

Canaan and Handy Hill

FLORENCE—Florence Arts and Museums and community members coordinated by **Anita Smith Cobb** are working to create a short film about the history of West Florence. The group is looking for photographs and items related to the history of the Canaan and Handy Hill neighborhoods of to use in the film.

The staff at Florence Arts and Museums will carefully digitize the items and return them to the owner. Items can be brought to: Kennedy-Douglass Art Center, 217 E. Tuscaloosa St., Florence, OR emailed to: connect@florenceal.org. Call 256-760-6379 for more information.



Toys for Tots

FLORENCE – The *Courier Journal* and *Times Daily* offices at 219 W. Tennessee St. in Florence, are a drop off location for Toys for Tots. New and unwrapped toys may be placed in the donation box located in our front lobby by Thursday, November 30. Office hours are 8am–5pm, Monday–Friday. Thank you!

Best Banks to Work For

SHEFFIELD – American Banker has partnered with Best Companies Group to identify banks that excel

See SHORTs... on Page 2

Volume 141 Number 4

November 20, 2024

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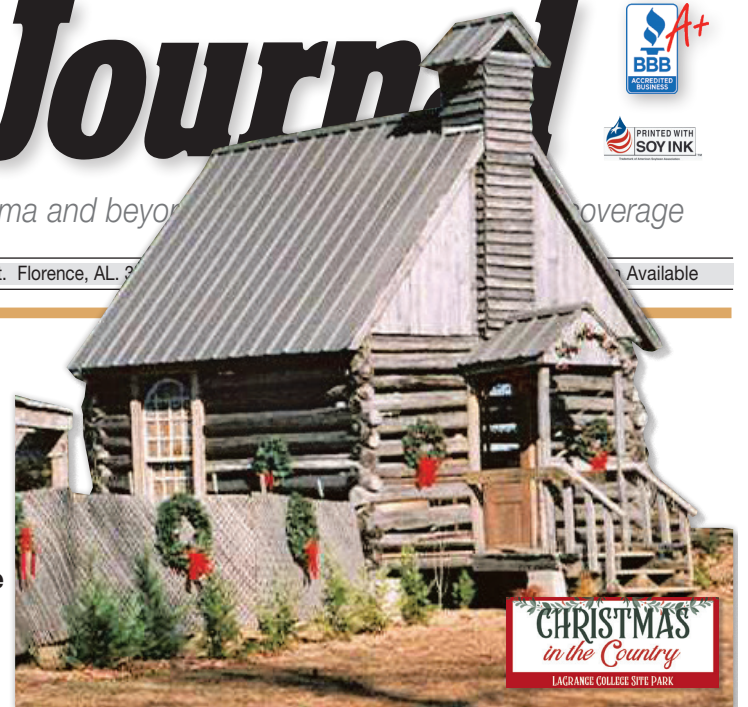
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Holidays of Yesteryear greet the visitors to the Christmas in the Country event at the LaGrange College site.

File photo



CHRISTMAS in the Country
LAGRANGE COLLEGE SITE PARK

UNA's First Division I Conference Title

Place that Bett!

JACKSONVILLE, FL— Add another “first” to the list for UNA — and put it in bold.

The University of North Alabama had a historic performance from true freshman, Brian Bett, recently at the 2024 Atlantic Sun Conference Cross Country Championships in Jacksonville, Florida. Bett won the race, becoming the first individual from UNA to win a conference

See BETT... Page 5



An Early Christmas

Reflecting on Simpler Country Times

LEIGHTON—Celebrate the 36th anniversary of *Christmas in the Country* on November 22-23 as the historic LaGrange College Site Park transforms into a scene of Christmas past. Located off Hwy 157, near White Oak on ‘Little Mountain’ with a 400 ft. elevation, LaGrange overlooks a wide portion of the Tennessee Valley with stunning views enhanced by vibrant autumn foliage. Visitors will enjoy special music by the Stampede band, along with new vendors, food trucks, Blacksmith

Craftsmen demonstrations, and the sale of their iron-crafted art at the old Country Store. The event captures the sights and sounds of an old-fashioned Christmas, attracting locals and visitors of all ages for two days of traditional decorations, entertainment, and free family fun.

“Locals love Christmas in the Country. It always comes early; just when we are getting into the Christmas spirit,” said Colbert County Tourism

See COUNTRY... on Page 8



INSIDE this Issue

Automotive Inside NOW

Ray Miller Buick-GMC Advance Auto Sales

- Computer Skeptic
- Insurance Insights
- Medicare Minute
- Hocus Focus
- Dave Ramsey

- Ask the Attorney
- On Your Debt
- Cat & Kids
- Your Letters
- Adopt-a-Friend



GAME DAY SCORE CARD 2024

- Photography Club Exhibit to Open
- Thanksgiving Grocery Specials
- SIGNS of the PAST

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Shorts...

Best Banks to Work For

Continued from Page 1

at creating positive and supportive workplaces for employees. Bank Independent was recently named one of the 2024 Best Banks to Work For. This makes the sixth year in a row the bank has earned this prestigious honor.

"In 2024, we continue our commitment to fostering a supportive and collaborative workplace where each team member can grow and succeed," said Bank Independent CEO Rick Wardlaw. "This acknowledgment inspires us to keep raising the bar, making Bank Independent a place where excellence and purpose meet"

This year 90 banks earned a spot in the ranking of Best Banks to Work For based on an anonymous employee survey and a thorough review of the benefits and perks offered. The full 2024 Best Banks to Work For list will be featured at www.americanbanker.com.

On the 2024 list, Bank Independent was ranked



No. 25 in the category for banks. The survey and awards program is designed to identify and honor banks with the best cultures for helping employees thrive.

To be considered for participation, banks had to have at least 50 employees working in the U.S. and been in business for a minimum of one year. Best Companies Group managed the registration and survey process and also analyzed the data to determine the final ranking.

For more information on the Best Banks to Work For program, visit www.BestBankstoWorkfor.com.

Reissue of '23 DH Ornament

TUSCUMBIA—The Tuscumbia Civitan Club announces the re-release of the 2023 Civitan Christmas Ornament featuring Deshler High School.

Civitan president Fred Joly said, "Last year's Civitan ornament was



extremely popular and sold out quickly! For the first time ever, the club decided to cut an additional supply. If you missed buying one last year, you will now be able to acquire this special ornament, which commemorates the rich history and beauty of Deshler."

The 2023 Deshler ornaments have now been restocked at Fiddledee D! Gift Shop, 111 S. Main St. Tuscumbia and at Helen Keller Public Library, 511 N. Main, Tuscumbia. The price is \$20, and purchases must be cash or check made payable to Tuscumbia Civitan. Inventory from previous years is also available in limited quantities.

An announcement will be forthcoming regarding the 2024 Civitan Ornament – Coldwater Seed and Supply, which is now in production, with shipment expected soon and sales available at the same locations.

Purchases of both ornaments may also be made using PayPal or by sending an email request to Tuscumbiacivitan@gmail.com. Your invoice will reflect an additional charge for shipping and surcharge by PayPal.

Tuscumbia Civitan Club supports many worthwhile charitable endeavors in the community through sales of the Christmas ornaments and Claxton Fruitcakes. Fruitcakes are now on sale at local grocery stores through the holiday season and from Civitans.

For more information: 256-710-1440 or call Fiddledee D! 256-383-9797.

Band also received a commendation from Alabama Gov. Kay Ivey recognizing the anniversary.

"We are grateful to Dr. Larry Stutts who arranged for us to receive these two pieces of official recognition," said Dr. Lloyd Jones, the Director of UNA Bands. "We are thrilled to have this official acknowledgement for the hard work and dedication of the students to the program throughout the decades."

Stutts is a Republican state senator for the 6th district, which includes Colbert, Franklin, Lauderdale, Lawrence, and Marion counties.

In addition to this recent recognition, the UNA Band has been invited to participate in the 2025 Macy's Thanksgiving Day Parade. The band has created holiday ornaments they are selling to fund their travel to New York City.

Temp Closing of West Ramp

FLORENCE—The Wildlife and Freshwater Fisheries (WFF) Division of the Alabama Department of Conservation and Natural Resources (ADCNR) has temporarily closed the three-lane ramp at the McFarland Public Boat Ramp (McFarland West) on Pickwick Reservoir in Florence for major upgrades. The facility's two-lane ramp (McFarland North) will remain open during the majority of the renovation period.

During the closure, the launching slab at McFarland West and the access pier at McFarland North will be replaced. McFarland North will temporarily close during the replacement of its access pier. The renovations are expected to be completed in approximately three months. A reopening date will be announced when available.

For more information about alternate public boating and fishing access areas in north Alabama, visit www.outdooralabama.com/freshwater-boating-access or call the WFF Fisheries Section at 334-242-3471.

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Resolution for 75 Years

FLORENCE – The band program at the University of North Alabama has received a resolution from the Alabama State Senate recognizing its 75th anniversary. The UNA



Yard Sales

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

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

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

MUSCLE SHOALS: YARD SALE
113 Andrea Dr Sat. November 23rd 7 am until ? Men's and women's clothes, men's tools, Christmas items.

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

MUSCLE SHOALS: YARD SALE
304 West Girard Ave Sat. 7 am Firm Home decor, glassware, three pair new, wood shutters 74x22, Men's XL/XXL, Ladies shoes 10.5, purses, Women's clothes up to 3x, and other misc.

MUSCLE SHOALS MULTI-FAMILY GARAGE SALE
108 Fairlane Ave., Fri. & Sat., 7am-until? Baby clothes, Toys, Adult clothes, Bedspreads, Tables, & more misc. items.

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

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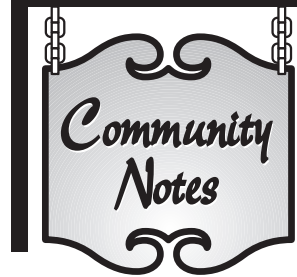
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COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge AS SPACE IS AVAILABLE in the Courier Journal. Community Notes must be submitted in writing by 3pm Friday for consideration in the following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

• Email to editor@courierjournal.net

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.

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

Crossroads Community Outreach will sponsor a Life Planning Workshop on Saturday, Nov. 16, from 1-3pm at 220 W. Tennessee St. in Florence, Studio 220.

Learn valuable insights from expert speakers on essential topics, including life insurance, grief support, will and estate planning, Medicaid application, short and long-term care, and funeral planning.

Plan for your future with confidence. Call 256-284-2218 or email crossroadsagencyllc@gmail.com.

Book Signing and Discussion with author and professor Ed Gallagher, as he talks about his latest book, *The Book of Daniel* on Tuesday, November 12 at 6pm in the Overton Memorial Library on the campus of Heritage Christian University, 3625 Helton Drive in Florence. Books will be available to be purchased. This event is free, and all are invited.

LifeSouth Bloodmobile Dates:

- Central High School Nov. 20, 7:30am-3:30pm
- Shoals Hospital Nov. 21 9am-5pm
- Walmart - Hwy 43 - Russellville Nov. 22, 10am-4pm
- Studio 23 Nov. 23, 8:30am-4pm
- Walmart - Cloverdale Road - Florence Nov. 24 10am-4pm
- Rick's Farm Market MS Nov. 26, 10am-4pm
- Walmart - Hough Road Nov. 27, 8am-12pm
- Shoe Station - Florence Nov. 30, 10am-4pm
- Ollie's Bargain Outlet Dec. 1, 10am-4pm
- L.E. Willson Elementary Sheffield Dec. 2, 8:30am-2pm

- Cypress Creek Indoor Range Florence Dec. 7, 10am-4pm
- Foodland - Rogersville Dec. 22, 8am-1pm
- Sam's Club Dec. 24, 8am-12pm

cookies, hot chocolate, and Wassail. Festivities include Community Carolers and Dr. Eric Kirkman with the Shoals Symphony.

Special thanks to Wes Brink for donating the 2024 North Court Tree.

The Florence Beautification Board will host the North Court Street Tree Lighting on Sunday, November 24 at 5pm. UNA Culinary will have

See NOTES... page 6

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Bett...

Continued from Page 1

championship for the men's cross-country program all-time.

Even more significantly, Bett is the first Lion to win a conference championship of any kind at the Division I level — across all sports.

“What an incredible moment and significant first for our entire athletic department,” said UNA Director of Athletics, Dr. Josh Looney. “Congratulations to Brian on this historic accomplishment for UNA Athletics and our cross-country program. Coach (Connor) Callahan, who arrived at UNA in late July, masterfully engaged, motivated and trained our athletes to accomplish things that have never been done before at UNA. We're so proud of everyone associated with our cross-country program and their efforts in pushing UNA Athletics to new heights!

Bett won the ASUN championship with a time of 23:29.6, beating last year's champion, Taha Er Raouy of Eastern Kentucky, by nearly six seconds.

While Bett was excited to make history with his championship win, he was even more excited to help his team match their highest Division I finish in school history. The Lions placed fifth out of 12 teams, which was last achieved in 2019.

“This is the best thing that has ever happened (in my life),” said Bett after the win. “We have a good team. The teamwork is great. We have a good coach — the best coach. The training is perfect. We get the best results, and we always prepare well. I like being the champion and being the first at UNA. It's perfect.”

Bett has achieved multiple school records this season, including a 23:26.4 time for a new personal-best at the Gans Creek Classic earlier this season. He was three seconds off that time at the ASUN Championship.

Bett was named the ASUN Runner of the Year, and Freshman of the Year. Not far behind Bett was fellow rookie Vincent Chepkwony

An elated Brian Bett (facing) celebrates his Atlantic Sun Conference Cross Country championship with his coach, Connor Callahan. UNA photo



bright here at UNA. I'm very happy with how the team performed today and proud of the work they put in.”

Leading the women's side was senior Laura Mobley with a time of 18:06.5. Mobley passed six runners between the final checkpoint and the finish line, securing a 30th place finish. This marked a new personal record for Mobley.

Not far behind Mobley was teammate Gracie Mathews with a time of 18:31.8 to place 40th. Senior Janeth Jepkirui also made the top half of the 96-runner field with a time of 18:45.5. The other top five scorers for the Lions were Aaliyah Charo and sophomore Camille Etheridge side-by-side in 52nd and 53rd place. Both runners pushed each other to their best career races.

Lipscomb won the women's race with 16 points and seven of the top eight finishers. Behind Lipscomb were North Florida, Central Arkansas, ECU, FGCU, Bellarmine, UNA, Queens, Jacksonville, Austin Peay, Stetson and West Georgia. Lipscomb's Kiara Smeltz was the individual champion.

UNA had seven runners set new personal records at the ASUN Championship. This includes Chepkwony, Lyons, and sophomore Rogan Hanson on the men's side and Mobley, Charo, Etheridge and sophomore Taylor Williams on the women's side.

with a time of 24:08.3 to finish 12th overall. Bett and Chepkwony was also named to the ASUN All-Freshman team.

Rounding out the top five scorers for UNA was senior Adam Nipper in 39th with a time of 25:19.4, sophomore Brent Lyons with a time of 25:43.9 and senior Noah Bonsall at 26:07.5. As a team, UNA had 145 points to crack the top five, besting Central Arkansas at 176.

EKU won the men's race with 29 points, followed by North Florida, Lipscomb, Bellarmine and UNA.

On the women's side, the Lions also celebrated an improved season with a seventh-place finish. This ties as the second-highest finish in an ASUN championship since moving to Division I in 2018. The other seventh-place finishes happened in the 2019 and 2022 seasons.

“We had one goal all season long, and that was to be better at the ASUN championship. We showed up and did just that today,” said first year head coach Connor Callahan, who now owns claim to being the first coach at UNA to coach an ASUN champion. “These seniors on the women's side have set the foundation for those coming in next. Our men being led by two freshmen shows that the future is

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Our schedule for ad-taking Thanksgiving week will be Monday-Wednesday. DEADLINE for placing any ads for Nov. 27 issue will be Wednesday, Nov. 20. Anything submitted on Friday, Nov. 29 will be published in the December 11 issue.

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Community Notes...

Continued from page 4

Post 5140 of the Veterans of Foreign Wars in Florence is actively seeking new members.

We have a proud tradition of service and care deeply about our local community and those who have served in our nation's wars.

The group meets every 3rd Thursday each month at 6:30pm (November 21) at 127 South Royal Ave. in Florence.

For more information on how you can become a member, contact Jeff Palmer, Post Commander at 256-483-9937. If no answer, please leave your name and number and we will call you back or email vfwpost5140@gmail.com

Over 40 and love to play basketball, but not quite as fast as you once were? Then 4Up is for you. We are Christ-centered, family friendly and we meet every Sunday at: Victory Christian Fellowship Church gym, 2302 Hough Road in Florence.

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

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.

Post 5140 of the Veterans of Foreign Wars in Florence is actively seeking new members.

We have a proud tradition of service and care deeply about our local community and those who have served in our nation's wars.

The group meets every 3rd Thursday each month at 6:30pm (November 21) at 127 South Royal Ave. in Florence.

For more information on how you can become a member, contact Jeff Palmer, Post Commander at 256-483-9937. If no answer, please leave your name and number and we will call you back or email vfwpost5140@gmail.com

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! Join Our Reading Enrichment Program! 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 to at least 2 hours per week during the school year.

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

See NOTES... page 19

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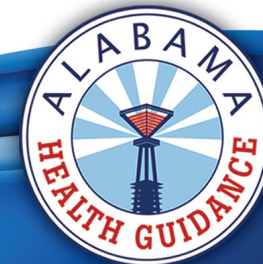
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021105-1



Cat & Kids

by Cathy Turner

Think on These

“Whatsoever things are true... think on these things...”

I spoke at a Ladies' Day in a church in South Carolina last weekend. There were several little girls present. By the time I left, I was fast friends with two of them, a 9-year-old and a 7 year old. I told my story in my talk. I questioned whether I should, because there were such young ones present. But I told of how once when I was about 11, my parents were fighting and there was a knife. All I could do was get on my knees between them and start praying. The fighting deescalated. Those two little girls heard me when I said that there is hope for anyone, because alcoholism left our house a few years later, because of the power of God. My desperate prayer was answered. Those two little girls hugged me with sincerity and hope every time they passed by me that weekend. They were there at church with their grandmother, because they had been experiencing some of the same things that had been in my childhood. I was so glad to be able to love them for a moment during their hardship. During that last goodbye hug, I wanted to take them home with me. But we can't protect the little babies from everything. We can only give them the power and the hope to know that they can be better than their circumstances.

“Whatsoever things are lovely... think on these things...”

After I finished speaking, our son drove down to meet me in Spartanburg for the afternoon. On the phone call before he came, I asked him a serious question about something that I have been fretting about concerning him. I heard his enthusiasm deflate over the phone. When he came, we went for a walk in a park that had been devastated by Hurricane Helene. There were trees crashed down everywhere. We could barely see the creek because of the tree parts piled up to clear the pathway. But when we looked up, the changing colors of the leaves were so lovely. We chose to focus on the lovely. I decided to enjoy his company. He knows that I want every good thing for him. What he needed from me was for me to believe in him during his struggle. He had come to me and we had a sweet time together. That's what we needed. It was lovely.

“Finally, ... whatsoever things are pure... think on these things...” Philippians 4:8.

I traveled home, I got to stay overnight with our 5 year old grandson and his family. He recently had his adenoids and tonsils out, but he's still not sleeping well. Now that he can breathe, he needs to develop a lifestyle of sleeping. I gave him a mantra. We worked on it while I was there. “I can sleep.” I told him that those words mean, “I won't choke,” and “I can breathe.” I believe that the fear of being startled

awake still exists in him. So I gave him some words. “I can sleep.” True words. Sometimes we need to get to the root problem. He can change. “I can sleep.” Simple, I know. But sometimes something simple – Gran's love - can cast away fear.

Give them encouragement, tools, time and hope. Tell them your story, so that they know that you made it through some things and that something beautiful can come out of the ugly. Give them strong, holy words to stand on. And then walk alongside them, because inspired thinking can bring power filled results.

Email comments or suggestions to CatnKids1@gmail.com

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Country...

Continued from Page 1

President, Susann Hamlin. "It is a welcomed event situated in our mountain setting, reminding us of Christmases from our childhood or stories from our parents and grandparents about Christmases gone by."

Christmas in the Country resumes each year on the weekend before Thanksgiving. The fundraising event for the park began several years ago as a Christmas open house where natural, hand-made decorations reflecting the olden days were on display. Today, the event has become much more than an open house and offers a bake sale, arts and crafts, entertainment, visits with Santa and Mrs. Claus, hayrides, and tours of the pioneer village decked out in Christmas past decorations.

Guests come early to purchase homemade baked goods for their Thanksgiving table, enjoy hayrides to the old LaGrange Cemetery, make family pictures for their Christmas cards, purchase craft items, and talk with Santa. Guests can relive Christmases of the past while touring the park's historic log buildings, all decorated for Christmas. Live greenery and mistletoe, hot chocolate,

and a wagon transporting children throughout the park only enhances the atmosphere.

The LaGrange Living Historical Association hosts Christmas in the Country from 10am-4pm both days, November 23 and 24.

The park is located at 1491 LaGrange College Road in Leighton. Admission is free, and donations for the upkeep and maintenance of the facilities at the park are always welcomed.

LaGrange College Site is listed on the Alabama Register of Landmarks and Heritage. LaGrange College was Alabama's first chartered college and the forerunner of the University of North Alabama. Union forces burned it during the Civil War. Today, the pioneer village includes a picnic pavilion, a memorial monument, several historical markers, a log barn, a smokehouse, a wedding chapel, a barber shop, an outhouse, a log kitchen, a cemetery, a post office, a country store, a blacksmith shop, and a caretaker's house. For more information on the LaGrange College Site Park, visit www.lagrangehistoricsite.org.

For more information on Christmas in the Country, contact Louise Lenz at 256-446-9324 or Colbert County Tourism at 256-383-0783.

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STRANGE but TRUE

- **The term "lawn mullet"** means having a neatly manicured front yard and an unmowed mess in the back.
- **Weird Al Yankovic wrote his parody song "The Saga Begins"** before "Star Wars: Episode I" was released. Lucasfilm denied his request to see the film early, so he relied on internet spoilers for plot details.
- **The human stomach** can dissolve razor blades.
- **In 1987, Steve Rothstein paid \$250,000** for a lifetime unlimited first class American Airlines ticket. He even hopped on planes to get a sandwich or to go to a baseball game in other cities. It cost American

Airlines around \$21 million, and they ended his contract in 2008.

- **In Italy**, it's considered bad luck to lay bread upside down -- either on a table or in a basket.
- **Thanksgiving Eve** is the biggest drinking and pizza night of the year.
- **When the Italian writer Umberto Eco visited Paris** for the first time, he only walked down streets surviving from the Middle Ages. He was studying medieval history at the University of Turin at the time and was obsessed with the era.
- **In an emergency, coconut water** can be used for blood plasma, due to its high levels of sodium and low

levels of potassium.

- **There are beaches in the Maldives** that glow in the dark.
- **When pencils went into mass production** in the 1890s, the finest available graphite to fill them came from China. Pencil manufacturers wanted everyone to know that they used only the best Chinese graphite, so they painted their pencils yellow, the traditional Chinese color of royalty.

Thought for the Day:
 "Nobody grows old merely by living a number of years. We grow old by deserting our ideals. Years may wrinkle the skin, but to give up enthusiasm wrinkles the soul." -- Samuel Ullman

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Courier Journal
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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 Turner! He and his brother Timothy are both looking for a place to call home. They might have moments of being timid about new things in the environment but have been super wiggly, social and playful. We think he's a little over a year old. He's a wonderful, sweet dog that's ready for a forever home with you. The adoption fee is currently \$50 and includes everything your new pet needs to be on track for a happy, healthy life: vaccines, a microchip, spay/neuter, and heartworm test. Please call or come by **Florence Lauderdale animal services 256-760-6676** to meet this handsome guy.



Turner



Timothy

Meet Timothy! This fun and playful 1 year old boy loves attention and is waiting to fall in love with his forever family. Come by and meet him or take him for a doggies day out to get to know him. Fostering is free. The adoption fee is currently \$50 and includes everything your new pet needs to be on track for a happy, healthy life: vaccines, a microchip, spay/neuter, and heartworm test. Please call or come by **Florence Lauderdale animal services 256-760-6676** to meet this sweet fella.

Meet Cindy Lou! This precious 1yr old, female, Sheppard mix, is approximately 46.5lbs. How could you not love this face? Cindy Lou is an A+ good girl! She is READY for her own couch to potato on or her own vest to go track the trails in. 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.



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ON YOUR DEBT

How to Manage Holiday Debt



B. Grant McNutt
Managing Attorney

The holiday season is often joyful, but it can also bring about financial stress. For many, the pressure to spend on gifts, travel, and holiday events can worsen existing financial difficulties. Whether you're already dealing with credit card debt, title loans, payday loans, or medical bills, it's essential to avoid falling into a cycle of holiday debt.

holiday sales and set limits on non-essential items.

If you're already grappling with debt from previous expenses or holiday seasons, it's crucial to explore your options for long-term financial relief.

How to Protect Your Financial Future After the Holidays

At the Bond & Botes Law Offices, we specialize in helping individuals navigate financial hardships through effective debt relief options such as chapter 7 straight bankruptcy and chapter 13 debt consolidation. Here's how you can manage holiday expenses and protect your financial future.

If you're facing financial difficulties this holiday season, don't wait until it's too late. By exploring debt relief options like bankruptcy or debt consolidation, you can protect your assets and start the new year with a clean slate.

Smart Holiday Spending: Tips to Avoid Debt

At the Bond & Botes Law Offices, we have over 30 years of experience helping clients in Alabama and Mississippi find solutions to their debt problems. Whether you're struggling with holiday debt, credit card debt, or the risk of repossession, our team of experienced attorneys can help you regain control of your finances.

Avoiding holiday financial stress requires careful planning. Here are a few strategies to ensure you don't accumulate more debt during the holidays:

Contact The Bond & Botes Law Offices

- **Set a Holiday Budget:** Know how much you can reasonably spend without compromising essentials like rent, utilities, and food.

The holiday season should be about creating memories, not worrying about your financial future.

- **Use Cash Instead of Credit Cards:** Minimize your credit card usage to avoid accumulating high-interest debt.

We help people who are having debt problems. Please call us for an absolutely free and confidential consultation. We'd love to discuss your finances with you if you have had a serious reduction in income or have lost your job or find yourself in financial trouble of any kind. Debt can be overwhelming. The attorneys here at Bond & Botes provide guidance on helping clients reduce or eliminate debt. We can alleviate your stress! We want to help!

- **Track Your Spending:** Keeping a detailed log of your purchases helps prevent overspending.

- **Avoid Payday Loans:** These high-interest loans can trap you in a cycle of debt. If you're struggling with payday loans, consider bankruptcy as a means to eliminate them.

- **Shop Smart:** Take advantage of

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Commentary

2024 Results Sire 2020 Questions

Getting a little perspective on the recent election allows for more rational thinking. Most of the Republican concerns about the 2020 election were put in the rear-view mirror years ago as the mainstream media bandied about the terms 'election denier' and 'insurrection' over the last four years and whenever serious voting discussions surfaced.

All that aside, Trump won a surprisingly easy Presidential race when taken in perspective. Trump won all of what were considered "swing states," and made significant personal and party gains as compared with 2020. He also made some nice inroads in several traditionally democrat bastions, like with Blacks and Hispanics, urban areas, border counties, young voters, Jewish voters, and suburban women. Although it was convincing, the race was NOT a landslide.

See QUESTIONS... on Page 14

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

in the Shoals

THIS WEEK

November 20, 2024

Happening
THIS WEEK

QUAD CITIES PHOTOGRAPHY

Club Members Are Set to Exhibit

FLORENCE—The Kennedy-Douglass Center for the Arts is pleased to present the Quad Cities Photography Club Members Exhibition that will open with a reception at 2pm on Sunday, November 24 and will continue through January 9. The Quad Cities Photography Club was created in January 2022. Their mission is to provide an informal, friendly, and supportive environment for local photographers at all levels of experience and with interests in all types of photographic imagery. They share ideas and knowledge with one another through participation in meetings, guest lectures, and club excursions.

This diverse exhibition offers

photographers an opportunity to display their work and fosters a sense of accomplishment. Additionally, the exhibit gives the public a chance to view club activities, enjoy and purchase fine art, and possibly consider joining the group as they pursue their most enjoyable pastime. For more information, join their group on Facebook, Quad Cities Photography Club (The Shoals).

The Kennedy-Douglass Center for the Arts, at 217 E. Tuscaloosa St. in Florence, is open to the public free of charge Monday - Friday from 9am-4pm and on Sunday from 1-4pm. It can be reached by calling 256-760-6379.



Courtesy photo

THE FLORENCE BEAUTIFICATION BOARD will host the North Court Sreet Tree Lighting on Sunday, November 24 at 5pm. UNA Culinary will have cookies, hot chocolate, and Wassail. Festivities include Community Carolers and Dr. Eric Kirkman with the Shoals Symphony. Special thanks to Wes Brink for donating the 2024 North Court Tree!

THE LEIGHTON PUBLIC LIBRARY, IN COLLABORATION WITH THE FOOD BANK of North Alabama, is excited to announce the distribution of 100 free holiday food boxes to local families in need. The food boxes will be available for pick-up from 3-5pm on Thursday, November 21 at the Leighton Public Library. These food boxes are part of an ongoing effort to provide essential support to families during the holiday season. To qualify for the free holiday food box, recipients must have a child aged 18 or younger living in their home. "We are proud to work with The Food Bank of North Alabama to assist families in our community," said Miranda Ball, Director of the Leighton Public Library. "This partnership allows us to give back during the holidays, ensuring that local families have the support they need during this special time of year."

FOOTBALL!

NOV. 23 • 1PM
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MEN'S BASKETBALL

NOV 23 - 24
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at Northwestern State in Natchitoches, LA*

WOMEN'S BASKETBALL

NOV 25 • 6 PM
vs Cumberland at Flowers Hall

VOLLEYBALL

ASUN Volleyball Tournament
NOV. 21 - 23 In Fort Myers, FL

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

YOUR Letters

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

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

Kill the Farm Bill?

Editor:

I see where some in Congress are trying to kill a farm bill.

The farmers need loans to carry their crops to fruition, which does not end in the field. It ends on your plate, or back, or feet, or the grill. Farmers are the backbone of this country. Family farms will go bankrupt if we are not very careful and watchful.

These industries would also be affected: grocery stores, restaurants, meat packing, chicken farms, cattle farms, schools, hospitals, bakeries, dairy farms, truckers, trains...

There's more and if you still don't understand, it means less at the store

and less in your wallet.

Linda Johnson
Florence

Be More Engaged

Editor,

Donald Trump's sweeping victory in the elections and the hobbled remaining checks and balances require all of us to be more engaged than ever before in protecting our health and environment among other priorities.

Science and facts should be our bedrocks. The non-profit Commonwealth Fund estimates that over 3 million American lives were saved by COVID vaccines. Yet,

...Trump does not consider climate change a problem... ”

50 million declined vaccination, resulting in almost 400,000 Americans deaths during Trump's term. His initial skepticism may have made many of those deaths unnecessary.

Trump's early budgets proposed devastating cuts to critical health

See LETTERS...on Page 24

Insurance Insights

"Below is a State Farm® Simple Insights® article about Cooking A Turkey In A Deep Fryer Without Causing A Dangerous Fire Is On The Menu This Holiday is provided by State Farm agent Rebecca Stutts Hovater.

Cooking A Turkey In A Deep Fryer Without Causing A Dangerous Fire Is On The Menu This Holiday

Thanksgiving is typically a time for family and holiday traditions which may include enjoying classic Thanksgiving recipes, and that often means turkey as the main dish. Nowadays, those holiday recipes and traditions might include deep-frying a turkey because of the flavor and juiciness.

Holiday cooks should carefully use a turkey fryer because turkey fryer accidents have the potential to cause a fire and serious injury. Each year these deep fryers on average cause 60 injuries, 5 deaths and over \$15 million in property damage according to the National Fire Protection Association (NFPA).

TIPS TO HELP PREVENT DEEP FRIED TURKEY ACCIDENTS

- **Never leave fryers unattended.**
- **Keep outdoor fryers a safe distance** from structures, off wooden decks and away from trees.
- **Never use fryers in garages.**
- **Place the fryer on a level surface** and avoid moving it once in use.
- **Be cautious of the weather.** Avoid operating a fryer in the rain or snow.
- **There should be 2 feet** between the burner and tank.
- **Follow the manufacturer's instructions** to avoid overfilling with cooking oil.
- **Choose the proper size turkey.** Typically, a bird that's 8 to 10 pounds works well.
- **Never attempt to deep fry a frozen turkey.** Ice or water that mixes into the hot oil can cause flare-ups. Follow directions on the label to assure the turkey has been properly defrosted and is completely dry, prior to placing in the fryer.
- **Also, skip stuffing** the turkey before frying.
- **Consider using a fryer with temperature controls.** Continuously check the oil temperature carefully. Cooking oil that is heated beyond its smoke point can catch fire. If you notice the oil is smoking, TURN OFF THE FRYER.
- **Turn off the burner** before lowering the turkey into the oil. Once the turkey is submerged, turn the burner back on.
- **Wear protective cooking gear.** Put on goggles to shield your eyes and use oven mitts to help protect your hands and arms.
- **Keep protective equipment within reach,** such as an "ABC" or grease-rated fire extinguisher. NEVER use a water or garden hose on a fire related to turkey fryers. Remember: a turkey fryer fire is a grease fire and water can cause grease/oil to spread.
- **Keep children and pets away** from the fryer.
- **Once finished, turn off the burner** and carefully remove the pot. Place the pot on a level surface and cover it to let the oil cool overnight before disposing.
- **Opt for an oil-less or air fryer.** These use infrared heat, rather than oil, to cook the turkey.

Unfortunately, Thanksgiving Day is the busiest day of the year for local fire departments, who in 2021 responded to approximately 1,160 home cooking fires, according to the NFPA. If you plan to deep-fry your holiday bird, keep these turkey fryer safety tips in mind so you can safely use the fryer and help protect yourself, your guests and your home from fire.

Also, before your turkey and side dishes are prepared, consider these Thanksgiving food safety tips to help ensure that your family has a safe and enjoyable holiday.



State Farm® Insurance Agent
Rebecca Stutts Hovater



501 S Montgomery Ave, Suite C
Sheffield

256-383-1250 ReccaHovater.com
email: Rebecca@RebeccaHovater.com

12/20/24

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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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6/14/2019-1

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Commentary Questions...

Continued from Page 12

NOTICE OF PUBLIC HEARING

In accordance with the Quality Housing and Work Responsibility Act of 1998 the Sheffield Housing Authority will hold a **Public Hearing on Tuesday, January 7, 2025 at 10:00 AM** at the main office located at 505 N. Columbia Ave., Sheffield, AL 35660.

The purpose of this hearing is to solicit public comment on the Annual PHA Plan, the Moving to Work Supplement and the Capital Fund Five Year Action Plan. This hearing is open to all citizens of Sheffield. Any citizen with a physical disability or other special need may contact the Housing Authority at (256) 383-4773 so that we can make arrangements to get you there. In addition, effective with the publication of this notice, the Public Housing Agency Plan will be available for public review prior to the Public Hearing at the Housing Authority main office.

622990-1

With votes still adding up in the disjointed state of California as of this writing (11/14), the AP's vote tracker has Trump with about 75.9 million votes or 50.2%, compared to Harris with 72.9 million votes and 48.2%. Third party vote totals hover in the 2.6 million range.

What stands out from everything is that Biden won 81.28 million votes in 2020, the most ever cast for a candidate in a U.S. election- by far. Kamala Harris is over 8 million votes shy of that total four years later with so many more registered to vote and with "our democracy on the line." Where did all those votes go? We can't really say they went to Trump, because his total is only about

1.7 million higher than what he received in 2020 with a very strong and determined following.

Some 70 million people voted early, so the schedule wasn't a hindrance. The only aspect that should have adversely impacted turnout would have been storm ravaged areas in Florida, North Carolina, and Tennessee, and those would likely be more of Trump's voters.

Were people fed up with election overload? Sure. However, this was supposed to be the first woman and the first Black woman to be elected President. Either Harris did not reach out effectively or the votes just were not there.

Looking back at Barack Obama's first term victory, with all that groundswell for change in America, the extensive registration and recruitment efforts to elect the first Black US President, he garnered only 69.5 million votes. Yes, fewer people were registered than when Biden won in 2020, and the BLM movement gets some credit, but Obama's following was HUGE and highly motivated. Nothing was going to be left to chance. The crowd footage of his first inauguration ceremony demonstrated his popularity. Obama received fewer votes in his second term in 2012, and the first woman on the Presidential ballot with heavy liberal support received about 65 million votes in 2016. However, Hillary was haughty, overconfident, and still uninspiring to a lot of Democrats.

So, we are back to almost 73 million votes for Harris, an impressive total as history will attest, but far short of a whopping 81.2 million for a boring, old, partially cognizant white guy who with a fresh ear of corn in each hand, couldn't excite a squirrel. If Biden had stayed in the race, who thinks he would have even come close to Harris' total this time?

So, the question may not be about where Kamala Harris' votes went. The real question may be where all of Joe

Not the Resistance

Really not possible to point this out loudly enough.



PATRIOTPOST.US: OBJECTIVE AND UNCENSORED ANALYSIS

Biden's votes came from.

Covid brought about new voter registration methods, excessively lenient ballot acceptance deadlines and submission methods, and lax ID requirements. There were some unusually high voting numbers in some key areas coupled with surveillance video clearly showing some irregularities, and so forth. But few media

outlets paid attention and social media participated in the squelch. Maybe there was some substance to yet another right-wing conspiracy theory. No, that would qualify as election denialism.

NEED HELP?

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Your link to community resources



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PUBLIC NOTICE AND OPPORTUNITY TO COMMENT

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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.

Happy Thanksgiving

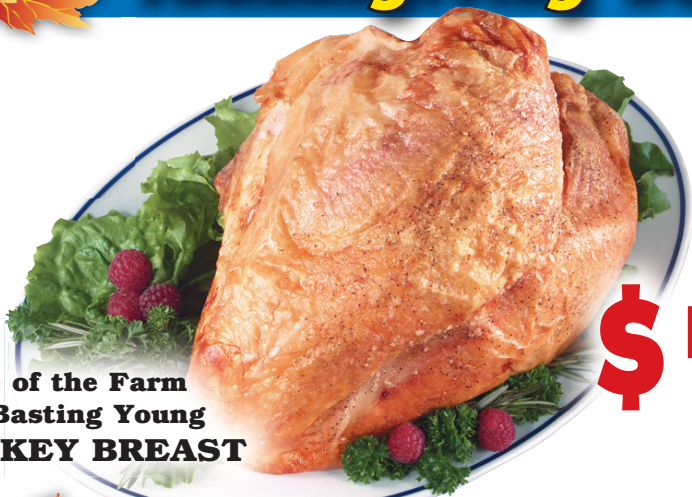
Closing at 2PM Thanksgiving Day

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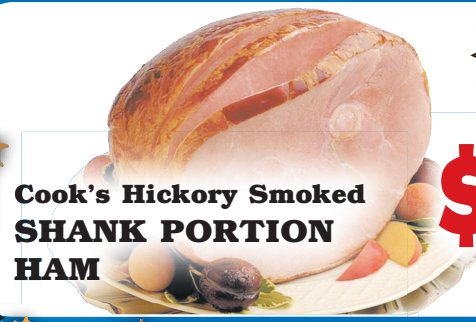
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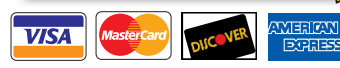
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24 Quart Size Bags



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16 Oz.



\$4.99

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10 Oz.

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40 Oz.



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Pit Boss PELLETS
20 Lb.



\$7.99

Ocean Spray CRANBERRY JUICE
2/\$6
64 Oz.

Mtn. Dew, Sunkist, Starry Or PEPSI
6 Pk 1/2 Liter



4/\$12

Mtn. Dew, Sunkist, Starry Or PEPSI
2 Liters



2/\$4

Mtn. Dew, Sunkist, Starry Or PEPSI
3/\$12
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Mtn. Dew, Sunkist, Starry Or PEPSI
12 Pk. 12 Oz. Cans or 8 pk 12 Oz. Btls.



2/\$11

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Or Lipton TEA
12 Pk. .5 Liters



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2/\$5

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15 Oz.

ON THE BORDER CHIPS
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2/\$4

GOLDEN FLAKE, UTZ, OR ZAPPS CHIPS
7-8 Oz.



2/\$4

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Yuengling, Miller Lite or Coors Light BEER 24 Pk. Cans



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King's HAWAIIAN ROLLS



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- 3413 Woodward Ave. • 7am-11pm • 256-978-6093
- SHEFFIELD Foodland Plus • 106 Towne Plaza • 7am-10pm • 256-381-6552

- TUSCUMBIA 103 West 1st Street • 7am-11pm • 256-383-9425
- FORD CITY FOODLAND River Road • 7am-10pm • 256-446-5842
- ELGIN CROSSROADS ELGIN Forest Plaza • 7am-11pm • 256-247-1958
- ROGERSVILLE Rogersville Shopping Ctr. • 7am-11pm • 256-247-1805

BE CAREFUL WHEN SHOPPING FOR A "NEW" GAMING COMPUTER

The holiday — and gift shopping — season is officially upon us. If you are like many households, there is at least one person in your family hoping to receive a new gaming computer under the tree. We love that there will be a new gamer in the world, but in order to avoid any hiccups to their PC gaming introduction, we want to help you avoid any after-



Martin Dean

Be Careful When Shopping for a "New" Gaming Computer

by "The Computer Skeptic"

Christmas shopping regrets as far as the hardware is concerned.

Thanks to Amazon, Facebook Marketplace, Temu, and many other discount websites, it's become increasingly simple to order a computer online. Unfortunately, it's also become easier than ever

for scammers to rip off shoppers. As a result, we get a big spike of customers after the holiday season needing help with their "new" laptops and gaming PCs only for many to discover that they have vastly overpaid for an older computer or hardware that doesn't meet their needs. Sometimes, there is still

a good to decent computer that can be salvaged with a little bit of tweaking, but many other times we've seen people pay thousands of dollars for 10-15-year-old hardware. Scammers make this old gear look shiny and new by placing it in a modern case or adding lots of flashy RGB lighting. The problem is the superficial parts don't provide the actual performance the buyer needs for playing games or running specific software.

We don't like to see anyone get ripped off or taken advantage of. To hopefully prevent — or at least reduce — this problem, we are offering our assistance this holiday shopping season. We can help to ensure you get

a computer that meets your needs and budget by either looking over a purchase you are considering, providing a parts list that meets your budget, or putting together a custom rig capable of superior performance.

If you'd like our help, contact us today to get started:
 Stop by: 1909 Florence Blvd Florence, AL 35630 (across the street from Hobby Lobby)
 Call: (256) 767-3337
 Email: service@excelal.com



1909 Florence Blvd., Florence
 (across from Hobby Lobby) 256-767-3337

Community Notes...

Continued from page 6

Muscle Shoals Sound's Holiday hours are - Thanksgiving: Closed Wednesday, November 27- Monday, December 2. Christmas: Closed December 24 - January 6.

FAME Recording Studio's holiday schedule is as follows:

Thanksgiving: Closed Thursday, November 28- Sunday, December 1, open on Monday, December 2

Christmas: Closed Tuesday-Friday December 24-27, open Saturday, December 28, then closed until Thursday, January 2.

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 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!

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.

For more information, visit www.NAACPTriCountyAlabama.org, call 256-383-4260, or 256-381-1862, or contact Secretary@NAACPTriCountyAlabama.org.

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.

Post 5140 of the Veterans of Foreign Wars in Florence is actively seeking new members. We have a proud tradition of service and care deeply about our local community and those who have served in our nation's wars. For more information on how you can become

a member, contact Jeff Palmer, Post Commander, at 256-483-9937.

If needed, please leave your name and phone number and we will call you back

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.

The Full Moon Players and Cypress Moon Studios in Sheffield presents "Million Dollar Quartet Christmas" written by Colin Escot will have meet and greet with dinner for Full Moon membership Patrons and a sneak peak of the show Wednesday, December 4. The play opens December 5-8 and December 12-15.

Tickets are \$20 in advance and \$25 at the door. Visit cypressmoonstudios.org

or call 256-335-6961 for tickets or more information.

The NACOLG SENIORx Medication Assistance Program supplies free and low cost medications for anyone in Alabama with a disability or a chronic illness regardless of age that requires daily medication. Medicare recipients may also be eligible.

For more information contact NACOLG SENIORx today. There is no charge for this service. 1-800-AGELINE (1-800-243-5463) Paula Pardue 256-389-0529

This program is in partnership with the State of Alabama and Alabama Department of Senior Services

Disabled American Veterans in Sheffield meets every fourth Tuesday of each month. (November 28) at 1409 W. 11th St. in Sheffield - 256-381-8229. Dinner at 6pm - Business at

7pm. Veterans Serving Veterans. Open Monday-Wednesday 9am-1:30pm.

The Crossroads Community Outreach FriendsGiving Thanksgiving Lunch takes place Thursday, November 28 from 11am-1pm. Tit will take place in two locations, the parking lot of St Mark Church at 220 East Alabama St. downtown Florence or at Fairground Community Center, 415 Fairground Rd, in North Florence. To volunteer or donate, text 256-284-2218. The event is sponsored by the Long Lewis Foundation and the Florence Parks and Recreation Department.

Belgreen High School's Homecoming is Friday, December 6. They will be honoring the Class of 2010 during half-time of the third basketball game. Games start at 4:30pm.

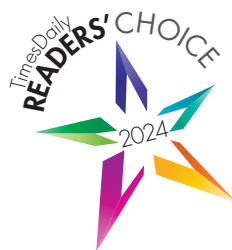
See NOTES... page 30

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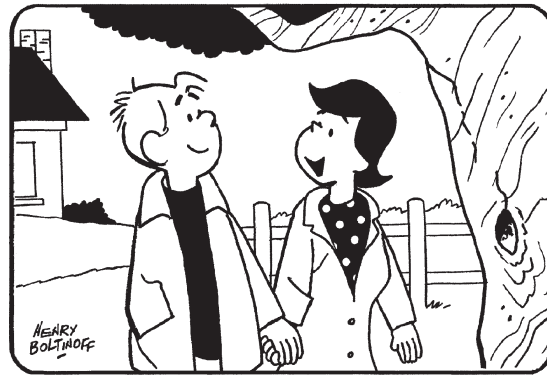
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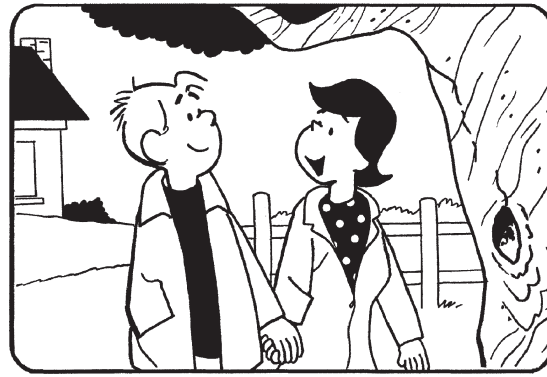


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Reversing The New Birth

Are you more powerful than God? Then why would you believe you can reverse the new birth? Nicodemus, a Jewish ruler, when told by our creator Jesus Christ, "ye must be born again" asked: "how can a man be born when he is old? Can he enter the second time into his mother's womb, and be born?" Even the dumbest person in the world knows you can't do that! Christ was talking about being born from above! See "born of the Spirit" in John 3:8. **READ: 1 Peter 1:23** "Being born again, not of corruptible seed, but of incorruptible, by the word of God, which liveth and abideth for ever." Are you more powerful than the Holy Spirit? Don't be a Nicodemus! See Ephesians 1:12&13+ Ephesians 4:30 + 1Corinthians 12:13 and ask God to open your eyes! Folks make a mockery of God by saying; "I was saved 8 different times." No, you weren't! How dare you assume the power of salvation to yourself and not to God alone?

God knew from the beginning that no one could save themselves or could they keep themselves saved after they were saved! See the intercessory work of Christ after the resurrection. People get so caught up in the earthly ministry of Christ that they ignore His post-resurrection ministry, and that is seeking and saving the lost and keeping the saved secured! That's His job! God uses us to reach the lost! There are billions of souls out there going to hell and no one seems to care! If you are worried more about keeping yourself saved than a world of lost people, your priorities are misplaced! If you are saved and you have the resources to invest, invest in souls, not gold. Souls are worth more than gold. No, you cannot reverse the physical birth or the new birth. **YOU ARE NOT GOD!** Quit trying to be. People are so gullible. Bible ignorance is at a pandemic high! The friendship of the world is destroying many congregations. **James 4:4** "Ye adulterers and adulteresses, know ye not that the friendship of the world is enmity with God? whosoever therefore will be a friend of the world is the enemy of God." **GET SAVED BEFORE YOU MEET HIM!**

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 Sunday services at 10am and 11am and 6pm
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 <p>USDA ANGUS FAMILY PACK GROUND BEEF \$2.98 LB.</p>	 <p>USDA SELECT BONELESS RIBEYES \$12.98 LB.</p>	 <p>USDA BASTED FROZEN TURKEY BREASTS \$1.28 LB.</p>	 <p>USDA GRADE A FRESH FRYER LEG QUARTERS \$6.88 10 LB. BAG</p>
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 <p>COOK'S SHANK PORTION HAMS \$1.98 LB. \$1.68 LB.</p>	 <p>TENNESSEE PRIDE SAUSAGE 1 LB. ROLL \$3.28</p>	 <p>KENTUCKY LEGEND 1/4 SLICED BONELESS HAMS \$4.98 LB.</p>	 <p>USDA BONELESS FRESH PORK CHOPS \$2.18 LB.</p>
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 <p>30 OZ. KRAFT MAYONNAISE \$3.98</p>	 <p>14-15 OZ. LIBBY'S VEGETABLES GREEN BEANS/CORN/SWEET PEAS 88¢</p>	 <p>15 OZ. DUNCAN HINES CAKE MIX 4/\$5</p>	 <p>11-13 OZ. RITZ CRACKERS \$3.48</p>
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 <p>29 OZ. BRUCE'S CUT YAMS \$2.28</p>	 <p>16 OZ. KARO SYRUPS \$2.88</p>	 <p>14 OZ. EAGLE BRAND SWEET CONDENSED MILK 2/\$5</p>	 <p>5 LB. WHITE LILY FLOUR OR CORN MEAL \$2.98</p>
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<p>DAIRY SPECIALS</p>  <p>4 LB. DOMINO SUGAR \$3.18</p>	 <p>16 OZ. QUARTERS BLUE BONNET MARGARINE \$1.18</p>	<p>PRODUCE SPECIALS</p>  <p>MISSISSIPPI #1 SWEET POTATOES 58¢ LB.</p>	<p>FROZEN SPECIALS</p>  <p>1/2 GAL. OR 12 CT. CUPS BLUE BELL ICE CREAM \$5.88</p>
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 <p>27-28 OZ. MARGARET HOLMES VEGETABLES OR GREENS 2/\$4</p>	 <p>16 OZ. DAISY SOUR CREAM 2/\$4</p>	 <p>3 LB. BAG YELLOW ONIONS \$1.58</p>	 <p>10-13 OZ. SISTER SCHUBERT ROLLS \$3.88</p>
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 <p>14 OZ. FOOD CLUB CRANBERRY SAUCE \$1.18</p>	 <p>16 OZ. LAND-O-LAKES BUTTER \$4.48</p>	 <p>FRESH CRISP CELERY \$1.28</p>	 <p>25-32 OZ. EDWARDS PECAN OR CREAM PIES \$5.98</p>
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 <p>8 OZ. LIBBY PINEAPPLE 5/\$5</p>	 <p>8 OZ. KRAFT CHEESE SHREDS/BARS 2/\$4</p>	 <p>5 LBS. RUSSET POTATOES \$2.38</p>	 <p>8 OZ. COOL WHIP 2/\$4</p>
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<p>PEPSI PRODUCTS</p> 	<p>6 PACK 1/2 LITERS 3/\$10</p>	<p>24 PK. CANS \$9.98</p>	<p>2 CT. PILLSBURY PIE CRUST \$2.88</p>
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A native of Tishomingo County, Mississippi, Dr. Cameron Bonds is board-certified in Family Medicine. He received his medical degree from the University of Mississippi School of Medicine. He is now seeing patients at Medical Associates of the Shoals in Sheffield.



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2nd Week 1/2 Price!

AD DEADLINE
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(Weds. before Thanksgiving)

Any ads placed on Friday, Nov. 29 will be in the Dec. 11 issue

ALL Private Party ads Commercial, Real Estate Employment & Yard Sales placed NOVEMBER 18-22 ONLY.
1st ad runs November 27
Same Half price ad runs December 4

All Attention Getters are also INCLUDED!
OFFER EXPIRES at 4:30pm FRIDAY, NOVEMBER 22.

Remember, the early DEADLINE for placing any ads in the Dec. 5 issue will be Wednesday, Nov. 27. So place them this week and get that 1/2 price deal as well! To place your ads, call 256-764-4268 or email to classified@courierjournal.net along with your name, address and phone number. You will receive a call in return.

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 on all classified ads in the Courier Journal THIS WEEK ONLY. See Page 6 for details

Letters... Be More Engaged

Dan Waterman Killen

Continued from Page 12

institutions. Political interference disrupted scientific communication and undermined public health messaging. Proposed health czar, Robert Kennedy, and Project 2025 promise to repeat that strategy and strip the CDC's ability to issue critical vaccine guidance, weaken the FDA's approval processes, and further slash funding for the National Institute of Health.

Trump does not consider climate change a problem. During his first term, he appointed people to key positions who deny climate science. He withdrew from the Paris agreement on climate change and rolled back more than 100 environmental regulations.

Now, he is likely to weaken government agencies, expand fossil fuel production; and impede clean energy. He has promised permits to drill oil on public lands and waters, keep coal plants burning, and make it easier to build gas pipelines.

The ten deadliest weather disasters since 2004 killed at least 570,000 people, and a new study shows how all of them were intensified by global warming, "caused by the burning of oil, gas and coal, and deforestation." Our future is at stake.

The Seasons Change

Editor,

We are entering into a different season in America. It's not a season everyone likes or voted for, but the season is changing. For some it's better, for some it's worse. For some it's good news, for some it's bad news.

Your perspective colors your season. Political seasons are hard on our nation. We've been immersed in political advertisements for months. The Presidential campaign has gone on forever. We are so ready to move forward. For many in America, this doesn't feel like a good thing. Others think it's great.

Seasons come and seasons go. No season lasts forever. There is always something new around the corner. It's best for all of us if we can make the best of whatever the season of life is at the time.

It's not always easy. Some seasons are difficult and even harsh and cruel, but they come to us all if we live long enough. So, enjoy the good, tread water or make the best of what seems to be bad, because in time, everything will change.

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Medicare Minute

"Types of Medicare Advantage Plan"

There are basically two types of Medicare Advantage Plans. One type is a HMO. HMO stands for Health Maintenance Organization. The other type is a PPO or Preferred Provider Organization. Although both are Medicare Advantage Plans there are some distinct differences in the two.

In most HMO plans you generally can only go to doctors, health care facilities or hospitals that are on the provider list of the plan except in emergency. HMO plans require you to name a primary care provider (PCP). Your PCP becomes the quarterback of your health care. This means you may have to have a referral from your PCP if you want to see a specialist or another health care provider. All HMO plans do not require a referral, so this is a question you will want to ask of considering an HMO.

In a PPO plan, you also have a defined network of providers. You will pay less if you use a provider in the plan's network but, unlike a HMO, you may have some coverage if you go to an out-of-network provider. You will pay more for using an out-of-network provider versus an in-network provider. Also a PPO plan may give you the option of getting your health care from a provider outside your immediate geographical area whereas a HMO can be more limited.

HMO and PPO plans are similar in many ways. They both have a defined network of providers, both have a copay on most services you receive and except for a few exceptions will both include prescription drug coverage. Finding a Medicare health plan is about finding the plan that is right for you. It's a good idea to research both HMO and PPO plans if you are considering a Medicare Advantage Plan.

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



Ikey Fowler

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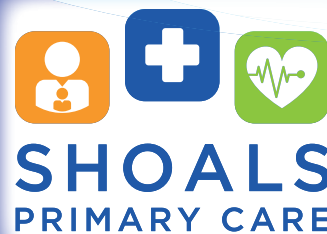
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Thomas McCutcheon

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Claims against city governments are different than claims against a person or a private business. Governments in general have a different set of laws that apply to how and when they are liable for damages they cause. Kings created a system of settling disputes but when they did so, they limited claims against the kings. This idea is known in modern legal parlance as sovereign immunity.

In Alabama, personal injury claims have to be filed within two years from the date of the incident causing the injury. Certainly, there are exceptions for minors and other causes of action like fraud that may not be discovered on the date that the incident actually occurred. Nonetheless, for personal injury claims against a city, those claims must be presented within six months.

Not only is the time period reduced drastically, but the manner in which the claim is filed can be complicated. Typically, a claim has to be filed in affidavit form – meaning under oath before a notary. That written claim has to be filed with the city clerk.

A recent case out of Birmingham, Alabama went sideways for a person who claimed to be injured when they used the form provided by the City of Birmingham and mailed it to the address on the form. The Birmingham City Attorney acknowledged receipt of the claim.

The circuit court later dismissed the case because the city argued that it wasn't properly addressed to serve the mayor or the city clerk as required by the Code of Alabama.

The Court of Civil Appeals reversed the Circuit Court because it said that mailing the claim form provided by the city to the address provided by the city would prevent the city from later arguing that it wasn't properly filed. The city attorney acknowledged receipt within the time allowed by law. The court held that a person was entitled to rely upon the forms and addresses supplied by the city.

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

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

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<input type="checkbox"/> Texas	<input type="checkbox"/> Utah	
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<input type="checkbox"/> Arizona St.	<input type="checkbox"/> Kansas	
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<input type="checkbox"/> at Auburn	<input type="checkbox"/> Mississippi St.	
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<input type="checkbox"/> at L.S.U.	<input type="checkbox"/> Notre Dame	
<input type="checkbox"/> Pittsburgh at	<input type="checkbox"/> N. Alabama at	<input type="checkbox"/> Indiana
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Week 11 - Saturday, November 9 Winner: GILBERT FOUNTAIN of Tusculumbia wins the \$50 Gift Card!

Enter online at www.courierjournal.net
 or Mail or deliver your entry to: **Courier Journal Gameday Scorecard**
 219 W. Tennessee St., Florence, AL 35630 - Fax to: 256-760-9618
 Winners will be listed online Tuesday afternoon and in the FOLLOWING week's Courier Journal.

93.9 FM THE SCORE 

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.

DAVE Says

by DAVE RAMSEY

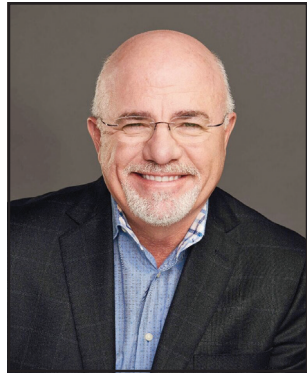
KEEP A BOUNDARY IN PLACE

Dear Dave,
I have a money market account that I use as both my checking and savings account. I have a debit card and check writing privileges with the account, and I get a better interest rate on my money. Is what I'm doing a good idea, or is it better for some reason to have separate savings and checking accounts?

Bonnie

Dear Bonnie,
It's always good to have a physical and emotional boundary between your savings and the everyday funds in your checking account. This is especially important when you're talking about savings or an emergency fund.

There's nothing



inherently wrong with getting a better interest rate, but when everything is all lumped together it can become easy for the line between savings and checking to become blurred. And if you're not careful, you might find yourself dipping into your savings or emergency fund for things that aren't emergencies without realizing what you're doing.

—Dave

THEY'RE NOT INCONSISTENT CONCEPTS

Dear Dave,
My husband and I have been blessed financially in our work and in our lives. We simply love working, money aside, even though we could both easily retire and be very comfortable. These feelings

have made me think a lot lately about what's really important in life. How do you balance ambition with contentment?

Barb

Dear Barb,
I get the feeling you thought ambition was the opposite of contentment. But I don't look at it that way. It's not like a teeter-totter. They don't have to balance out, because they're not on the same spectrum.

I'm content and ambitious. I'm content with what we have and what God has entrusted to us. But I'm not content to sit around and do nothing just because we've been blessed. That kind of attitude isn't contentment. It's apathy. I do what I do because I love helping people. You can have peace and contentment, and still be ambitious. They're not inconsistent concepts.

In my mind, problems are created when ambitious people are driven by a lack of contentment. Let me ask you something. Do you think Jesus was content? Do you think He was ambitious? I believe the answer to both questions is yes. Just think about how He lived, and how He instructed us to live. Think about His mission

and His purpose.

More than anything, I think it has to do with what's driving your ambition. If a desire for "stuff" is the motivating factor, then maybe they are on the same spectrum. But that's a really bad way to live your life. You can buy and pile up tons of stuff, but you're not going to be truly happy until you find contentment.

—Dave

Dave Ramsey is a national best-selling author, personal finance expert and host of The Ramsey Show, heard by more than 20 million listeners each week. He has appeared on Good Morning America, CBS Mornings, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for the company, Ramsey Solutions.

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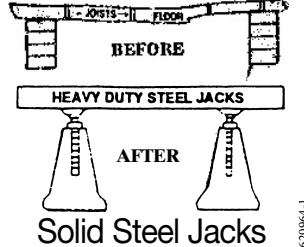
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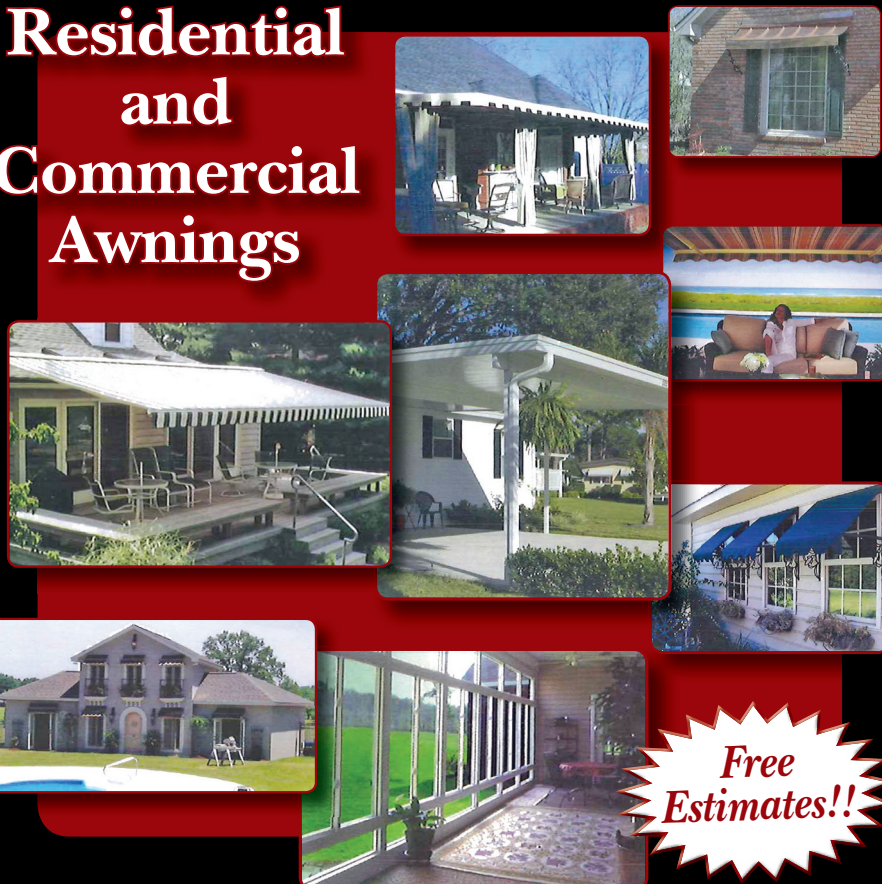
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Community Notes...

Continued from page 19

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

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

Florence Parks and Recreation and the Florence Lauderdale Public Library are partners in the Lighting of Wilson Park and 5th Annual Holiday Bike Parade around the park on Saturday, December 7. The park lighting is at 5pm. The bike parade begins at 5:30pm. Show your creative side by decorating your bicycle with lights, ornaments, ribbons, tinsel, and other festive items. Awards will be given for the best decorated bikes.

The Forest Hills Show Choir will perform immediately following the park lighting. There will be a performance by the Kicks n' Licks band, and Happi Pappi food truck will be on site with beignets and hot chocolate or coffee. Bring your lawn chairs and appropriate weather-related attire.

Register to take part in the bike parade register @ FLPL.Eventbrite.com.

The Florence Camerata, a popular local community chorus, will present its Annual Holiday Concert at 7pm on Thursday, December 5, at the First Presbyterian Church on Mobile Street in downtown Florence.

This concert will feature a wonderful variety of Christmas favorites, including traditional carols such as Oh Come, All Ye Faithful, nostalgic ballads such as Twas the Night Before Christmas, Chestnuts Roasting on the Open Fire, and even a clever ditty about Fruitcake! Some of these songs will feature the choir and soloists as well, and you will come away with happy anticipation of the coming holiday!

Our talented leader is Mrs. Rebecca Rockhill, and our well-respected pianist is Karen Cantrell.

Please make plans to come.... admission is free, but donations are gratefully accepted!

Shoals Christian School is hosting its 6th Annual Shoals Christian

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The 2nd Week is 1/2 PRICE on all classified ads in the Courier Journal when your first week is purchased by this Friday. See Page 6 for details. WEEK ONLY. See Page 6 for details.

Christmas Market on Saturday, December 7 from 9am-4pm. This one-day shopping event will include over 60 local vendors and food trucks. Admission is only \$3 (12 & Under FREE). Come shop, listen to Christmas music, grab a coffee, and stay for lunch. Follow our Facebook page @scsmarkets for more information and advertisements of our vendors. All proceeds go to benefit our SCS.

Business will resume on Friday November 29 to collect Thursday's route then and Friday's on Saturday, Nov. 30.

The landfill will be closed on Thursday (Thanksgiving day) and will be open on Friday (7:30am-3:30pm) and Saturday (8-11:30am)

Anyone with any questions can call our office at 256-760-5878

You are cordially invited to Council President Katrina Simmons', Holiday Fellowship luncheon on Sunday, December 8 from 1-5pm at the W.C. Handy school gym, 1050 Pruitt St. in Florence. This is a free public event, dine-in or carry-out is available. This is a welcoming fellowship where everyone is valued with food, fun, and community for all. Donations and volunteers are needed! Contact Katrina Simmons, 256-349-3879.

Free Clothes - The Samaritan House, 600 Geneva Ave., Muscle Shoals, gives away free clothing each Tuesday from 9-11am - except for every 5th Tuesday. Donations are accepted.

The Lauderdale County Solid Waste Department will be closed on Thanksgiving Day, (Thursday November 28), which will cause a delay in household and commercial services.

Country Line DANCE Lessons 6:30-8pm Thursday nights Instructor: Jan Ownby, \$10/ Person

1104 US Hwy 72. Tuscumbia. Come Dance with Us! For more Info: 256-810-0973.

Tuscumbia Civitan Club announces the unprecedented re-release of last year's Christmas Ornament, "Deshler High School." These ornaments sold out quickly last year! They are available again now for purchase at Fiddledee D! Gift Shop, 111 S. Main St., Tuscumbia and at Helen Keller Library, 511 N. Main St., Tuscumbia. Cost is \$20 cash or check only (to Tuscumbia Civitan Club). Proceeds benefit local charities. For more information or to purchase by mail or PayPal: Tuscumbiacivitan@gmail.com. Watch for the release of the 2024 Ornament soon. For more info, 256-710-1440.

See NOTES... page 31

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Week of Nov. 13 winner is Danny Culberson of Florence
who correctly guessed "Old ECM hospital site in Florence"

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

SIGNS OF THE PAST



Almeda Fowler

Performing in both silent and talking movies in her long film career, Almeda Fowler was chosen for a coveted role by the legendary Al Reeves to be a star in his traveling vaudeville troupe known as "The Big Beauty Show."

INDUCTED 2024
CITY OF FLORENCE
WALK OF HONOR

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

This new 2024 Walk of Honor Marker honors Almeda Fowler, an early film actress. Born in Florence on February 27, 1886, Almeda was married to Alfred Henry Reeves (1907-1940). She died in Los Angeles on September 8, 1964, at the age of 78.

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

Notes...

Continued from page 30

Santa Manley will be at **THE BARN** in Deibert Barn in Florence's Deibert Park from 10am-noon on Saturday, December 14 for visits and pictures. Donut NV food truck will be there with donuts and hot chocolate. See you at the Barn!!! - 2801 Darby Drive

The Children's Museum of the Shoals will host **Grinchmas** on Saturday, December 7 from 11am-1pm. Cost is \$10 per child, members and nonmembers. That includes a photo op with the Grinch and Grinch dust to keep him away on Christmas! CMS is located at 2810 Darby Dr. in Florence. For more information, call 256-284-7107.

There will be no **Shoals Writers Guild meeting** in November or in December. Meetings will resume on Saturday, January 18, 2025 with the **Free Kindle Direct Publishing Workshop** hosted by author Gary H. Miller at 10am at the **Florence-Lauderdale Public Library**, 350 N. Wood Avenue in Florence.

Membership dues are \$40/year with a \$5 discount if paid in full. For more information email: shoalswritersguild@gmail.com

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

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