

## Juneteenth at Wilson

FLORENCE—The 6th Annual Jammin4Justice Juneteenth Parade and Celebration takes place Thursday, June 19 at Wilson Park in downtown Florence with the parade starting at 5:45pm and festivities in Wilson Park until 10pm. To participate in the parade, email melissa.harden@jammin4justice.org or call 205-914-9205. Line up is at 5pm!

Food trucks, vendors, and performing artists will be there to share in the community celebration of emancipation and freedom.

Kee Shoulders & Company along with the J-Class Band, Deborah Nehemiah, RayTheSanger & more will participate in the celebration.

Youth entrepreneur, Sweet By Ken, will return this year. She started off last year with just a modest lemonade stand. Jammin4Justice purchased her

business license afterward. She has grown the business and is back this year with her own food trailer!

Jammin4Justice will also crown the 1st Miss Juneteenth Alabama. The winner will be able to compete on the national level in Galveston for Miss Juneteenth USA.

## Healing at Camp Erin®

SHEFFIELD—The Healing Place will play host at Camp Erin® Northwest Alabama,

See SHORTS... on Page 2

Volume 141 Number 34

June 18, 2025

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## Brothers to Step Down in May '26



Brothers

FLORENCE Heritage Christian University recently announced that President Kirk Brothers will step down from his role at the conclusion of the 2026 academic year. Dr. Brothers plans to remain with the university as a faculty member, continuing his service to the institution in a new capacity.

"My feelings about the mission of HCU have only grown stronger during my tenure as president," said Dr. Brothers. "I was attracted to Heritage because of the amazing

See BROTHERS... on Page 4

## STEAM Camp 4 Kids

MUSCLE SHOALS—Northwest Shoals Community College's Child Development Center will offer the 2025 Kids in College STEAM summer camp July 21-25.

The summer camp is open to children entering Grades 1-6 in the fall. Each day participants will experience STEAM related activities in science, technology, engineering, art, and math.

C a m p activities

See STEAM... on Page 6



Johnson Courtesy photo

## Scheduled

First Ever Home Volleyball Match vs. Alabama Rekindles Memories of 1975 State Championship

FLORENCE— University of North Alabama head volleyball coach Tristan Johnson announced the 2025 volleyball schedule recently with the 30-match slate including 11 contests at home in Flowers Hall and a special event September 14.

Johnson looks to improve on 2024's 15-win season as he begins his fourth year at the helm.

"I am excited to announce this schedule for the 2025 season," said Johnson. "A tough non-conference schedule is an essential next step for preparing us for competitive ASUN play. I feel this schedule will push our team to be ready to pursue an ASUN championship this fall."

The Lions open with four tournaments in non-conference play, including invitationals

See VOLLEYBALL... on Page 4

## INSIDE this Issue

### Automotive Inside



Ray Miller GMC  
Advance Auto Sales

- Ask the Attorney
- Medicare Minute
- Music Crawl in Florence



- On Your Debt
- Insurance Insights
- Letters
- Adopt-a-Friend
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- Make Music Florence
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## Shorts...

### Healing at Camp Erin®

Continued from Page 1

a free, one-day bereavement camp for children and teens ages 6-17 who are grieving the death of a significant person in their lives. The camp will take place on Thursday, June 27 at Bear Creek Collaborative. Camp Erin® combines grief education and emotional support with fun, traditional camp activities. Led by bereavement professionals and trained volunteers, Camp Erin® provides a safe, supportive environment where youth can explore their grief, learn healthy coping skills, and connect with peers who are also grieving.

Camp Erin® Northwest Alabama is part of the national Camp Erin® network, created and supported by Eluna. Camp Erin® is the largest national bereavement program of its kind and is offered at no cost to families.

Preregistration is required. Families

interested in enrolling a child should contact The Healing Place at 256-383-7133 for more information or to begin the registration process.

Florence Industrial Park, 3240 Roberson Rd. In addition to preorders, the bakers always have a few extra goodies on hand that day!

### Bake Sale for the the 4th

FLORENCE—It's getting close to July 4th – almost IndePAWdence Day! The Saturday, before (June 28) Chloe's Fund will host its IndePAWdence Day Bake Sale from 10am-1pm at the Florence-Lauderdale Animal Services Building in Florence. ALL proceeds go directly into Chloe's Fund to help as many sick and injured Florence-Lauderdale Animal Services' animals as possible and have them ready for adoption.

Volunteer bakers are getting ready to prepare delicious treats and specialty items (for humans and furbabies) that they have become well known for. Pick your choice of cakes, cookies, breads, cupcakes, pies and much more. Everything is made fresh for the event, so pre-ordering is requested.

The menu has been released and is on the following Facebook pages: Chloe's Fund for Medical Needs of Florence Shelter Animals and Florence Lauderdale Animal Services. You may also contact the Bake Sale Coordinator, **Lisa Wilson Rim**, thru text at 804-240-6880. She'll send the menu, or you may call her to place your order. The deadline to pre-order the baked goods is Tuesday, June 24 at 3pm. Order may be picked up on the 28th from 10am-1pm at Florence Lauderdale Animal Services in the

### NEED HELP? CONTACT 2-1-1

Your link to community resources



One of several Florence Camerata soloists, **Jessica Ellen Johnson**  
Courtesy photo

### Local Fundraiser Camerata in Cabaret-Style

FLORENCE—Florence Camerata will sponsor a Cabaret-style fundraising event featuring many talented local soloists and small groups on Sunday afternoon, June 29 at 2pm.

The performance, entitled "BY POPULAR DEMAND," will be on in the basement annex of the First Presbyterian Church in Florence. This will be a casual, intimate setting with table seating and refreshments. It is a fundraiser for Florence Camerata, so donations will be solicited. For more information, call 256-810-9512, or check our Facebook page (Florence Camerata) or visit [www.FlorenceCamerata.com](http://www.FlorenceCamerata.com)

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# Yard Sales

To list your sale, use the classified form on page 4.

**FLORENCE: CARPORT SALE** 1324 James St Fri. Sat. 7:30 to 1 pm Miscellaneous glassware, dishes, cedar chest, Royal manual typewriter, rocking chair, and too much to list! Rain or Shine!

**MUSCLE SHOALS MULTIFAMILY GARAGE SALE** 2303 Virginia Ave. Sat., June 21st, 6am-2pm Household items, jewelry, clothing, glassware, and lots more!

**FLORENCE TWO FAMILY YARD SALE**, 131 Garfield Ave., Sat., 7am-until? Furniture, Household, Vintage Glassware, Howard Miller Clock, Name Brand Clothes, and more!

**LOUISVILLE:** 218 Marshall Dr June 21, 2025 Sat. 7am-2pm, Yard sale including clothing, furniture, home goods, games, toys, books.

**FLORENCE: COMMUNITY YARD SALE ON LOCKER LANE** June 20th-21st Fri. and Sat. 7 am-12 pm

**CENTRAL HEIGHTS YARD SALE** 1155 Co. Rd. 216 Florence Sat. June 21st 7 am until Lots of Everything! Cancel if raining.

**MUSCLE SHOALS: FOUR-FAMILIES YARD SALE** 512 River Rd 6/20 and 6/21 Fri. Sat. 8 am to 3 pm Old stuff and more.

**FLORENCE CARPORT & BACK-YARD SALE**, 204 N. Eclipse St., Fri. & Sat., 7am-until? Furniture, Appliances, and much more!

**MUSCLE SHOALS GARAGE SALE** Sat., June 21st, (7am-until? Firm!) Fabrics, Wooden Rods, Light Fixtures, Big Bathroom Mirrors, 3 pair Shutters, Gas Dryer, and more!

**FLORENCE: MOVING SALE** 693 Acton Drive Fri. Sat. June 20th, 21st 7 am Furniture, glassware, rugs, old tools, fishing rods, lots of stuff.

**SHEFFIELD ESTATE SALE** 103 Rivermont Dr., (Rivermont Sub.) Fri., June 20th, 7am-3pm; Sat., June 21st, 7am-2pm; and Sun., June 22nd, 12pm-4pm. "Rain or Shine"

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**NORTH FLORENCE: DUAL FAMILY SALE** 517 Windsor St. Sat. 8 am to 5 pm, Sun. 8 am to 3 pm Tools, Clothing, Jewelry, Many Items!

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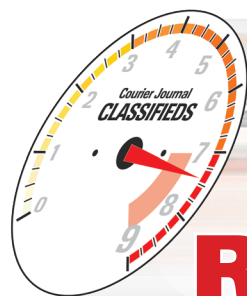
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## Volleyball...

Continued from Page 1

at Mississippi State to open the regular season August 30-31 and at Houston. UNA also stays in-state for an invitational at UAB.

North Alabama has two standalone non-conference matches against Alabama A&M and Samford before ending with 15 Atlantic Sun Conference bouts. The Samford match will be UNA's home opener, which is scheduled for September 9 at 6pm.

The 2025 season will also create a historic moment on Sunday, September 14, as the Lions will host the University of Alabama in a volleyball match at home for the first time. Last season, UNA

defeated Alabama 3-0 in Tuscaloosa. In 1975, UNA beat Alabama under Coach Don McBrayer to win the Alabama State Championship.

This season will mark the 50th anniversary of that win.

The match against Alabama is part of the annual UNA Volleyball Classic from September 12-14. UNA opens with Western Carolina on Friday, September 12 at 6pm. The weekend concludes with a marquee bout against the Crimson Tide that Sunday at 2pm.

To view the full schedule, visit RoarLions.com and click on volleyball and schedule.

## Brothers...

Continued from Page 1

faculty, HCU's focus on training ministers for the Lord's church, and because we could graduate students with little debt."

Since taking office in 2018, Brothers has led HCU through periods of significant growth with expanded academic offerings, increased student enrollment, investments in campus development, and additional accreditation for its graduate programs.

Brothers' last day in office will be May 31 of next year. The HCU Board

of Directors has begun the presidential search process.

"I love and believe in what Heritage is doing even more now than I did when I accepted the job as president, Brothers added. "We have so many wonderful opportunities on the academic side of HCU, and I am excited to be part of them."

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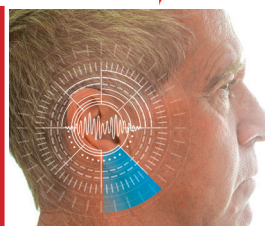
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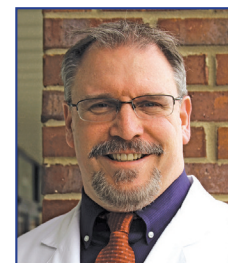


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## Community Notes

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](mailto:editor@courierjournal.net)

**4th of July Volunteer Meeting - The Old Railroad Bridge** will once again offer the best view of the July 4 fireworks in the Shoals. The ORBC board of directors will use the opportunity to help raise money for the bridge's upkeep. They can use some help. If you're interested in helping out, please meet at 6pm Tuesday, June 17 for a volunteer meeting. Location: Picnic table on the walking trail leading

down to the Old Railroad Bridge Some areas of needed support include:

**Parking Coordinator** - someone to take charge of managing parking efficiently.

**Bridge Entrance Lead** - someone experienced to oversee entry, with a couple of helpers.

**Music Area Support** - a few volunteers in the upper area, if the music portion comes together.

**Check-In Table** - we'll need about four people stationed there at all times.

"We'd love to have your support. Every helping hand makes a difference!"

**Treasurer Hunters - Are You Ready?** Everyone ages 5-12 welcome to Vacation Bible School at Wesley Chapel UMC, 11025 County Road 15 in Florence. June 18, 25, July 9, 16 (ages 5-12) 5:30pm Meal. 6-8pm Stories, Crafts, Music, Games, Science Experiments. You may preregister by calling 256-767-0017

**Realism: The Observant Eye** features the works of several artists whose focus is on direct observation and accurate depiction across a variety of painting media - gouache, watercolor, oils and acrylic. Artists included in this unique exhibit include: Rick Parker, Pam Parker, Melodie Provenzano, Zack Underwood, and Elaine Booth. Now - June 27 Closing at the Tennessee Valley Museum of Art.

**Fishing at Deibert Park**, June 17, September 18, October 4. Bring your own tackle, chairs and snacks. Catch and keep, catch and share, catch and release. No fishing license required. Sign in at the table. Enjoy your catch and fish responsibly.

**23rd Annual Rally at the River - St. Jude Benefit is June 20 and 21** at McFarland Park in Florence

The public is invited to attend. Entertainment will include. The Winzel Brothers, The Lucky WhoreShoe band, Dixie Mafia, The Rockin River Band, Jilda Watson, Taylor Grace, Rodney Booth, Music City Misfits, Lindy Urban Band, Chad Nelson, Grace Town, Misfits, Brian Holder, Michael Mayes, Bama Border with Wayne Chaney, Brad Guin Ma'ma nim

See NOTES... page 18

**DECKS AND FENCES - FREE** Estimates. Call me at 256-856-4662. References available.

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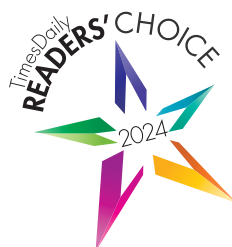
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# STEAM...

Continued from Page 1

will take place with an emphasis on the science in STEAM.

"This summer, we're excited to ignite curiosity through hands-on chemistry activities that make learning both fun and meaningful," stated NWSCC Child Development Center Director, Jacque Jefferys. "We look forward to using simple experiments that introduce key scientific concepts. Our campers will experience the wonder of chemistry in a way that's safe, engaging, and age appropriate."

Children will arrive promptly at 8am in the

Patriot Center gym on the Shoals Campus. Healthy snacks will be provided daily. Each day's events will conclude at noon.

The registration cost is \$90/ child, and the deadline for registration is July 15. Spaces are limited and early registration is encouraged. A single child can be registered at <https://shorturl.at/bVhlp>. Multiple children can be registered at <https://shorturl.at/4IIPi>.

For more information, contact the NWSCC Child Development Center at 256-331-5245 or email [jjefferys@nwscc.edu](mailto:jjefferys@nwscc.edu).

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## Commentary

# Water is Not Like 50-60 Years Ago

**S**everal residential water producers in the Shoals have higher than allowed levels of perfluoroalkyl substances (PFAS) in the drinking water that is supplied to consumers.

PFO is perfluorooctane sulfonate and PFOA is perfluorooctanoic acid. Both are part of a class of PFAS compounds.

These synthetic compounds provide a series of benefits for industrial usage. However, many end up in rivers and streams, and being a plastic or synthetic base, they don't break down in the environment over time. When ingested, they can resist our body's efforts to excrete or dissolve them.

Those who have lived here since the 60's and 70's know how badly the water quality in the Tennessee River has deteriorated in the last 50 years, the same with Shoal Creek joining the River about four miles east of Wilson Dam. The water used to be much clearer, and it was commonplace to see fish swimming well below the surface. No more. The water

See **WATER OF YESTERYEAR...** on Page 22

*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

# THIS WEEK

in the *Shoals*

June 18, 2025

*Happening*  
**THIS WEEK**

## Join the Crawl

**FLORENCE**—Join the global celebration of music right here in Florence with the Downtown Music Crawl on Saturday, June 21, from 11am–6:15pm. In honor of Make Music Day, local businesses will host a rotating lineup of live performances at eight walkable venues throughout downtown, each featuring 30-minute sets with 15-minute

See **CRAWL...** on Page 20



## All Can Make Music

**FLORENCE**—The Third Annual Make Music Day Florence is set for Saturday, June 21, bringing a citywide celebration of sound to parks, porches, shops, and stages throughout the community. Held each year on the summer solstice, Make Music Day Florence is part of a global movement that spans

more than 1,000 cities worldwide.

This year's theme — "Make Music Day: There's Something in the Water"—pays tribute to Florence's rich cultural current and the wave of local talent flowing through the Shoals.

What to expect:

See **MUSIC...** on Page 17

### HUMOR IN UNIFORM FUNDRAISER

at Shoals Theater Friday, June 20 at 7pm is presented by Florence VFW Post 5140 as a special Humor in Uniform fundraiser event. Enjoy a showing of the classic comedy Stripes starring Bill Murray. Concessions will be available, and tickets are \$10 per person. Proceeds will benefit local veterans and community programs supported by the Florence VFW.

### STEM DAY 4 KIDS INVITES FAMILIES

to the nonprofit Kids Science Fair on Saturday, June 21 from 1-4pm at the Florence-Lauderdale Coliseum. Geared toward children ages 6-14, this event features hands-on fun including a paper airplane contest, balloon car race, and more. Every child must be accompanied by an adult, and every adult must attend with a child. Tickets are limited and available at [stemday4kids.org](http://stemday4kids.org); parents attend free. Food vendors and sponsors may email [admin@stemday4kids.org](mailto:admin@stemday4kids.org) for participation details.

### THE FLORENCE DISTRICT 1 COMMUNITY CLEANUP

is 8-11am in West Florence on Saturday, June 21. Meet at Mt. Moriah PB Church (Life Center parking lot) 820 W Irvine Ave. Let's make a difference by cleaning up our streets and public spaces. Register a group or just meet there! The city of Florence will provide the gloves, bags, and a grabber for the litter.

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- by Mail, in Person, or Mail Slot  
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219 W. Tennessee St., Florence, AL 35630
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## Salmon a First Step

To the editor,

I was thrilled to learn the Food and Drug Administration granted regulatory approval for San Francisco based company Wildtype to sell its cultivated salmon in the United States. The product will debut at select restaurants. For those who

don't know, cultivated meat is grown from animal cells, without slaughter. It offers a number of potential environmental, public health and nonhuman welfare benefits.

"Wildtype's achievement is a watershed moment for domestic seafood production and for the cultivated protein industry overall," said Dr. Suzi Gerber, Executive Director of the Association for Meat, Poultry, and Seafood Innovation.

"Food technologies meet the highest safety standards and can play a vital role in healthy American diets, while strengthening our food system's domestic production and resilience."

Despite such progress, significant technological challenges remain for cultivated meat to reach price parity with incumbent, slaughtered options. Thankfully, these can be overcome with increased public funding for cellular agriculture research. Any politician interested in reducing our greenhouse gas emissions, pandemic risk, and the suffering we inflict on animals should support this forward-thinking effort.

**Jon Hochschartner**  
Granby, CT

## YOUR OPINION MATTERS, TOO!

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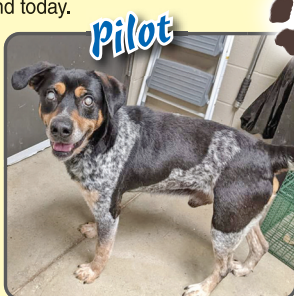


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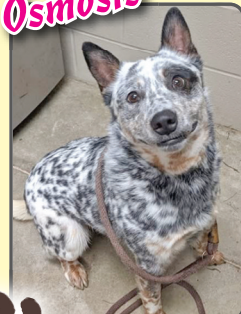
#### Meet Pilot!

This sweet boy has been through more than any dog should. Pilot was found tied to a pole with no food and water, abandoned and left behind. Despite it all, he still has a gentle spirit and a loving heart. Pilot is completely blind, which is his biggest challenge, but he handles it bravely. Because of his condition, he may get overwhelmed around high-energy dogs, so a calmer environment or a home where he's the only pet might be best. We're not sure how he does with other dogs yet, but slow introductions would be important. He's looking for a safe, patient, and loving home that will give him the care and compassion he truly deserves.



*Pilot*

#### Meet Osmosis!



#### Meet Osmosis!

Osmosis is a classic Heeler—smart, energetic, and driven by instinct. He went to a home with children and did well overall, but his natural herding instincts kicked in and like many Heelers, he tried to “herd” the kids, lightly nipping at their heels. It's just his instinct—not aggression—but he'd do best with a family familiar with the breed or in a home without small children. We're unsure how he is with other dogs or cats at this

time. Feel free to bring your dog in to meet him.

#### Meet Hank!

Hank is a sweetie pie! He's gentle and kind. He came to us with his friend Osmosis. He hasn't been around other dogs or cats here but he seems easy going. Hank could be a great companion for someone looking for a calm and affectionate buddy.



*Hank*

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For the last few weeks we have been talking about embracing technology in an increasingly digital world and how it can feel like learning a new language in a crowded room, leading to feelings of overwhelm, confusion, and isolation. There's an understandable fear of "breaking" something, falling victim to scams, or simply being left behind as essential services and social interactions move online. However, gaining comfort with technology isn't about becoming an expert overnight; it's about finding the right approach and patient support.



Martin Dean

Let's consider "Mary", a sweet customer who faced these very challenges. Like many seniors, she observed the world shifting online with a mix of curiosity and apprehension. Her grandchildren's video calls were a mystery she couldn't manage alone, prescriptions migrated to online portals, and her book club started sharing links instead of physical books. This new digital landscape felt like a foreign language, and her fears of clicking the wrong thing or encountering

scams kept her from engaging. She yearned for the ease of connection and often felt isolated.

Mary's breakthrough wasn't a sudden mastery but a series of small, intentional steps. Encouraged by a friend, she came to see us. We helped her to identify the things she wanted to do with technology. Then we mapped out a plan. We assisted her with her first successful video call, and reassured her that exploring settings wouldn't cause damage. Her initial goal was

simple: to view family photos online, and this small victory sparked her confidence.

I introduced Mary to Senior Planet ([www.seniorplanet.org](http://www.seniorplanet.org)), an AARP program. She discovered it was more than just technical instructions; it is a vibrant community designed for older adults. She found their online classes on topics like "Staying Safe Online," which directly addressed her fears of scams. Their online community provides a safe space where she asks questions and connects with others who share what she is into. Mary uses Senior Planet to learn to use technology, to learn to manage her finances online and to expand her world from a world where she has started to feel isolated.

Mary's journey shows that technology can serve

as a bridge to connection, discovery, and a renewed sense of control. If her experience resonates with you, I want to encourage you to explore resources like Senior Planet. Technology should be a bridge, not a barrier, giving you a more connected, engaged, and fulfilling life. It's not a bad thing to be skeptical, but the whole world isn't out to get ya! There's a ton of good stuff out there, I hope I can show you some of the things you can use. Till next time.

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# ON YOUR DEBT

## 4 Financial Moves That Could Be Hurting You More Than Helping



**B. Grant McNutt**  
Managing Attorney

When debt piles up, most people try to power through—using credit cards, payday loans, even their retirement savings just to stay afloat. But in many cases, these quick fixes actually make things worse.

If you've been putting off filing for bankruptcy because you're trying to "figure it out," this part is for you. Below, we break down some of the most common money moves people make when they're struggling—and why they could be digging you deeper into financial trouble.

It might be time to consider a smarter path forward.

### 1. Payday Loans: A One-Way Ticket to More Debt

Payday loans feel like a quick fix, but they trap you in a cycle of never-ending payments.

- The fees and interest rates are insane (we're talking 300-600% APR).
- Most people end up taking out more loans just to pay off the first one.
- You pay and pay and pay...and the balance barely moves.

Instead of digging yourself deeper, consider whether bankruptcy could wipe out those payday loans entirely and free up your paycheck.

### 2. Raiding Your 401(k): A Huge Mistake

So many people cash out their retirement savings to try and stay afloat. Bad move.

Here's why:

- Early withdrawals come with big penalties and taxes.
- That money was meant for your future, and once it's gone, it's gone.
- 401(k) funds are protected in bankruptcy. That means even if you file, you get to keep them!

Instead of draining your savings just to keep up with bills that may never go away, why not explore an option that allows you to keep your retirement intact?

### 3. Home Equity Loans: Trading Your Home for More Debt

When money is tight, people turn to home equity loans to stay current on bills. That sounds reasonable, right? Wrong.

Here's what happens:

- You take equity (the money you've paid into your home) and turn it into new debt.
- You now owe even more on your home, making it harder to sell or refinance.
- If your financial situation doesn't improve, you're at risk of foreclosure.

And guess what? If you end up filing for bankruptcy anyway, now you've lost home equity that you could have kept through your homestead exemption.

### 4. Paying the Minimum on Credit Cards: Burning Money

If you're only paying the minimum, here's the cold, hard truth: You're not making progress.

- Most credit cards have high interest rates (20%+).
- Paying only the minimum means it could take decades to pay off even a moderate balance.
- By the time you actually pay it off, you've paid double or triple what you originally borrowed.

If you're just treading water and making no real dent, it might be time to consider a fresh start instead of wasting money every month.

### Is It Time to Consider Bankruptcy?

If you're using new debt to pay off old debt, draining your 401(k), or constantly stressed about money, it might be time to explore your options. You don't have to decide today, but waiting too long often makes things worse.

Most people who delay end up filing anyway, only with fewer assets, more stress, and more regret. Filing sooner can help protect what you have and get you back on stable ground faster.

Bankruptcy isn't the end. It's a reset. ✓ Stop the financial spiral ✓ Walk away from overwhelming debt ✓ Rebuild with a fresh start Before you make another tough money decision, let's talk.

### Contact The Bond & Botes Law Offices

We offer a free, confidential consultation to discuss your options and help you take control of your financial future. We'd love to discuss your finances with you. We want to help!

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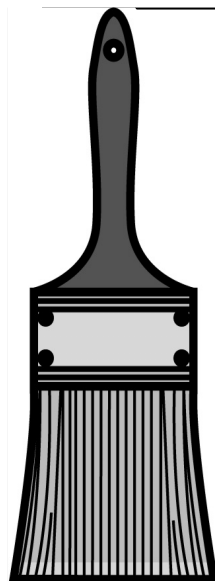
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**Thomas McCutcheon**

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## Negotiation & Settlement

When a personal injury case is settled, typically it is settled for a lump sum. If the case turns on whether or not someone else was at fault when the case is over, the case is over.

In a workers' compensation case, where fault (someone else being careless) is not an issue, the negotiation and settlement can and will address whether or not future medical bills are paid by the employer. Vocational retraining can be on the table. The payment can be by the week or in a lump sum. There are lots of options that can be important.

In a worker's compensation case, it's important to know if your client has applied or intends to apply for Social Security disability.

The law that applies to both Social Security disability and workers compensation limits people to 80% of their before-injury earnings. The law does not allow someone to make more money from the government and workers' compensation than they did before they were hurt. They're not going to allow people to make more money at home than they did while they were working.

Because a lot of math is involved in the settlement of a comp case and because that settlement can affect social security benefits, it's important to understand how the two go together. An attorney must negotiate a settlement that allows the client to get all of their social security benefits and all of their workers' compensation benefits. But if that's not addressed beforehand, the client could very well lose as much money from social security as they received from their worker's compensation case.

In an automobile accident case, the driver who caused the accident is not going to be responsible for any payments beyond the settlement or verdict if there is a trial. Future medical costs must be included the amount settled for or awarded by the jury. They will not be paid in the future by the driver who caused the accident. There are a lot of cases we see where we have to get an estimate of future medical costs and lost wages to give the insurance company or the jury the information they need in order to evaluate the case. But if it's not done, it won't be done.

In an on-the-job injury case, some people will settle their case for a lump sum leaving their medicals open so they can receive medical expenses for their on-the-job injury taken care in the future should they have medical problems that need to be treatment. For many people this is a good solution. For other people, it's not a good solution and shouldn't be done. It's important to know the difference.

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



Please send the questions to:  
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**Insurance Insights**

"Below is a State Farm® Simple Insights® article about "Should I pay off my mortgage before I retire?" is provided by State Farm agent Rebecca Stutts Hovater.

**Should I pay off my mortgage before I retire?**

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

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

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

**The case for paying off your mortgage early**

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

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

**When paying off a mortgage early might not work**

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

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

**Housing options for an easier retirement**

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

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



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2009 BMW 3 SERIES	WBAWL13509PX26926
2005 BUICK LESABRE	1G4HP52KX5U262212
2013 BUICK VERANO	1G4PR5SK3D4213146
2 2012 BUICK ENCLAVE	5GAKRDED1CJ18276
2013 CHEVROLET MALIBU	1G11C5SA2DF304814
2003 CHEVROLET TRAILBLAZER	1GNDS13S432102383
2015 CHEVROLET TAHOE	1GNSCBKC9FR241912
2007 CHEVROLET IMPALA	2G1WB55K479131842
2006 CHEVROLET IMPALA	2G1WB58K269409681
2007 CHEVROLET AVEO	KL1TD56677B129045
2011 CHRYSLER 200	1C3BC1FB0BN615639
2006 DODGE DURANGO	1D8HB58226F131504
2011 DODGE CHALLENGER	2B3CJ4DG2BH519334
2019 FLATBED TRAILER	1UYFS2489K55555441
2009 FORD ESCAPE	1FMCU03G09KA94453
2010 FORD ESCAPE	1FMCU0EG2AKB35229
1992 FORD BRONCO	1FMEU15H7NLA76069
2010 FORD EXPEDITION	1FMJK1J57AEB16472
2004 FORD F-150	1FTRX12W14NB60973
2000 FORD RANGER	1FTYR10CXYPB93138
2003 FORD RANGER	1FTYR10U53PB73963
2003 FORD RANGER	1FTYR44VX3TA13542
2013 FORD MUSTANG	1ZVBP8AM9D5202314
2016 FORD FUSION	3FA6POUU4GR402560
2004 GMC SIERRA	1GTEC14V84Z235255
2004 HONDA ACCORD	1HGCM66514A091675
2006 HONDA CIVIC	1HGFA16566L062916

2002 HONDA CIVIC	2HGES16542H508948
2007 HONDA PILOT	5FN9YF28407B016263
2012 HONDA PILOT	5FN9YF3H44CB012023
2016 HYUNDAI SONATA	KMHFE24L15GA035418
2020 HYUNDAI VELOSTER	KMHHT6AB0LU021576
2022 KIA K5	5XXG64J29NG155589
2014 KIA OPTIMA	5XXGN4A70EG292869
2023 KIA SPORTAGE	5XYK33AF2PG046972
2004 LEXSUS RX 330	JTJJA31UX40013943
2016 MACK TERRAPRO	1M2AV04C3GM013964
1997 MERCEDES-BENZ E-CLASS	WDBJF72F4VA190723
2004 MITSUBISHI ENDEAVOR	4A4MN31S24E013337
2010 NISSAN MAXIMA	1N4AA5APXAC818626
2009 NISSAN ALTIMA	1N4AL21E89N560534
2015 NISSAN ALTIMA	1N4AL3AP3FC164753
1994 NISSAN SENTRA	1N4EB31P3RC704269
2008 NISSAN SENTRA	3N1AB61E68L631171
2020 NISSAN PATHFINDER	5N1DR2CM1LC618511
2009 NISSAN ROGUE	JN8AS58T29W048916
2001 NISSAN PATHFINDER	JN8DR09X81W576378
1994 OLDSMOBILE EIGHTY-EIGHT ROYALE	1G3HN52L1R4815581
1997 OLDSMOBILE BRAVADA	1GHD113W0V2715011
2006 SUZUKI RENO	KL5JD66Z76K396643
2024 TOYOTA COROLLA	5YFB4MDE8RP186030
2000 VOLKSWAGEN CABRIO	3VWDC21V9YM801482
1993 VOLVO 960	YV1KS9502P0029861
2006 YAMAHA MOTORCYCLE	JYAVG04E66A001305
2022 YONGFU SCOOTER	LLATCKPM4NYS14240

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# Make Music...

Continued from Page 8

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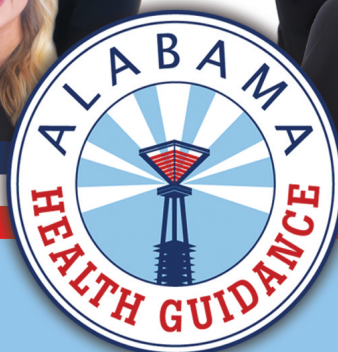
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## Notes...

Continued from page 5

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Dance from 6:30-8:45pm. Texas two step, waltz, line dance, fox trot and more! The Browns provide the music from across the decades!

**Shoals Artists Guild Annual Night Meeting** - (3rd Friday of the month) Friday, June 20, 6pm at Art & More, 124 E Tennessee St, Downtown Florence. If you would like, bring a watercolor painting that you have done that you do not like or feel like it needs something. We will have a demo on how to enhance a watercolor painting with pastels to "make it work." For more info, contact Carolyn Wear, 256-710-6854.

**Zorn Palette Painting Workshop** at the Tennessee Valley Museum of Art June 21. Join instructor Zack Underwood for this unique workshop as he will offer demonstrations, discuss the use of the 'Zorn palette' developed by Swedish artist Anders Zorn (1860-1920), and work with students individually and as a group in producing their own painting. 9am-12pm - Demo & Instruction; 12-1, Lunch on your own; 1-3pm - Instruction - \$150. Price includes a takeaway supply kit of oil paint, brushes, canvas, and solvent. For more information or tickets, visit [tennesseevalleyarts.org](http://tennesseevalleyarts.org) or call 256-383-0533.

**Playwright William Gibson's renowned drama "The Miracle Worker"** will be performed outdoors on the grounds of Ivy Green, Helen Keller's birthplace in Tusculum, at 300 N. Commons in Tusculum on weekends through mid-July (June 20, 21, 27, 28). Celebrating over 60 years of performances, the play follows Helen Keller's journey from illness and isolation to her breakthrough under the guidance of Anne Sullivan. Produced by the Helen Keller Foundation, Inc. and directed by Caroline Self, the show features authentic period costumes and professional acting. For tickets or to request special seating accommodations (with at least two weeks' notice), contact 256-383-4066 or email [helenkellerbirthplace@comcast.net](mailto:helenkellerbirthplace@comcast.net).

See NOTES... page 21

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who correctly guessed  
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# Medicare Minute

## "Frequently Asked Questions"

We began in the Medicare business in 2010. Since that time we have been asked some interesting and unique questions about Medicare. However, the majority of the questions we are asked we get on a regular basis. Over the next few weeks we are going to discuss some of our most frequently asked questions.

**Do I have to sign up for Medicare Part B when I turn 65 if I'm still employed?** This is one of the questions we get asked the most. In most cases the answer to this is "no". When you turn 65, if you are still working and on your employer's health insurance plan you probably will not need Medicare Part B. I say probably because most employer plans do not file on Medicare if you have a claim. Because you have to pay a premium for Part B, Medicare does not require a person to sign up for Part B as long as you are on your employer's plan. Also, because the rules can be different for companies with less than 20 employees, the safest thing to do is check with the benefits coordinator at your place of employment for guidance or give us a call at our office.

**I am on Medicare and Social Security Disability. I'm turning 65 soon. What are my options?** Once you reach the age of 65 you have many more options than before. As you know if you go on Medicare and you are under the age of 65 your options for health plans are limited. When you turn 65 you will have another open enrollment period to sign up for any plan you wish to get. In other words, just because you are already on Medicare does not prohibit you from having all the options a person not on Medicare and turning 65 would have.

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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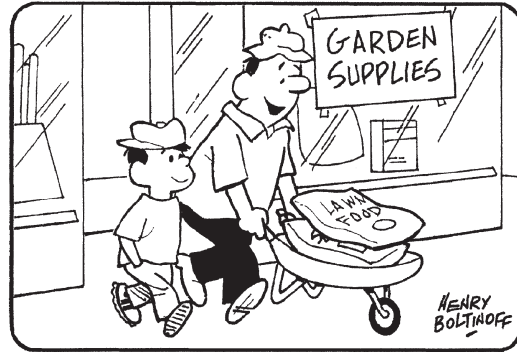
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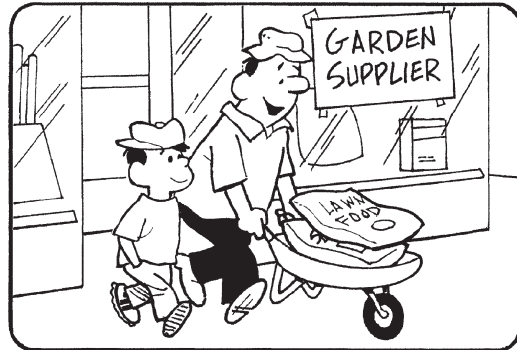


### HOCUS-FOCUS

BY  
HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Word on sign is different. 2. Door is different  
as wide. 6. Hat is different.  
3. Wheel is larger. 4. Box in window is moved. 5. Building is not

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## Crawl...

Continued from Page 8

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- 12:30-1pm –  
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- 1:15-1:45pm –  
Banquet Patisserie
- 2-2:30pm –  
Dandelion Tea & Coffee
- 2:45-3:15pm –  
Bare Beauty (in-house  
musician)
- 3:30-4pm –  
Stella & Goose
- 4:15-4:45pm –  
The Wedding Shoppe
- 5-5:50pm –  
The Carriage Wine  
(acoustic set preferred)
- 5:45-6:15pm –  
Mobile Plaza Finale:

The day will conclude  
with a community  
performance featuring  
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Notes...

Continued from pg 18

**Portrait Workshop with Martha Carpenter** - July 24 @ 9am - July 26 @ 4pm. Workshop will be Thursday, Friday, & Saturday from 10am-4pm each day. At the Tennessee Valley Museum of Art. Must bring your own supplies from list provided, & may want to bring your own lunch. Portrait Painting Workshop Oil on Canvas Instructor, Martha Carpenter Purchase tickets here: <https://www.zeffy.com/ticketing/portrait-workshop-with-martha-carpenter> \$425

**LifeSouth Bloodmobile Dates:**  
**Wednesday, June 18** Farmers Home Furniture, 13150 Hwy 43 #12, Russellville, 10am - 4pm  
**Thursday, June 19** Fashion Exchange - Florence, 10am - 4 pm  
**Friday, June 20** Rally at the River - McFarland Park, Hwy 20, Florence, 9am - 4pm  
**Saturday, June 21** Rally at the River - McFarland Park, Hwy 20, Florence, 9am - 4pm  
**Monday, June 23** Long-Lewis Volkswagen Mitsubishi, 1602 Florence Blvd., Noon - 6pm

**Kids Science Fair at the Coliseum.** STEM Day 4 Kids invites families to the nonprofit Kids Science Fair on Saturday, June 21 from 1-4pm at the Florence-Lauderdale Coliseum.  
Geared toward children ages 6-14, this event features hands-on fun including a paper airplane contest, balloon car race, and more. Every child must be accompanied by an adult, and every adult must attend with a child.  
Tickets are limited and available at [stemday4kids.org](http://stemday4kids.org); parents attend free. Food vendors and sponsors may email [admin@stemday4kids.org](mailto:admin@stemday4kids.org) for participation details.

**District 1 Community Cleanup 8-11am** in West Florence on Saturday, June 21. Meet at Mt. Moriah PB Church (Life Center parking lot) 820 W Irvine Ave. Let's make a difference by cleaning up our streets and public spaces. Register a group or just meet there! The city of Florence will provide the gloves, bags, and litter grabber.

**Underwood-Petersville Neighborhood Watch** meets at 2pm the 4th Sunday (June 25) of each month at Underwood-Petersville Community Center, 840 Lauderdale 7, Florence.

**The Lauderdale County will run its normal household garbage pickup** schedule on Friday, July 4.

**The Solid Waste office will be closed Friday, July 4,** and the Lauderdale County landfill will close at noon July 4. The office and the landfill will reopen Monday July 7. This keeps residential pickup from being disrupted to Saturday or the following week. Anyone with any questions can call the solid waste office at 256-760-5878.

**Join us this summer for Gross Out Camp at Wildwood Park.** Campers enjoy a full day of exploring outdoors in a safe environment. The outdoor science for kids.  
They will experience hunting for bugs, worms, roly-polies, millipedes, and salamanders. Science experiments make polymers (slime), study Newton's laws (Oobleck), and study photosynthesis. They may build forts and bird nests. If there is a creek nearby, they will be wading, hunting for crawdads, and fishing. We guarantee tired, dirty children!  
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**DIRECTIONS:** From Lawrenceburg travel Hwy. 64 West to South Hood Rd. Turn left & go to Granddaddy Rd., turn right & go to sale site on left. From Waynesboro travel Hwy. 64 East to South Hood Rd. Turn right & go to Granddaddy Rd., turn right and go to sale site on left. **WATCH FOR HOOD AND HESTER AUCTION SIGNS AND ARROWS.**  
Well-maintained brick home, 3 BR, 2 BA home has 1,600 sq. ft. of living space in the main area, plus a 400-sq ft partially finished basement. The property also includes a nice storage building and a large equipment shed.  
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Homes built prior to 1978 are subject to have lead base paint. In accordance with federal law all potential buyers will be allowed 10 days, prior to the sale, to have house inspected at their expense. A form may be signed day of auction waiving this right.  
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**ESTATE AUCTION**  
**SATURDAY JUNE 21 9:00 a.m.**  
**NICE BRICK HOUSE ON 5± AC., CARPORT, JEEP SUV, PERSONAL PROPERTY**  
**SELLING FOR THE ESTATE OF JUDY DANIEL**  
**8768 MIDDLE BUTLER ROAD • IRON CITY, TN**  
**DIRECTIONS:** From Florence travel Hwy. 13 North toward Collinwood to Middle Butler Rd. Turn right and go about 3 miles to sale site on left. From Collinwood travel Hwy. 13 South to Middle Butler Rd. Turn left & go about 3 miles to sale site on left. **WATCH FOR HOOD AND HESTER AUCTION SIGNS AND ARROWS.**  
**TERMS OF SALE:** REAL ESTATE: requires a 10% non-refundable deposit day of sale. Balance due at closing on or before July 21, 2025. Taxes for 2024 will be prorated day of closing. Possession with deed day of closing. **PERSONAL PROPERTY:** Driver's license required for registration, cash, cashier's check, certified check or personal check. Possession with confirmation of good check. No cards accepted. **ALL ANNOUNCEMENTS DAY OF SALE TAKE PRECEDENCE OVER ALL PRIOR ADVERTISEMENTS AND ANNOUNCEMENTS. FOR MORE INFORMATION PLAT & PICTURES GO TO [WWW.AUCTIONZIP.COM](http://WWW.AUCTIONZIP.COM) (36040), OR CONTACT HOOD & HESTER AUCTION.**  
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## Commentary

# Water of Yesteryear...

**Continued from Page 8**

is always murky with visibility at zero. There have been warnings out against eating the fish caught in area waters for years.

That is not the fault of Florence Utilities. They can't help what companies and residents upstream in Athens, Decatur, Chattanooga, and rural Tennessee did to the water supply, just as the water dept. in Savannah, TN can't help what Union Carbide, Reynolds, Ford, and TVA may have contributed to poor water quality up there.

Environmental Protection Agency guidelines now allow four parts per trillion on PFAS.

The city of Florence, for example, treats water from Cypress Creek which has no PFAS detection and Wilson Lake which tested at 22 parts per trillion. In addition, ground water from two wells in the Killen and Center Star areas is piped in, blended with the two treated surface water sources and redistributed.

It is reported that excessive exposure can affect reproductive abilities, contribute to developmental delays in children, some cancers, and other health risks.

The chemicals can be successfully treated and the readings brought into compliance through a process called 'reverse osmosis.' The city was looking at a reported cost of \$135 million to implement that system by the imposed EPA deadline of 2029.

That will add a substantial monthly increase to existing water rates.

The current minimum monthly residential water rate in Florence is \$15.06, in addition to a 4% city tax that brings it up to around \$15.66. The minimum rate for rural users is \$21.06, and \$24.75 for Killen customers. Those minimum rates are for anything up to 3,000 gallons per month.

The EPA has now announced plans to weaken limits on some "forever chemicals" in drinking water that were finalized last year, but not PFAS. However, the deadline for water companies to comply with PFAS guidelines has been extended by two years to 2031.

It appears the folks in Killen are getting short-changed in a couple of areas. The spring water generated from that area is piped into town, mixed with the treated water pulled from the river. It is then shipped back to Killen in a more compromised condition than when it left, and they have pay more for it. Eventually, after treatment mechanisms are in place, Killen residents will have to pay even more for the reverse osmosis treatment which the water there didn't need in its original state, anyway.

And that brings up other issues. How can the EPA just decide to soften guidelines and extend deadlines for what are alleged to be dangerous chemicals? Is it so technologies can catch up and make treatment cost less? What is more likely is that the price for the same equipment will go up by \$10 million in two more years.

Are the forever chemicals only dangerous until lobbyists convince some influential political players that they are not dangerous?

Are parts per trillion limits just arbitrary figures established by the health and environmental communities years ago? If not, how then can figures and deadlines be adjusted and it be okay for consumers in NW Alabama to be subjected to excessive levels of PFAS daily for another 700 days? If it doesn't matter all that much, and a certain number of deaths and sicknesses are acceptable, why not extend the deadline for five or ten years?

If the urgency is indeed real, maybe we should recognize the need for preserving our family's health and buy our own reverse osmosis system for home use at a cost of \$300-\$400. Then, in two years, we can tell the EPA, the lobbyists, the utility companies what we think about their requirements, delays, and seismic rate increases.

**NEED HELP?**

**CONTACT 2-1-1**

*Your link to community resources*

## When Confusion Reigns

It's not God! In a world filled with conflict, nothing causes so much division as the controversy over doctrine and the Holy Bible. Years ago, people believed and preached only one book in saved, believing churches, the KJV. Today we have over 280 different books of revisions and corrections and clarifications, all designed to improve on that one book. What has it gotten us? Nothing but people who are confused about their eternal future. A preacher once told me he didn't understand which parts of the Bible applied to him and which did not, so he just took it all. That is spiritual laziness, and that results in following blind leaders. God commanded us to study and rightly divide: **2 Timothy 2:15** "Study to shew thyself approved unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth." Lack of study produces misapplication and misinterpretation, and promotes ignorance!

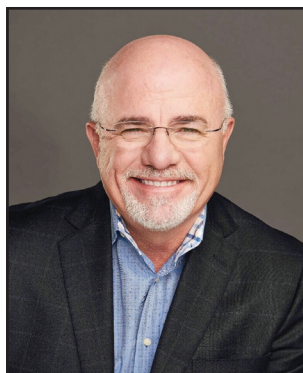
There are four rules of study that will open up the KJV Bible: 1. What does it say? 2. Where does it appear? 3. Who is speaking? 4. To whom is he speaking? Applications are three: 1. Historical. 2. Doctrinal. 3. Inspirational. **2 Peter 3:16** "As also in all his epistles, speaking in them of these things; in which are some things hard to be understood, which they that are unlearned and unstable wrest, as they do also the other scriptures, unto their own destruction." Here, Peter speaks of the Apostle Paul in his letters to the saved. Do not become a casualty in this war and fall for a cheap imitation of salvation. Do not let your education rise above the wisdom of God. **And you won't: 1 Peter 2:3** "If so be ye have tasted that the Lord is gracious." **Proverbs 14:12** "There is a way which seemeth right unto a man, but the end thereof are the ways of death." Carefully and prayerfully study this Book, KJV, and God Almighty will open to you the treasures therein. When confusion comes, throw out tradition and believe and trust the book. KJV. Not your church or private interpretation!

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## DAVE Says

by DAVE RAMSEY



### CALMLY AND CONFIDENTLY CONTROL THE SITUATION

Dear Dave,  
I've been talking to my creditors, because I want to pay off my debt as soon as possible. In dealing with them, I've noticed sometimes they are reasonable and understanding, while other times they are pushy and even mean. Do you have any suggestions on dealing with creditors when you're trying to make amends and correct financial mistakes of the past?  
Olivia

Dear Olivia,  
Let's start with a few basics. When it comes to dealing with debt collectors, keep track of all calls and emails between you, and be 100% up to speed on all your accounts. Have records of all the payments you've made, and the dates on which they were made. Know *what* you owe, *who* you owe and exactly *how* much you owe them.

If a collector agrees to settle the debt, get all the specifics of that agreement in writing, and keep the document as proof—just in case they "forget" they made the offer. Knowing the facts, and having them close by, gives you the upper hand in any situation. Plus, all this will make it easier to report them, and begin building a case file, if they violate the federal Fair Debt Collection Practices Act.

Trust me, you'll run into all sorts of collectors no matter what kind of debt you have. Occasionally, they're friendly and reasonable. Others can be downright nasty. Whatever their approach, always remember one thing. Their endgame is to separate you from your money. Most

debt collectors try to take advantage of a person's lack of confidence and emotions. So, if you don't know your rights, they can scare you by using bogus threats. Always calmly explain your situation, the reason you're behind on the debt and how you plan to pay it off. Never let yourself get drawn into an argument, either. If they start yelling, calling you names or cursing at you, hang up immediately. Make a note of the call, and the name of the person you spoke with.

Any misbehavior aside, I want you to remember one thing. If you have debt, you have a legal and moral obligation to pay it. However, there's nothing wrong with you calmly and confidently controlling these kinds of conversations. You may have made some financial mistakes in the past, Olivia. But that doesn't mean you should allow someone to insult and abuse you.

— Dave

Dave Ramsey is an eight-time national bestselling author, personal finance expert and host of *The Ramsey Show*. He has appeared on *Good Morning America*, *CBS This*

*Morning*, *Today*, *Fox News*, *CNN*, *Fox Business* and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.

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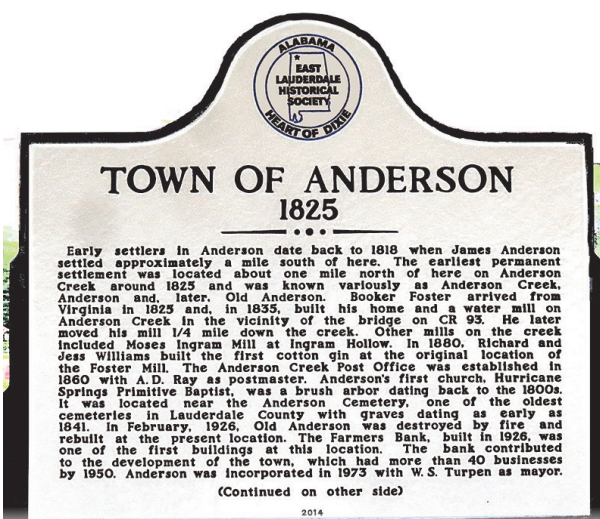
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## SIGNS OF THE PAST



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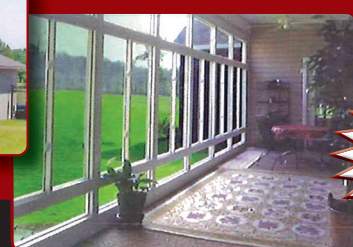
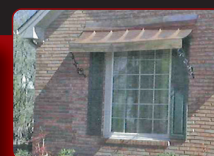
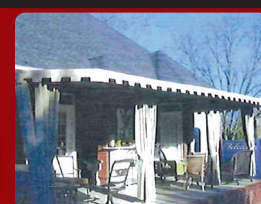
Samuel Anderson built a grist mill in 1818. Five years later, in 1825, a town was settled and, in 1860, a post office for Anderson was created. The town has proudly been celebrating its 200th anniversary this year.

~ Courtesy David Curott ~ author of  
"Historical Markers and Other Signs of the Past"

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