

Job Description and Application are available at the **Alabama Career Center 500 South Montgomery Ave., Sheffield, AL**

**MUST HAVE ACCOUNT WITH CAREER CENTER AT: alabamaworks.alabama.gov**

**Deadline for applications is November 15, 2024**

*Colbert County Commission is an equal opportunity employer.*

621379-1

### The Colbert County Commission will be accepting employment applications for an **IT Director in the County Commission Office**

**Starting pay is \$52,137.54 annually plus health insurance and other benefits.**

Job Description and Application are available at the **Alabama Career Center 500 South Montgomery Ave., Sheffield, AL**

**MUST HAVE ACCOUNT WITH CAREER CENTER AT: alabamaworks.alabama.gov**

**Deadline for applications is November 15, 2024**

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Together, we wish all of our nation's veterans and service members a happy and safe Veterans Day. Thank you for your service!



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Commentary

# Real Problems to Actively Address

**E**lection week is here, and few will think that it arrived too soon. I would normally say that if you are reading this, the issue is probably settled, but that may not be the case. It may not be settled for

a while. Regardless, if you are celebrating, in mourning, or completely ambivalent and ready to move on, we need to put the humor of word salads, garbage trucks, fry cooks aside and focus on an almost unfathomable list of serious financial concerns that need to be addressed quickly. We have a \$35 trillion debt and financial concerns ahead that may rival it.

*In A Few Words*



**TOM MAGAZZU**  
Editor

(See [www.usdebtclock.org](http://www.usdebtclock.org)) We are spending money like drunken sailors, money we don't have, and mortgaging our future for the present. We have millions of illegals here. Most are honest people struggling to make a life, but that issue is small change. We need to understand there are thousands of foreigners

See **PROBLEMS...** on Page 22

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

# Courier Journal

# THIS WEEK

in the *Shoals*

November 6, 2024

*Happening*  
**THIS WEEK**

## Job Fair Set for Nov. 13

SHOALS—The Shoals Chamber of Commerce *ShoalsWORKS!* is hosting a Job Fair on Wednesday, November 13 from 1:30 – 5:30pm at the Florence Coliseum on Veterans Drive.



The Job fair is presented by Flexco and a variety of employers will be represented and ready to hire qualified workers.

Job seekers should dress for an interview, as first impressions count, and many employers will

See **JOB FAIR...** Page 14



## God's Love Packed in the Shoebox

SHOALS—Volunteers are preparing to collect Operation Christmas Child shoebox gifts during National Collection Week, Nov. 18– 25. More than 4,700 drop-off locations are open across the country and shoebox packers can find a few options around the Shoals.

- First Baptist Church** of Florence
- South Highland Church** Muscle Shoals
- First Baptist Church** Russellville
- Clements Baptist Church** Athens
- Leoma Baptist Church** Leoma, TN
- New Life Church** Iuka, MS
- Old Town Creek Baptist** Moulton
- Green River Baptist** Waynesboro, TN

See **CHRISTMAS...** Pg 18

**EXPERIENCE THE CHILLING SUSPENSE** of "The Haunting of Hill House" at Cypress Moon Studios, November 7-10, presented by the Full Moon Players adapted by Andrew F. Leslie from Shirley Jackson's novel and directed by Lily Holly Retherford. Performances are scheduled for 7pm on Thursday-Saturday with 2pm matinees on Saturday and Sunday. Tickets are \$15 in advance and \$20 at the door. For tickets, call 256-335-6961 or visit [www.cypressmoonstudios.org](http://www.cypressmoonstudios.org).

**THE ANNUAL VETERANS' DAY PARADE** will take place in Tusculumbia on Monday, November 11 at 10am. The parade will begin at Deshler High School, proceed from Main Street, south to 6th Street, west to Water Street, then north to 4th Street, and end at the Colbert County Courthouse. Anyone with a military vehicle is asked to participate in the parade and should arrive no later than 9:30 to form the line-up. All Military Reserve and National Guard Units are encouraged to participate. The parade will be followed at 11am by a program on the courthouse lawn, presented by the American Legion Post 31. The public is invited to attend the Veterans Day activities along with a meal, donated by Mr. L.O. Bishop, at the Church of Christ Annex located at the corner of 4th and Main Street.

### FOOTBALL!

**SAT., NOV. 9**  
**2PM**  
at Southern Utah  
Cedar City, Utah

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

### MEN'S BASKETBALL

**THURS., NOV. 7 • 11AM**  
vs Point at Flowers Hall

**MON., NOV. 11 • 6PM**  
vs UT Martin at Flowers Hall

### WOMEN'S BASKETBALL

**SUN., NOV. 10 • 1PM**  
at Tennessee Tech

Visit [www.roarlions.com](http://www.roarlions.com) for full team schedules and ticket information

## YOUR Letters

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

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

## Transfer of Control

Editor:

According to the White House, in January 2023 plans were finalized for the "National Strategy to Develop Statistics for Environmental – Economic Decisions (SEED)."

This creates a new line-item on the Federal Balance Sheet that will record the value of real assets such as land and water, as well as natural processes such as air and environmental services.

Assets MY FOOT!!

This ruse supposedly includes pollination and photosynthesis which are processes of nature!!

In April 2024, the White House released the results of four pilot

natural asset accounts that explain how they will derive the value of these assets for federal accounting purposes. These four test accounts cover the elements of land, water, air, and environmental services.

Under the Environmental Services pilot test account, they plan to list the value of natural processes derived from private lands where the federal government has funded

conservation programs.

This is where the "Sustains Act" becomes one of the implementing components of this strategy. It will create a monetary value for these natural processes derived from the conservation programs, the ownership of which is being decided by the contributing entity and the Secretary of Agriculture – not the private landowner.

All these actions – the Inflation Reduction Act language change, the implementation of the Sustains Act, and the White House addition of environmental services to the Federal Balance Sheet are all working together to transfer the value and control of private property from the citizens to government and

*Our government cannot afford to do this...* ”

See **LETTERS...** on Page 25

# Yeilding...

Continued from Page 10

71 fleet was retired in 1990, the Smithsonian Institution requested one for display and requested an official coast-to-coast aircraft speed record to call the public's attention to the retirement of the amazing SR-71 and to honor all the highly dedicated Americans who designed, maintained, supported, and flew the SR-71 during its 25 years

of vital Cold War service. Departing California March 6, 1990, SR-71 tail 972, pilot Ed Yeilding, and RSO (Reconnaissance Systems Officer) JT Vida set that record, plus three city-to-city speed records. The four records still stand. Cruise speed was the flight manual limit, Mach 3.3, (2,190 mph), reaching an altitude that day of 83,000 feet, and

flying coast-to-coast in 67 minutes 54 seconds. That SR-71 is on display at the Smithsonian's Udvar-Hazy Center near Dulles International Airport.

Ed then flew worldwide Special Air Missions in the C-20. His passengers included the Vice President, four-star generals, cabinet members, senators, congressmen, ambassadors, and First Ladies. After 23 years of active military service, Ed flew commercial flights for Northwest Airlines and retired in 2009 as a Delta pilot. He moved back to Florence to be with his family.

In 2007, he was added to the Alabama Aviation Hall of Fame at the Southern Museum of Flight in Birmingham, in 2008 to the Walk of Honor near the Marriott Shoals Hotel in Florence, in 2011 named Distinguished Eagle Scout, and in 2023 honored as a Distinguished Auburn Engineer. His military awards include three Meritorious Service Medals, four Air Medals, three Commendation Medals, six Outstanding Unit Awards, and four Combat Readiness Medals.

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## PUBLIC NOTICE AND OPPORTUNITY TO COMMENT

The Lauderdale County School System is attempting to locate *any child with disabilities, Ages 0-21,* who may be living in the Lauderdale County School District and who are not currently in a school program.

Anyone knowing of a child, who may be in need of Special Services, is asked to contact Mrs. Kim Meeks, Director of Special Education at 256-760-1324 between the hours of 8:00 a.m. and 4:00 p.m. Monday thru Friday.

**ALL INFORMATION WILL BE KEPT STRICTLY CONFIDENTIAL.**

# City of Florence-Lauderdale County VETERANS DAY CEREMONY

**11:00 A.M.**

**Monday, November 11**

**“How I Became a Veteran”**

## Florence-Lauderdale Veterans Memorial

Veterans Park, Cox Creek Parkway  
Florence, Alabama

**Limited Seating: Attendees are encouraged to bring chairs**

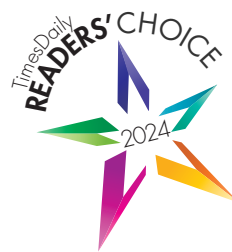
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## Job Fair...

Continued from Page 12

be interviewing during the event. Bring copies of your resume and references. Brush up on your interview skills and answers to common questions before the event!

Employer booths are only \$75 for Chamber members and \$150 for non-members. Businesses may register online at: SurveyMonkey.com/r/ShoalsWORKS-Job-Fair-Employer-Registration

The deadline for registration is Wednesday, November 6.

The Chamber thanks their generous Workforce Champion sponsors: City of Florence, Florence Recreation Department, Northwest Shoals Community College, and the University of North Alabama.

For more information, contact Stephanie Newland, [snewland@shoalschamber.com](mailto:snewland@shoalschamber.com) or 256-764-4661.

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# ON YOUR DEBT



**B. Grant McNutt**  
Managing Attorney

## Tips for Christmas and the Holiday Season

Statistics show that consumers spend more money during the 3 months before New Year's than any time of the year. It makes perfect sense as these 3 months include Halloween, Thanksgiving and Christmas. Costumes, parties and entertainment, presents and travel are at a yearly high. Unfortunately for many, much of that purchasing is done on credit. Credit, usually at high interest rates, leads to major financial difficulties in the future.

Here are a few tips to help you save during the Holidays, so next year doesn't have to be stressful.

1. Talk with your family and friends and agree to a limit on how much you are allowed to spend on each other.
2. Agree to a limited gift exchange, whereby each person is responsible for buying for only one person. Draw names to make it interesting.
3. Instead of exchanging gifts, find a time when you are all available and go on an outing or trip to a special place together. I bet it will be more memorable later in life. I personally can't remember what I received last year for Christmas, but I remember every trip I have been on with my family in great detail.
4. Instead of exchanging gifts contribute to a charity.
5. Get creative with gift alternatives! Consider homemade treats or personalized coupons for services like yard work, house cleaning, or babysitting. For example, my wife gifted her father a "Bread of the Month" subscription, making him a different bread from scratch each time. Think about your own skills and how you can share them. Remember, it's the thought that counts—time is a precious gift for all of us!
6. Once you've determined who you're buying gifts for and how much to spend on each, set an overall budget and stick to it. This will help you avoid the temptation of last-minute impulse buys. Sticking to your budget requires discipline, and if you

find that challenging, don't hesitate to seek help. Everyone knows someone who can be a voice of reason. For example, I have two nieces aged 3 & 7, and my wife often has to rein me in from buying every Disney Princess dress I see—she's definitely my voice of reason!

7. Next year, start your holiday shopping early! Don't wait until the last minute. Take advantage of deals throughout the year that may not be available during the holiday season. This year's hot items often go on sale at some point next year, allowing you to get them for your little one at a much lower price. Plus, by picking up a gift or two here and there throughout the year, you'll find yourself finished—or very close to it—by the time the holiday season arrives, letting you truly enjoy the festivities!

8. Avoid buying unnecessary extended warranties or service contracts. Extended warranties often duplicate the product's existing warranty and are usually not worth the extra cost. Also, within this tip, I want to add, watch out for overzealous commission-based salespeople. Make sure that voice of reason person is with you. If it is something you did not plan to buy, don't.

9. Keep all receipts from your purchases and know the store's return policies in case you end up taking it back for some reason. 10. Lastly, pay with cash, check or debit card. Thus, you will not buy anything you don't have the money in the bank to buy. This will help you avoid finance charges that can be astronomical.

If you have already spent too much during the past year or end up spending too much during the holiday season, don't let it ruin your New Year. Please call us if you have any questions regarding Chapter 7 Bankruptcy or Chapter 13 Bankruptcy. The attorneys here at Bond & Botes provide guidance on helping clients reduce or eliminate debt. We can alleviate your stress! We want to help!

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## Christmas Child...

Continued from Page 12

are suffering from war, poverty, disease and disaster. Operation Christmas Child hopes to reach another 12 million children in 2024 with the hope of Jesus.

Shoebbox packing is fun for individuals, families, and groups! Find a step-by-step guide on the How to Pack a Shoebbox webpage. The project partners with local churches across the globe to deliver these tangible expressions of God's love to children in need. Participants can donate \$10 per shoebbox gift online through "Follow Your Box" and receive a tracking label to discover its destination.

"Children need hope, and they need to know that they are not alone, and God loves them," said Franklin Graham, president of Samaritan's Purse. "Gift-filled shoebboxes open the door for us to share the hope of the Gospel with boys and girls around the world. Please pray that these simple gifts have an eternal impact."

Participants can find their nearest drop-off location along with hours of operation as they make plans to drop off their shoebbox gifts.

The online lookup tool is searchable by City or ZIP code. Signs at each location will identify the drop-off. <https://samaritanpurse.org>

Operation Christmas Child, a project of Samaritan's Purse, seeks to demonstrate God's love in a tangible way to children in need around the world and, together with the local church worldwide, to share the Good News of Jesus Christ. Since 1993, Operation Christmas Child has collected and

delivered more than 220 million gift-filled shoeboxes to children in more than 170 countries and territories.

**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 Edwin!** This 4 month puppy is a Sheppard/Labrador mix. Edwin is absolutely perfect. This cutie has energy but knows how to handle it. He loves playing and being with other dogs. He also loves being held and doesn't mind walking on a leash. He's definitely a must meet dog. Take him out for a doggie's day out! 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.



*Edwin*

**Meet Pandora!** We just don't have enough words to describe this dog! She is a 10 month old boxer mix that is truly the sweetest dog. She's great on a leash and so kind to share her water with others. She loves attention, very well behaved, kids are her favorite and oh yeah...belly rubs. She's amazing in a crate. She loves going and walking in Lowe's too! 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 her.



*Pandora*

**Meet Lashelle!** This adorable girl is a 2 year old basset hound mix. She went to Lowe's last weekend for an event and met every person and child she could find. She lets you know she wants love and affection. Also a great leash walker, medium in size and fantastic with other dogs. She is calm and super lovable and adorable. You must come meet her! 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.



*Lashelle*

**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.**



*Sully*

**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.**



*Gracie*

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6821327-1

## DAVE Says

by DAVE RAMSEY

### IMITATE SUCCESSFUL BEHAVIOR

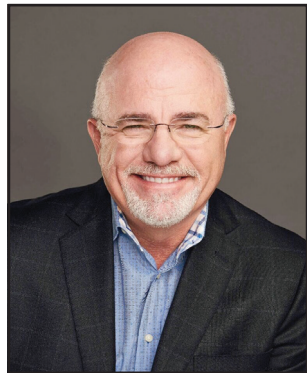
Dear Dave,  
My wife and I have paid off all our consumer debt, and we're in Baby Step 3 building up our emergency fund to six months of expenses. When do you recommend buying a new car in the process? Do we have to wait until we've finished all the Baby Steps?

Aaron

Dear Aaron,  
Congratulations! You two are taking really positive steps forward in gaining control of your finances. I'm proud of you!

Ok, I'm not sure if you're talking about buying a newer car—like a great two- or three-year-old model—or an actual new car. I don't advise buying a brand new car, unless you have a net worth of at least \$1 million. Why? Because at that point, you've got enough assets that you won't get rocked by the crazy depreciation that comes with buying a brand new vehicle.

Don't get all down after hearing this. I'm not saying you should drive a junker until you pay off your house. I recommend that people drive the minimum they can in terms of a car until they complete the first three Baby Steps. As you already know, Baby Step 1 is a beginner emergency fund of \$1,000. Baby Step 2 is paying off all debt except for your home, and Baby Step 3 is fully funding your emergency fund with three to six months of expenses.



After you've accomplished the first three steps, then you can move up to a nicer car. Notice I didn't say move up to a new car. I want you to save up cash, and get a really nice, slightly used car—one that someone else has taken the big hit in depreciation on. That's what the typical millionaire does.

And I want you to model your financial behavior after people who are in the position you want to be in one day!

—Dave

### THIS ISN'T JUST A DISPUTE

Dear Dave,  
Recently, my husband and I discovered that his ex-wife used his Social Security number to open three or four credit card accounts. We've called the credit card companies, and we've disputed the charges and explained the situation. Is there anything else we can do?

Kendra

Dear Kendra,  
File a police report immediately, and if possible, have this woman arrested. That may sound harsh, but the fact is she has committed criminal fraud. That's not something you, or anyone else, should take lightly. If you haven't already, make sure you both also put fraud victim alerts on your credit reports immediately.

I'm very serious about this, Kendra. Don't stop

with just alerting the credit card companies. You should be speaking with, and communicating via email—plus snail mail—directly with the fraud victim division at every credit card company involved. And here's the really important part. Make sure they understand that this is a denial of responsibility on your part—not simply a dispute.

Try to be nice, and let them know you're sorry this happened. But clearly explain that all these charges are the result of a criminal act perpetrated against you. You may have to stand your ground with some of the credit card companies, because they might try to lay a guilt trip on you—or outright lie—to get you to pay the bills. Don't do it. These charges are not your responsibility.

I'm really sorry this happened to you folks.

—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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**SIGNS OF THE PAST**

**Don Leslie Michael**

One of only 141 American service men to receive the Medal of Honor during the Vietnam War, U. S. Army SP4 Don Leslie Michael received this award posthumously, and his name appears in the Pentagon's Hall of Heroes.

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 WALK OF HONOR

**Location: 34.8066°N, 87.6314°W**  
 Walk of Honor,  
 River Heritage Park, Florence

Nov 11 is Veterans Day and we should remember and honor all who have sacrificed for this country. For his great bravery and sacrifice, Don Leslie Michael received the highest military award.

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

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# ASK THE ATTORNEY



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

## Understanding Your Settlement

We had a gentleman come see to us who was significantly injured in a wreck. I would place the value of his case in the \$75,000.00 range. He signed a personal injury release believing that he was signing a property damage release. The insurance adjuster explained to him what he was signing and recorded the conversation. This man made a \$75,000.00 mistake. We are going to try and fix it, but we may not be able to. Some injury cases can and should be handled without an attorney, others should not.

If there is a question in your mind about understanding what you are doing, don't do it. We really do offer free consultations. It's our job to make sure that you understand the legal issues. If you have a case that we want to handle, we'll tell you that we'd like to handle your case, and you are free to say I'd like to think about it. That's the end of the conversation. But if we can help you, we will. The only way we will charge you is if we make money for you.

Here are some things to think about in settling an automobile accident case.

How much money do you get to keep? Make certain that you know and confirm that amount. If you settle for \$5,000.00 but your hospital bill is \$4,900.00 then you only keep \$100.00. Understand what your compensation for your injury is.

Someone will have to evaluate the following documents:

1. The accident report;
2. Medical bills;
3. Proof of who paid the bills, i.e., Blue Cross, Medicare, Tricare, or that they have not been paid.
4. Proof of lost wages.

With property damage claims the value of the car is what it is. It doesn't matter what you paid for the vehicle or how much you owe. One of the things that we hear often is that the replacement value is not adequate and now a person has a car payment that they didn't have before. That said, if you had to replace the engine or transmission and you have those receipts it could add value to the vehicle.

If your vehicle is a total loss, make sure you have the title to the vehicle. If you still owe for the vehicle, make sure you have the lien holder's information as well as the amount of the payoff.

I think we all see people driving as if they are alone on the road. The best tip is to drive defensively.

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)

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*Commentary*  
**Problems**  
 Continued from Page 12

Stateside who want to see the United States and the "west" fall, and they are always preparing to help facilitate that end, even if it means their death in the process.

This is not about the communists of our number who want the U.S. Constitution burned and

a new Amerika to surface in its place. That "enemy within" was thought about long before Donald Trump started using the term in this election cycle. Our founders knew people would surface and detailed it in their writings. It started slowly about 100 years ago. Only in the last 20 years have people become more emboldened to publicly denigrate our liberties

and question their pride in being a citizen of the United States.

However, the immediate concerns are the terrorist elements who want to bring Mideast chaos and economic ruin here.

We also have 535 federal representatives who seem perfectly content to fund some truly irrational projects in other areas of the country if they get their share of pork in their home district as well. That's just the way it is in good ol' boy buddy system. A clean bill is a wasted opportunity.

We insist on supporting other countries and international entities with our financial assistance and resources. However, they don't care about us in the least. We need to re-prioritize.

Then we need to come to grips with the deterioration of our infrastructure.

The American Society of Civil Engineers estimates that there is a water main break every two minutes. Virtually every U.S. home is at risk of extended power outages because of power grid failures and deteriorating power lines. Spotty or insufficient telecommunications is common. Cell and internet service is in question regularly, sometimes

covering huge portions of the country. Is that hardware? Software? Outside interference as a test?

Some 40,000 bridges in the U.S. needs repair (that is one in 3), that endanger up to 150 million commuters every day.

Look at the aging dam system on the Tennessee River, the frequent problems with the main lock a here at Wilson. A guide wall for the barges above the lock sank in 2021.

Three years later, Nikki Berger, navigation program supervisor for the Tennessee Valley Authority was commenting in *The Waterways Journal* how the first of a three spud barges as part of a temporary replacement plan was completed in late summer of 2024. Completion of the other two spuds along with lights and handrails is expected in the fall of 2025. The temporary solution...

"We continue to seek funding sources for a permanent solution," Berger said. "The funding is not in our business plan."

How is this situation at Wilson alone going to be addressed? Other significant projects along America's waterways are in the hundreds of

\$millions each. Now look at a thousand similar projects in need now or in the coming couple of decades to avoid catastrophe.

Hurricane Helene is not the first example of government's failure to respond adequately to weather related disasters.

Helene was federal. Yet, federal monies had been allocated specifically to bolster Louisiana's inadequate levies prior to Hurricane Katrina in 2005, but it had been squandered in other directions by state and local leaders in New Orleans. We saw what happened there.

Both parties vote to fund endless wars, expand government with money we don't have, disrespect the rule of law, follow the money of big business, and care less about our liberty and more about their positions of power.

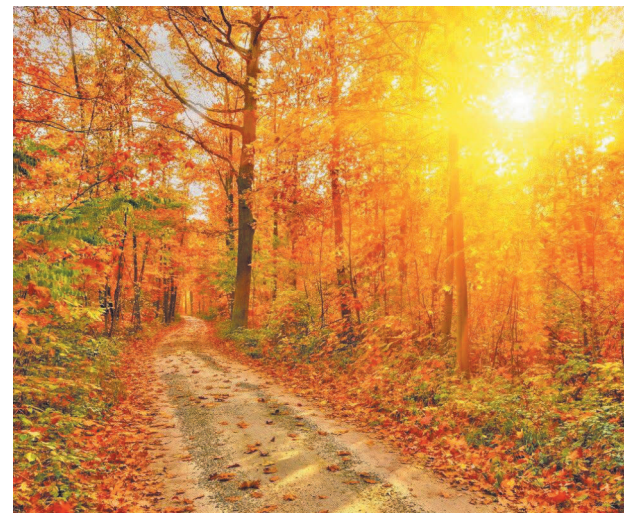
And we have billionaires who blackmail communities to help fund their new \$billion sports venues or they will move their teams elsewhere.

We have close to 40 million people living in poverty.

Both parties were promising tax cuts if elected. We need to re-examine some of what is broken.



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**TOPICS:**

**Saturday PM – “Dealing With Our Doubts”**

**Sunday AM – “One Mind & Spirit”**

**Sunday PM – “Follow Me”**

**Monday PM – “Talking The Walk”**

**Tuesday PM – “No Hometown Messiah”**

**Wednesday PM – “The Choice of Sergius Paulus”**

**Saturday, November 9:**  
 \*Killen Park (Shelter #3)  
 5:00 pm

**Sunday, November 10:**  
 10:30 am & 7:00 pm  
**November 11-13:**  
 7:00 pm nightly

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**Mystery Photo**

*Courier Journal!*

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**OF THE WEEK**

**November 6**

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**Week of Oct. 30 winner is Beverly Gresham of Sheffield**  
who correctly guessed "TVA Trail next to Hwy. 43 in Sheffield"

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Another nightmare will come to those with a hope-so salvation. What you are trusting in to save you determines your assurance of salvation. Only God Almighty can save anyone because Jesus paid it all, and God reserves that right of miracle salvation to himself. Even Jonah knew: **Jonah 2:9** "But I will sacrifice unto thee with the voice of thanksgiving; I will pay that that I have vowed. **Salvation is of the LORD.**" If you're reading this and you have never been saved by the Lord Jesus Christ, and you die in this lost condition, your worst nightmare will soon come to pass! **Acts 4:12** "Neither is there salvation in any other: for there is none other name under heaven given among men, whereby we must be saved." We need some "ALPHAS" out there that will stand like a man and admit their sin to God and trust Christ as their Saviour and only hope for a home in heaven. Without Christ you will never make it. **Hebrews 7:25** "Wherefore he is able also to save them to the uttermost that come unto God by him, seeing he ever liveth to make intercession for them." Trust Jesus, he cannot fail. See Ephesians 1:11-13, and get saved and get some real peace. Big things are going to happen to this earth and you should find out what they are.

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# Notes...

Continued from page 4

**Free Dentistry for Veterans** on Friday, November 8 at Dr. James a Ryerson's office, 1013 E. Avalon Ave. Muscle Shoals 7am-3pm - One procedure per patient - Cleaning, Filling, or Extraction.

**Infants - Adults Clothes And Shoes Give Away** at the Care Center, First Baptist Church, Killen from 8-10am Thursday, November 7. We have stocked up on our Fall clothes and shoes. Lots of sweatshirts and sweaters.

**LifeSouth Bloodmobile Dates:**  
**Tuesday November 5,** Deshler High School, 200 N Commons St Library, Tusculmbia 7:30am - 3pm  
**Wednesday November 5,** Wilson High School, Florence, 8am - 3:30 pm  
**Tuesday November 12,** Applied Chemical Technology, Helton Dr. Florence, 10am - 4pm  
**Monday November 12,** Alabama Department of Transportation - Tusculmbia, 7:30 am - 2pm

**American Legion Post 31 in Tusculmbia** is spearheading a drive to purchase gift bags for area Veterans in nursing homes and assisted living facilities in Colbert County. Donations may be mailed to American Legion Post 31, 110 N. Main Street Tusculmbia, AL 35674, or may be given at the Church of Christ Annex during Veterans' Day festivities on Nov. 11.

**An Evening with James LeBlanc** and the Winchesters with Angela Hacker and Jimmy Nutt on Friday, November 15, 7pm at the Ritz Theatre in Sheffield. James co-wrote the hit song "Modern day Bonnie and Clyde" for Travis Tritt. He also co-wrote the hit "Relentless" for Jason Aldean and the hit "Learning How to Bend" for and with Gary Allan. James' songs have been on records which have sold over 25 million copies. For additional information, call 256-810-8834. Tickets are available through <https://tennesseevallyarts.org/>

**Explore the rich history** of Sheffield this holiday season on an entertaining two-hour trolley tour. Guided by the knowledgeable, Jimmy Austin! Tickets are \$15 and are available at Sheffield Public Library. For additional information, call 256-386-5633.

**All Sheffield Senior Citizens, ages 60 and over,** are invited to come join us at 303 2nd street in Sheffield for a free meal (\$1 donation is optional) or if you are home bound, we can deliver you a free meal Monday-Friday. The Sheffield Senior Center is open from 8AM-noon M-F. You must be present before 11am for the free meal. We play Bingo free of charge on Monday, Tuesday, and Friday and you can win an assortment of cool items. A variety of other games are also played daily.

We have Karaoke on Monday evenings and a live dance band on Friday evenings starting at 5pm. if you do not drive or don't have a way to the Center, a Senior Center bus can pick you up and bring you home at no charge! There are also planned outings designed especially for seniors. We also go out to eat as a group once a month. We would love to have you join us!

**In preparation for the election of officers and executive committee members** in November, 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.

See NOTES... page 30

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**TIE BREAKER**  
 Write Exact Score Below

<input type="checkbox"/> Miami at	<input type="checkbox"/> Michigan at	<b>Alabama at</b>
<input type="checkbox"/> Georgia Tech	<input type="checkbox"/> Indiana	
<input type="checkbox"/> Georgia at	<input type="checkbox"/> Oklahoma at	
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<input type="checkbox"/> Virginia Tech	<input type="checkbox"/> Texas Tech	
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 Winners will be listed online Tuesday afternoon and in the FOLLOWING week's Courier Journal.

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

# Letters...

## Transfer of Control

Continued from Page 12

environmental agencies. It will add over 30 trillion \$\$ to the Fed Balance Sheet. That means More Borrowing Power for the Government (as if the debt is not already to the moon and back) These people are completely out of control and "WE The People" will suffer Massively!

This is one of the many, many reasons why I must vote for Trump.

Jerry Duke  
Florence

## We Cannot Afford This

Editor:

It has been reported by the *Washington Post* for the year ending September 30, 2024, that the national debt was increased by \$1.8 trillion! The total national debt for the same date was \$35.7 trillion!

The national debt is real and must be addressed. The *Post* also reported that our government paid \$950 billion in interest on our debt. This is larger than the budget for the Pentagon and our military.

Also, the *Post* reported that the Congress Budget Office has stated "public debt will exceed \$50 trillion by end of this decade." This is just six

years away! How much will the interest be in six years?

Our current President has tried to grant relief to those who borrowed money from the government to go to college. Our government cannot afford to do this. We need the money! Also, members of my family had loans from the government for college and they have been paid in full! Also, our government cannot afford the amounts given as foreign aid. What other country would do this?

Both candidates to be President of the United States have stated their plans for a tax reduction. We cannot afford this. We must elect candidates to the House and to the Senate who want to get the debt reduced. Just imagine if the funds paid for interest was reduced.

This national debt will probably not affect me, but it may affect my children, and it will definitely affect my grandchildren.

Are you as concerned as I am?

Bill Smoak  
Florence

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Cassi Jett	D022	Chamari Abernathy	K013
Jamie Byrd	E001	Kerri Wallace	K034
John McCov III	E008	Angela Bridges	L023
Betty Kocsis	F029 & L012	Tammy Akins	W012

621080-1

## Medicare Minute

### “Medicare Advantage Plans Part 2”

A Medicare Advantage Plan (MA) is a type of Medicare health plan offered by a private insurance company that contracts with Medicare to provide you with all your Part A and Part B benefits. If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage. There are six things you will want to consider if looking at a Medicare Advantage Plan. They include the premium, copays, coinsurance, deductibles, providers that take the plan and the drug formulary of the plan. This week we will look at the premium, copays and coinsurance.

The premium of MA plans can vary depending on the type of plan you have and the company offering the plan. Although the premium of the plan should be a part of your decision it shouldn't be the only consideration. For some, the MA plan with the lowest premium may fit your needs perfectly but for others it could actually cost you more in the long run if the other five considerations don't match up for you. Also, if you are currently in a MA plan and it is working for you, switching plans solely because of the premium may not be in your best interest.

Copays and coinsurance are also two factors to consider when looking at MA plans. A copay is a set amount you will pay when you receive a service. An example of a copay would be the set amount you pay to your primary care doctor when you see him or her. Coinsurance is a percentage you pay if you receive a specific service. An example of coinsurance would be the percentage you pay for durable medical equipment.

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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**DRIVING INSTRUCTOR TAKING STUDENTS** I am opening my schedule to new drivers and drivers new to Alabama for lessons. 1st lesson - no charge. 615-962-4493

**RAPTURE EMERGENCY MEDICAL SHEARS.** Gold, glow in the dark handle, asking \$25 OBO 256-263-7636s

**SEASONED FIREWOOD** Oak and Hickory \$150 pick-up truck load (delivered) Call 256-633-2765

**VETERANS**  
with 50% or more service-related disability may qualify for a \$6,800 grant for a walk-in shower. Call Patrick today! 256-627-8007

**CHIMNEY NEED ATTENTION?** Is it time to clean? Smells, Water, Animals? Dryer vent cleaning. Black Hearth Chimney Sweeps 256-710-0292

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GUNS, INC.**

Gunsmithing, Repairs,  
Refinishing, Action & Trigger jobs, Stock work, etc.  
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**WE BUY ZERO TURN RIDING MOWERS.** All brands, Hustler, Walker, Troy-Bilt, John Deere, Cub Cadet, etc. Running or not. Any condition. Call us at 256-275-2276

**REMODELING CONSTRUCTION 40 YEARS EXPERIENCE** Insured. Bathroom remodel, Deck, Fences, etc. 256-762-4357

# Real Estate



**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

**RV LOTS FOR RENT GREAT LOCATION**  
Hwy. 72 & Mulberry Lane Intersection, 12500 Hwy. 72 Barton, AL, 30 or 50 amp, WI-FI, sewer, electric, TV Room, washer & dryer included, sheds with picnic tables, walking trail, Tennessee River boat ramps nearby, \$400 first month special!  
256-810-1950 call or text

**SHEFFIELD: 303 14TH ST 2** bdrm. 1 ba., washer/dryer connections, front/backyard, \$650 rent, \$650 deposit, app req. Call 901-800-6229

**FLORENCE HOUSES FOR RENT:** 2 bdrm., 1 ba., \$900 month + deposit. 256-764-3986

**FLORENCE 2 BEDROOM APARTMENT,** Central Heat/Air, \$600 month plus deposit 256-764-3986

**FOR RENT** One Bedroom Apartment in Downtown Sheffield. Call 615-415-8345.

**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

**SALE OR LEASE** 208 S Atlanta Ave Lot 150 x 150, Building 4000 sq ft B2 Zoning. Call Richard 615-545-9445

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

**AUCTION NOV. 9TH @ 10 am**

**1730 Eunice Ave Florence, AL 35630**

**3 BD / 1.5 BA HOME ON 129x270 CREEK LOT**

**Live In-Person Saturday November 9th @ 10 am Excellent Recreational Creek Lot & Home!**

**KAYAK CYPRESS CREEK FROM YOUR BACKYARD!**

**ONLY 2 MILES TO UNA**

**3 BED / 1.5 BATH BRICK HOME** 1730 Eunice Ave Florence, AL 35630

**TROY ELMORE** REALTY AND AUCTION

**FOR MORE INFO VISIT:**  
auctionzip.com# 29747  
gotoauction.com# 10767

**Call: Steve Sandlin 615-403-1822**  
Steve Sandlin ARLS#5604  
Troy Elmore ARLS# 5137

Terms of sale: 10% non-refundable earnest money required day of sale balance due on or before 45 days at close. A 10% Buyers Premium will be added to final bid to determine ultimate final sales price. Taxes will be prorated. Possession given with deed. As in all auctions this property is being offered in "as is where is" condition. The Auction Company or sellers make no warranty either implied or expressed as to property size or condition. Buyer purchases property based solely on their own inspection and estimation of value. In all instances the Auctioneer is acting as agent to the seller. Announcements made day of sale take precedence over all printed materials. **Visit Us Online For More Info!**

## NEW LIFE IN CHRIST

No matter who you are or where you are in life, you can be assured that God loves you and has a purpose for your life.

Because of sin (falling short of God's righteous standard), we are separated from God and are spiritually dead (Romans 3:23). However, because God loves us, He provided a way for us to connect with Him by sending His Son, Jesus, who never sinned, to die in our place as payment for our sin. John 3:16 says, "God loved the world in this way: He gave His One and Only Son, so that everyone who believes in Him will not perish but have eternal life."

To begin a personal relationship with God, agree

with Him about your sin and your need for forgiveness. If you are ready to make this choice, as an affirmation of your belief, you may wish to pray a prayer like this one: *Dear God, I understand I am a sinner, but I believe Jesus died for my sins, and I now accept His gift of eternal life. Thank You for forgiving my sins. Thank You for my new life. From this day on, I choose to follow You and Your will for my life.*

If you choose to begin a personal relationship with God through His Son, Jesus, please share this with the person of church that gave you this. To learn more, visit [sbc.net/knowjesus](http://sbc.net/knowjesus).

courtesy of 1 Stop Rentals, Sheffield, AL

**RICK'S STUMP GRINDING**  
\*\*\*\*\*  
Low prices and Free estimates, 256-740-2363  
if no answer, leave message

CHEVROLET: TAHOE, 2007 \$7,500 OBO, automatic 4x4, red, with leather seats, 3rd row seats, video in headrest, cold air, runs good, good tires, chrome wheels, 256-767-3519 or 256-710-8787 Florence

**WANTED OLD BASEBALL CARDS**, old comic books, old photos, scrapbooks, and documents. Any condition. 256-275-2276

**ANTONIO'S REMODELING & PAINTING**  
Interior/Exterior, Roofing, Water Damage, Carpentry, Drywall, Decks, Showers. Licensed and Insured. Free Estimates.  
**256-577-8660**

**BUYING ESTATES PAYING CASH**  
Buying Entire Estates, Collections, Antiques, Tools, Jewelry, & Coins.  
Text or Call 256-762-0966

**Insurance Insights**

"Below is a State Farm® Simple Insights® article about How likely are you to have an animal collision? is provided by State Farm agent Rebecca Stutts Hovater.

**How likely are you to have an animal collision?**

What can you do to try to avoid hitting deer and other animals when driving on highways and roads?

Between the months of October and December, it's not uncommon to see deer leap onto a busy road, especially around nightfall. New data shows U.S. drivers on the average have a 1 in 128 chance of a collision with an animal, according to the State Farm® annual analysis. The company estimates there were over 1.8 million animal collision insurance claims in the U.S. between July 1, 2023 and June 30, 2024.

Where are animal collisions most likely?

The top 10 states for animal collision, with their odds for an animal collision, are:

1. West Virginia – 1 in 40, 2. Montana – 1 in 54, 3. Michigan – 1 in 59, 4. Pennsylvania – 1 in 61, 5. Wisconsin – 1 in 63, 6. Mississippi – 1 in 65, 7. Iowa – 1 in 68, 8. South Dakota – 1 in 69, 9. Virginia – 1 in 73, 10. Rhode Island – 1 in 75

The months drivers are most likely to collide with a large animal in the U.S. are (in order) November, October and December. Alabama is a medium-risk state for animal collisions.

Kind of animals that get hit by cars

- The top 10 animals involved in animal collisions are:
1. Deer, 2. Unidentified animals, 3. Rodents, 4. Dog, 5. Raccoon, 6. Coyote, 7. Turkey, 8. Cattle, 9. Bird, 10. Squirrel

Can you avoid deer (and other animals) in your headlights?

The growing deer and other animal populations, combined with the displacement of animal habitats, are making it more dangerous on the road, and making driver crashes more likely. There may be no real way to keep animals off the road, but these important safety tips can help prevent animal strikes.

Tips to avoid animals on the road

- Stay alert. Pay attention to "deer crossing" and "wildlife crossing" signs and be cautious in areas near woods or water.
- Use high beams. Flicking your high beams on an animal in the road may cause the animal to scurry away. High beams also help illuminate dark roads.
- Don't swerve. If a car crash is inevitable, maintain control of your vehicle and stay on the road.
- Brake, as necessary. If you can avoid hitting the animal, reduce your speed, honk your horn and tap your brakes to warn other drivers. If there are no drivers behind you, brake hard.
- Remember peak season. Animal collisions happen most during October through December, which is hunting and mating season.
- Remember mealtime. Watch for animals in the road between dusk and dawn.
- Watch for herds. If you see one deer, there are probably more nearby.
- Don't use a whistle. No scientific evidence supports that car-mounted deer whistles work.
- Wear seat belts. Always obey speed limits and wear seat belts.

Does car insurance cover animal damage?

Did you know that a deer collision or other animal damage may be covered by comprehensive coverage? Contact your State Farm agent to learn more about comprehensive coverage.



State Farm® Insurance Agent  
**Rebecca Stutts Hovater**



501 S Montgomery Ave, Suite C  
Sheffield

256-383-1250 [RebeccaHovater.com](http://RebeccaHovater.com)  
email: [Rebecca@RebeccaHovater.com](mailto:Rebecca@RebeccaHovater.com)

AL Lic-428119

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

**FREE TO A GOOD HOME** Black and White male Border Collie Needs fenced in yard. Call for photos 256-702-9032

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

**JEEP: CHEROKEE, 2014 \$13,950**, Limited, one owner, 4 wheel drive, only 97K miles, navigation, heated leather, factory polished wheels, Michelin tires, power lift-gate, rearview camera, just serviced, Excellent Condition! 256-527-2125

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*Welcomes*  
**CAMERON BONDS, MD**  
Board Certified - American Board of Family Medicine

**Undergraduate Degree**  
University of Mississippi

**Medical Degree**  
University of Mississippi School of Medicine

**Residency**  
Family Medicine Residency at North MS Medical Center - Tupelo, MS

Dr. Bonds grew up in Tishomingo County, MS. He most recently served as chief of staff for North MS Health Services in Iuka. Dr. Bonds specializes in Family Medicine and is welcoming new patients.

To establish as a new patient, please visit our website at [www.medshoals.com](http://www.medshoals.com) and choose "new patient request," or call our office at 256-383-4447.

4 Locations  
Sheffield  
Florence  
Tuscumbia  
Greenhill

621449-1

**DEALER ONLY AUCTION OF ABANDONED & UNCLAIMED VEHICLES**

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

No titles offered!

**Saturday, December 14, 2024 • Sale Starts 9am**

YEAR/MAKE/MODEL	VIN	YEAR/MAKE/MODEL	VIN
1994 BUICK PARK AVENUE	1G4CW52L6RH619521	2006 FORD TAURUS	1FAPP53U16A206051
2002 BUICK LESABRE	1G4HR54K62U146850	2007 FORD ESCAPE	1FMYU03187KB18478
2005 BUICK LACROSSE	2G4WD532351293702	2010 FORD MUSTANG	1ZVBP8ANXA5119429
2009 BUICK LUCERNE	1G4HD57M69U137572	2014 FORD FUSION	3FA6P0HD5ER1500665
2014 BUICK ENCORE	KL4CJHSB6EB527019	2017 FORD FUSION	3FA6P0H73HR226266
2006 BUICK LACROSSE	2G4WC582961143882	2019 FORD FUSION	3FA6P0LU4KR121756
2001 CADILLAC DEVILLE	1GEEH90Y31U550061	1985 FORD F-150	1FTCF15N7FPA95386
2005 CADILLAC CTS-V	1G6DN56S750122079	1995 GMC SONOMA	1GTCS19Z1SK501355
2007 CADILLAC CTS	1G6DP577970149839	2011 GMC YUKON	1GKS2MEF2BR353799
2002 CHEVROLET AVALANCHE	3GNEK13T42G314655	1987 HONDA GOLD WING	1HFSC1414HA306350
2004 CHEVROLET CAVALIER	1G1JC12F147374853	2006 HONDA CR-V	SHSRD78846U423116
2006 CHEVROLET TRAILBLAZER	1GNET13MX62112083	2008 KIA SEDONA	KNDMB233086244155
2006 CHEVROLET IMPALA	2G1WB58K369302459	2011 KIA SORENTO	5XYKT4A27BG047840
2013 CHEVROLET SILVERADO	1GC2KXC84DZ160459	2009 MITSUBISHI LANCER	JA3AU26UX9U026575
2015 CHRYSLER 200	1C3CCCAB1FN556470	2000 NISSAN FRONTIER	1N6DD26S6YC332526
2007 DODGE CHARGER	2B3KA43R77H818632	2001 NISSAN SENTRA	3N1CB51D91L440859
2008 DODGE CHARGER	2B3KA43R68H327275	2006 NISSAN MAXIMA	1N4BA41EX6C817948
2014 DODGE AVENGER	1C3CDZAB1E1N175538	2010 NISSAN ALTIMA	1N4AL2AP7AN501691
1993 FORD RANGER	1FTCR10U4PTA18263	2010 NISSAN SENTRA	3N1AB6AP7AL725356
1994 FORD F-150	1FTEX15N8RKB71317	2013 NISSAN VERSA	3N1CN7AP6DL854733
1997 FORD EXPEDITION	1FMEU17L5VLC36421	1998 SUZUKI GSR-R 750	JS1GR7DAXW2101635
1998 FORD CROWN VICTORIA	2FAFP74W9WX159080	2006 SUZUKI GRAND VITARA	JS3TE944764103032
1999 FORD F-150	1FTRX07W0XKA88818	2004 TOYOTA COROLLA	2T1BR32E34C252653
2001 FORD RANGER	1FTYR14E51TA57492	2004 TOYOTA CAMRY	4T1CA30P54U014477
2003 FORD F-150	1FTRW07693KC00822	2005 TOYOTA COROLLA	1NXBR32E55Z475759
		2002 VOLKSWAGON JETTA	3VWSE69M82M068174

**SIMPSON'S WRECKER SERVICE**  
NOTICE OF PUBLIC SALE: SIMPSON'S WRECKER SERVICE gives Notice of Foreclosure of Lien and intent to sell these vehicles on 12/14/2024, 09:00 AM at 835 RICKWOOD RD, FLORENCE, AL 35630-1367, pursuant to subsection 32-13-3 of the Alabama Statutes. SIMPSON'S WRECKER SERVICE reserves the right to accept or reject any and/or all bids.

835 Rickwood Rd.,  
Florence, AL



**Your Hassle Free Solution for Waste Management That Fits Your Timeline!**

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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

**FALL CLEAN-UP**

now available

**R.D.T. CONSTRUCTION & HANDYMAN SERVICES**

Decks, fences, pressure washing, windows, doors, etc.

All general home repair and small construction...

"No Job Too Small!" Veteran owned. Call Brandon Taylor for an estimate at 256-762-0499

**REMODELING CONSTRUCTION 40 YEARS EXPERIENCE** Insured. Bathroom remodel, Deck, Fences, etc. 256-762-4357

**TWO CEMETERY LOTS, GREENVIEW Memorial Park,** Florence in the Garden of Rest, Lot# 90-C, Space 3 and 4, \$4,200 for both. Call 256-627-7056

**1ST ANNUAL CAR & TRUCK SHOW**

**CENTRAL COMMUNITY CENTER**

Saturday, November 9 9 am to 1 pm

Community Center Parking lot 4130 Co. Rd. 6 Florence, AL 35633

ALL CARS AND TRUCKS WELCOME. ALL ENTRIES REGISTRATION FEES: \$15 REGISTRATION: 8 am - 11 am

50/50 Drawing

Cash - Prizes

Food items will be available for purchase

For more information Katrina & Danny Wylie 256-762-1075

Brenda Broadfoot 256-710-5190

**J.J.J. MAINTENANCE SERVICES**

Specializing in Roof Repair and Leaks. 786-291-3565 (Shoals area)

**MANSELL ROOFING,** Discounts to Veterans and Seniors. All Work Guaranteed. Free Estimates, 256-383-3218

**HOME IMPROVEMENT AND BUILDING:** siding, additions, garages, painting, decks, Free Estimates. 256-383-3218

**NORTH ALABAMA LAND CLEARING, LLC.** Insured and Licensed. Over 40yrs experience. Free estimates. Forestry mulching, Excavation, Dozer, Skid Steer Work, Bushhogging, Driveways, Garage pads, House pads, Ponds, all types of land clearing and demo work. No job to large or small! Call Bobby Wallace 256-810-7197

**ESTATE SALE Florence**

318 Williams Avenue Nov. 7th & 8th 12 pm - 5 pm Nov. 9th 12th - 4th Thursday-Saturday.

Mahogany dining table with six chairs, Mahogany china cabinet, beautiful oak buffet with mirror, whimsical bench, square grand piano, needle-point pictures, Iris depression glass, pink Aladdin style lamp, old telephone, John Morgan prints (large selection), Horner accordion, handmade baskets, canes, harmony guitar, old records (some rock and roll), violins, Rowe pottery, variety of lamps, Christmas China, oak round table and chairs, oak Sellers kitchen cabinet, oak mirror w/ hat hooks, pine three drawer nightstands, queen size pine bed, oak wardrobe, xylophone, Dept. 56 Christmas, jewelry. HodgePodge Estate Sales See estatesales.net for pictures and much more.

**AUTOMATIC GATES, ALARMS AND CAMERAS** fullhomesecurities.com 866-540-4283

**Dr. Andrew Williams**

has just joined

**THE INTERNAL MEDICINE CLINIC**

in Florence and is



**WELCOMING NEW PATIENTS!** Same Day Appointments!

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Call for more info or to schedule an appointment.

**THE INTERNAL MEDICINE CLINIC**

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**November 6th - 12th**

**ALL TOYS 1/2 OFF!!**

**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



**DAY by DAY**

Grief Support Group for Bereaved Parents/Grandparents

Meeting will be

**Sunday, Nov. 10 - 2pm**

Woodmont Church East Campus,

2002 Darby Dr., Florence

**FRIENDS, CARING AND SHARING**

For information, email: crimsonelf@att.net

**BUY HERE • PAY HERE**

## BUY HERE PAY HERE CARS

HOURS: Mon.-Thurs. 8am-5:30pm; Fri. 8am-5pm; Sat. 8am-Noon. After Hours by Appt.



**2014 Dodge Durango**  
*3RD ROW*



**2014 Ford Edge**  
*SPORTY*



**2012 Ford Flex**  
*LEATHER INTERIOR*

LOWEST NO HASSLE PAYMENTS: WEEKLY • BI-WEEKLY • MONTHLY

In-House Financing Based on Debt to Income Ratio not Credit Score

**MECHANIC ON DUTY**

**OPEN TO THE PUBLIC: Monday-Friday**



**AUTO SALES** 256-767-3705

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3641 Cloverdale Rd. • Florence

**Statement of Revenues and Expenditures**

**Muscle Shoals City Board of Education**

**For the Year Ended September 30, 2024**

Fund Balances - October 1, 2023

General Fund	9,153,528
Special Revenue Fund	2,349,895
Debt Service Fund	1,289,651
Capital Projects Fund	3,294,987
Fiduciary Fund	576,773
Total Fund Balances	16,664,833

Revenues

State Sources	26,353,794
Federal Sources	4,599,203
Local & Other Sources	16,868,543
Total Revenues	47,821,540

Expenditures

Instructional Services	22,350,084
Instructional Support Services	8,268,618
Operation & Maintenance	3,905,838
Auxiliary Services	4,157,125
General Administrative Services	1,907,809
Capital Outlay	2,347,997
Debt Services	1,435,274
Other Expenditures	2,092,060
Total Expenditures	46,464,805

Other Financing Sources	1,731,894
Excess Revenues & Other Sources of Expenditures	3,088,629

Fund Balances - September 30, 2024

General Fund	11,198,242
Special Revenue Fund	2,126,125
Debt Service Fund	1,422,644
Capital Projects Fund	4,460,181
Fiduciary Fund	546,270
Total Fund Balances	19,753,462

**GREEN PLANET LAWN SERVICES**  
 Spring/Fall Clean-ups,  
 Complete Mowing,  
 Hedge/Shrub Trimming,  
 Flowerbed Maintenance,  
 Mulch, Pine Straw, Decorative  
 Rock and Pressure Washing.  
 Licensed & Insured.  
 -Free Estimates-  
 Call Antonio 256-284-5590

**EQUATE MOBILITY 4-WHEEL SCOOTER \$325**  
**MOTORIZED WHEELCHAIR with bike tires \$325**  
 256-374-5339

**AUTOMATIC GATES, ALARMS AND CAMERAS**  
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**WANTED DEAD OR ALIVE!**  
 Junk batteries, \$5 each. Ranger Battery Co. 426 Royal Avenue. 256-766-0473

**HOME IMPROVEMENT AND BUILDING:** siding, additions, garages, painting, decks, Free Estimates. 256-383-3218

**ROOFING - LEAKS REPAIRED,** Chimneys Flashed, Valley Repair. All Work Guaranteed. Free estimates, 256-383-3218

**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

**Shoals Discount MATTRESSES**  
 705 Avalon Ave • Muscle Shoals • 256-383-6611  
**Rest Better With A New Mattress**

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

**Mon-Fri 10am-5:30pm • Sat 10am-4pm**  
 Like Us on Facebook @ [www.Facebook.com/ShoalsDiscountMattresses](http://www.Facebook.com/ShoalsDiscountMattresses)

**Shoals Primary Care**  
**Welcomes**  
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**CRNP**  
**Family Nurse Practitioner**



**Accepting New Patients • Walk-Ins Welcome**  
 Specializing In: All-Age Primary Care • Acute Visits  
 • Wellness • Women's Health • Pap Screenings  
 MOST INSURANCES ACCEPTED • CASH PAY WELCOME

**Monday-Thursday 8-5**  
**(Closed For Lunch 12-1)**



**SHOALS PRIMARY CARE**  
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 Suite A, Tuscumbia  
 256-381-5507 Ext 4  
[shoalsprimarycarellc.com](http://shoalsprimarycarellc.com)

**Notes...**  
 Continued from page 24

**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@fpl.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

**Join Our Reading Enrichment Program! The Community Hope Foundation** is seeking dedicated volunteers to serve as reading tutors for K-3 graders, helping children improve their reading skills and comprehension. This is a wonderful opportunity to make a lasting impact on young learners at a critical learning stage in life!  
 Volunteers can include retired teachers, current teachers, aspiring teachers, and anyone with a passion for helping children succeed! Volunteers will be asked to submit an application, provide a background check, and commit at least 2 hours per week during the school year.  
 If you are interested, please email us at [tdpflorence@gmail.com](mailto:tdpflorence@gmail.com) or call/text 256-412-9086. Help us inspire the next generation of readers and lifelong learners!

**Connect Group Shoals/Quad Cities Meeting** • Saturday, November 23, 12pm 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. Jenny Morris - the managing director for Autism Support of Alabama will speak about services and programs! All are welcome to attend! For more information, visit [www.NAACPTrCountyAlabama.org](http://www.NAACPTrCountyAlabama.org), call 256-383-4260, or 256-381-1862, or contact Secretary@NAACPTrCountyAlabama.org.

**Saint Joseph's Catholic Church** will host a Craft and Bake Sale Friday and Saturday, November 16 and 17. In addition to the crafts and bake sale, there will be a White Elephant Sale and a 50/50 Raffle. 203 Plum St. in Florence. Sat. 8am-7pm – Sun. 9am-3pm.

**2nd Annual Thanksgiving Day Community Lunch** in Muscle Shoals called "The Shared Table" is on Thursday, November 28 at the Muscle Shoals Rec Center at Gattman Park from 11am-1pm.

**Tennessee Valley Art Association's Winter Art Market** runs from November 28-December 23 featuring unique, high quality, handmade items in a wide variety of media. For more information, call 256-383-0533 or visit our website at [tennesseevalleyarts.org](http://tennesseevalleyarts.org).

**Shoals Artists Guild Meeting** Friday, November 15, 10am-Noon at the Southall-Moore House, next to the Kennedy-Douglass Art Center, Downtown Florence. For more info, contact Carolyn Wear, 256-710-6854.

**Thinking of Selling Your Unwanted Diamonds & Gold?**  
 Bring Them to the Jeweler You Trust.  
**We Pay Top Dollar**



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[Shopgroganjewelers.com](http://Shopgroganjewelers.com)

**Checklist for Heaven**  
**Get Ready, Time is Short**

The **only** thing of worth is your soul. Make sure you're going to Heaven with God, and not Hell alone in suffering, darkness, and torment forever. Please take this quiz to make sure Heaven is your destination!

- I Realize** that I am a Sinner – Romans 3:23
- I understand** that sin has a price; death – Romans 6:23a
- I know** that no good deed will get me to Heaven. Ephesians 2:8-9
- I know** God loves me and Jesus Christ died for my sins – Romans 5:8, John 3:16
- God tells me He has a **gift of eternal life** for me – Romans 6:23b
- I prayed from my heart**, for God to forgive my sin and for Jesus to be my Savior – Romans 10:9-10
- I knew** after I prayed that the Lord had saved me – Romans 10:13
- I felt** born again and cleansed of all my sin – John 3:3

God gave you free will to choose His love. God loves you, put down your pride, and start doing things God's way before it's too late. – Luke 12:18-20

*If this was a blessing to you, we would like you to come worship with us.*

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**I KNEW I WAS  
EVENTUALLY GOING TO  
WRITE THIS ARTICLE**

well over a year ago when I decided to retire. I'm no closer now than I was in knowing how to say this, so I think I'll just say it: I quit. Yep, after almost 20 years of writing this column (in the TimesDaily first, and the last 16 years or so in the Courier Journal), I've decided that I have said all I need to say and even got to say a lot of things I probably shouldn't have said.



**Jim Fisher**

Both of my readers and I have been through a lot

**THE END IS  
NIGH** by "The Computer Skeptic"

together. Reading back through my articles is like a time capsule of my mental state. There were mostly happy times but there were some personally dark and angry times as well, and that period was reflected in the tone of my articles. I hope some of those didn't bring either of you down. However, writers must write what is in their hearts, and sometimes thoughts were heavy. Through it all, I found

numerous friendships and acquaintances that I'll carry with me for years to come.

This column started way back in the days when the internet came through your telephone line, Windows XP was still all the rage, and my Blackberry could--get this--actually show a WEATHER MAP right there on the little screen! Writing this column pushed me to learn about things that I otherwise might not have learned about, and

for that I am thankful.

I am quite proud of the reputation I've built over the past few decades. No, I could not please everyone, but I can proudly say that I never once did anything dishonest. Owning a business gives an owner plenty of opportunities to give in to our greedy nature. I'm proud to say I never did. I am also proud to turn my business (and this space) over to an equally honest, caring owner, Martin Dean. Many of you have already met Martin, and I urge the rest of you to do so. He will treat you even better than I did, I promise.

Lastly, my dear editor, Tom Magazzu, has kept this column on the rails over the years. He has a gentle way of saying, "Are you SURE

you want to write that"? His advice has served me (and you) well. You're a good man, Tom. Thanks.

Tammy and I recently moved to Ross Bridge in Birmingham, Alabama, to be close to my son, Ben. Please store my email address somewhere and look me up if you're down this way. Much love to all of you--Jim

*Jim Fisher*

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



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