

Clinic Says Take a Walk

FLORENCE—To encourage a more active lifestyle, the Shoals Community Clinic offers an annual challenge called Shoals Walk Across Alabama. This year, the program is partnering with Tru Freedom Riders, The Alabama Extension Systems, and the YMCA of the Shoals to offer participants opportunities for walking, education, and prizes.

The Kickoff event will be Saturday, July 19 from 9:30-10:30am at the newly renovated Handy Recreation Center, 1105 Beale Street in Florence.

Following the event there will be a one-mile group walk around the neighborhood.

Everyone is welcome to attend. The event is free. If you can't make it to the opening event but want to participate in the walking challenge, you can register at any of the weekly group walks. The objective of the walking challenge is to help people set reachable, activity goals and to establish a more active lifestyle. The group will meet once a week for a 1-mile walk at various locations around the Shoals.

For more information, call the clinic at 256-760-4713.

Mom Prom is Back July 18

FLORENCE—Shoals Mom Prom, the largest annual fundraiser benefiting Safer Birth in Bama, returns Friday, July 18, with its signature blend of glamor, heart, and

More SHORTs... on Page 2

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Volume 141 Number 38

July 16, 2025

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Courier Journal

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Horses & Harmony

29th Saddle-Up for St. Jude Unites Music Lovers and Horse Enthusiasts... all to Benefit St. Jude

TUSCUMBIA – The highly anticipated 29th Annual Northwest Alabama Saddle-Up for St. Jude Trail Ride and Concert is set to bring together horse enthusiasts, music lovers, and dedicated supporters of St. Jude Children's Research Hospital to Gardiner Farms in Tuscumbia on July 17-19. This remarkable event centered around horse riding, has grown into a captivating three-day concert series, trail ride, and auction.

"I was at a point in my life where I was able to give back, and I wanted the money to go towards something meaningful," said Jimmy King, founder of Saddle Up for St. Jude of Northwest Alabama.

"We did the first event out at Bankhead (National Forest), and that's

when Jimmy Gardiner approached me and said he had just the place. We've been having Saddle Up for St. Jude at Gardiner Farms ever since. I'm proud of all we've accomplished, sending millions of dollars to St. Jude over the years. I hope everyone comes out this year and has a good time with us!"

The Northwest Alabama Saddle-Up for St. Jude Trail Ride and Concert invites attendees to explore over 3,000 acres of breathtaking riding trails while being treated to a stellar lineup of performances by local musicians and renowned country music stars. This year's headliners include Deana Carter on Thursday evening, T. Graham Brown on Friday evening, and Easton Corbin on Saturday. The comprehensive event schedule and weekend tickets

See HORSES... on Page 4

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Courier Journal Perma-Note

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Bank Independent Tabs Windham, Ryan

SHEFFIELD—Bank Independent last week announced Jason Windham as the bank's new President and CJ Ryan as President of Interstate Billing Service, a wholly-owned subsidiary of Bank Independent.

Macke Mauldin, Bank Independent CEO, has been the bank's President since 1996. "It has been an honor to serve as President of Bank Independent for the past 29 years. As I continue to focus on leading the company, serving our team members, and advocating for the priorities that matter most to our customers, our community, and our industry,



Windham



Ryan

See BANK... on Page 2

INSIDE this Issue

Automotive Inside



Ray Miller GMC
Advance Auto Sales

- Medicare Minute
- Ask the Attorney
- Insurance Insights
- Guest Commentary
- Adopt-a-Friend

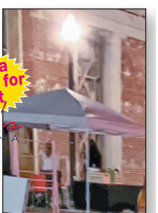
- Dave Ramsey
- On Your Debt
- Your Letters
- Handy on the Plaza
- Hocus Focus



SIGNS of the PAST

- Computer Skeptic
- Additional Handy Events

- Web Poll
- Mystery Photo
- Alabama Outdoors



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29TH ANNUAL SADDLE UP FOR ST. JUDE

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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

Shoals Artists Guild Meeting July Location Change - (third Friday of the month) Friday, July 18 10am - Noon. Due to the W.C. Handy Festival the meeting will be held at Art & More, 124 E Tennessee St., Downtown Florence. Bonnie Davis will be doing the demo. For more info, contact Carolyn Wear, 256-710-6854.

Lego Build - the third Tuesday of each month, (July 15) 3:30pm-4:15pm at the Florence-Lauderdale Public Library. Thousands of Legos and your creativity make this program FUN!

Readers of the Lost Ark Book Club, 10am, third Wednesday, (July 16) at Helen Keller Public Library, 511 Main St., Tusculumbia. nancy537481@yahoo.com

Parks and Recreation is Now Registering for Fall Sports!

We have THREE amazing programs starting soon: Fall Soccer • Girls Flag Football • Flag Football All programs: \$45 registration. Age determination: July 31st. Practice starts: following registration. Season begins in September.

Registration closes August 9th - spots fill up fast! Register today and give your child an amazing fall experience with friends and fun!

See NOTES... page 5

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Bank...

Continued from Page 1

I need to share some of my duties," Mauldin said. "Our organization is fortunate to have an outstanding team of leaders who are willing and able to take on the responsibility of leadership."

Windham has 29 years of banking experience in Alabama. He is a member of the executive team at Bank Independent and has served as President of Interstate Billing since 2018. Prior to that, he worked in sales management and credit risk at the bank and Interstate Billing. Prior to joining Bank Independent in 2009, he worked one year as a commercial lender with First National Bank of Jasper and twelve years as an examiner with the Alabama State Banking Department.

Windham earned his MBA from the University of Alabama in Birmingham in 2001 and his bachelor's in finance from Troy University in 1996. He is a graduate of the LSU Graduate School of Banking and the Alabama Banking School in various capacities, including being named in 2024 the Executive Director of ABS, and being appointed to the Board of Trustees for the Graduate School of Banking at LSU in 2024.

Ryan most recently served dual roles as the Director of Operations for IBS and VP - Project Management, responsible for the day-to-day operating environment of the accounts receivable billing business. He serves the organization as a member of the leadership teams for both Bank Independent and Interstate Billing Service, helping facilitate the alignment of the organization's strategies. He joined the organization in 2010.

"With Jason's promotion at the bank, I am excited to have CJ leading Interstate Billing Service as president," Mauldin added.

Ryan earned a bachelor's in human resource management from the UNA in 2006 followed by an MBA in 2008. He is a certified Project Management Professional (PMP) and an agile certified Project Management Professional (PMI-ACP) with the Project Management Institute. He has been instrumental in establishing the organization's project management and process improvement methodologies.

Shorts...

Mom Prom is Back July 18

Continued from Page 2

purpose as part of the WC Handy Festival. This year's goal is to raise \$75,000 to help improve birth care and maternal mental health services in the Shoals region.

The evening features a ticketed prom-night experience inside Singing River Live, where guests will enjoy music, dancing, and celebration. Outside, a free block party open to the public will feature food trucks, live entertainment, and opportunities to support the cause.

Tickets are available now at: <https://shoalsmomprom.com>

School Share Wrapping Up

S H O A L S - B a n k Independent expresses its appreciation for another fantastic School Share Drive! As they move into this last week, they want to remind everyone that School Share benefits local children by collecting school supplies and donations to ensure every child starts the school year off right.

Donations will be accepted through July 18.

Donate easily via PayPal. Visit www.bibank.com/help

Your donations will be distributed within our distribution area by these charitable local organizations:

• **Sidney's Safe! Foundation** in Lauderdale and Colbert Counties

• **Department of Human Resources** of Limestone County

• **Department of Human Resources** of Lawrence County.

An Encore with Benson

FLORENCE—The Kennedy-Douglass Center for the Arts in Florence will host an encore opportunity to participate in a ceramics hand-building workshop with Aaron Benson, UNA Chair of Visual Arts and Design, Associate

See SHORTS... on Page 4

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Yard Sales

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

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

FLORENCE YARD SALE
4125 Eastwood Dr., Fri., July 18th & Sat., July 19th, 7am-1pm, Couponer has lots of Household items!

FLORENCE YARD SALE
205 Roxie Dr., Forest Hills Subdivision Sat., July 19th, 7am-until? Jewelry, Shoes, Glassware, Toys, Stuffed Animals, Coats, Sweaters, Adult & Kid's Clothes, Yard Items, and much more! **EVERYTHING CHEAP!!**

FLORENCE: YARD SALE 1610 Co Rd 222 Fri. through Sun. 8 am until. Rain or Shine Lots of Tools.

FLORENCE: Grace Bible Church Missions Yard Sale 4660 Chisholm Rd. 7/18-7/19 Fri. 7-1, Sat. 7-1, Inside sale. Including dishes, bookcase, furniture, lamps, rugs, books, electronics, kids' stuff, and much much more! Cash/Check/Credit Card accepted.



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DEADLINE: Friday 5pm

Horses...

Continued from Page 1

can be found at www.SaddleUp4Kids.org.

For the past 29 years, this Shoals area event has played a pivotal role in raising millions for St. Jude Children's Research Hospital - making it the #1 fundraiser in the Trail Ride series in monies raised for St. Jude. By participating in the Northwest Alabama Saddle-Up for St. Jude Trail Ride and Concert, attendees demonstrate their unwavering support for the hospital's life-saving work: providing hope and healing to children and their families during their most challenging times.

"We are so excited about this year's St. Jude event that promises to raise hundreds of thousands of dollars for such a worthy cause," said Susann Hamlin, President/CEO of Colbert County Tourism and Convention Bureau. "These are top notch entertainers, and it is great to have a full weekend of trail rides and fantastic music, performed in such a beautiful, serene location," Hamlin said.

In addition to horse riding trails and musical entertainment, there will be activities for children, pony rides, and ample concession food and drink throughout the weekend. Grab your lawn chair and bring a heart full of gratitude as we continue the tradition of supporting this remarkable cause. The Northwest Alabama Saddle-Up for St. Jude Trail Ride and Concert offers an unforgettable weekend that combines the joy of trail riding, the magic of live music, and the opportunity to make a profound and meaningful difference in the lives of children.

Shorts...

An Encore with Benson

Continued from Page 2

Professor and Director of Ceramic and Sculpture. Popular demand has resulted in another class with Benson from 9am-3pm Saturday, August 2.

Learn more about clay by building and glazing your own work in this one-day class! Registration is limited, so sign up soon!

Register online: <https://www.florencealmuseums.com/calendar> or register in person at the Kennedy-Douglass Center for the Arts, 217 E. Tuscaloosa St. in Florence. (Note: payments at the Art Center can only be made

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with cash or check.) The deadline for registering is July 31.

WORKSHOP SCHEDULE:

9am-noon: Introduction, design, and hand-build
Noon-1pm: Lunch Break (while clay dries)

1-3pm: Glaze and place in kiln.

Art pick-up: August 15 between 1-4pm.

WORKSHOP FEE: \$95 (includes instruction and materials)

For more information, please call 256-760-6379.

UNA at UAC Media Days

NASHVILLE - The United Athletic Conference announced information for its third annual UAC Football Media Day event on Friday. This year's event takes place on Wednesday, July 16 and will be hosted inside the BetMGM Sports Lounge at Bridgestone Arena in Nashville.

See SHORTs... on Page 9

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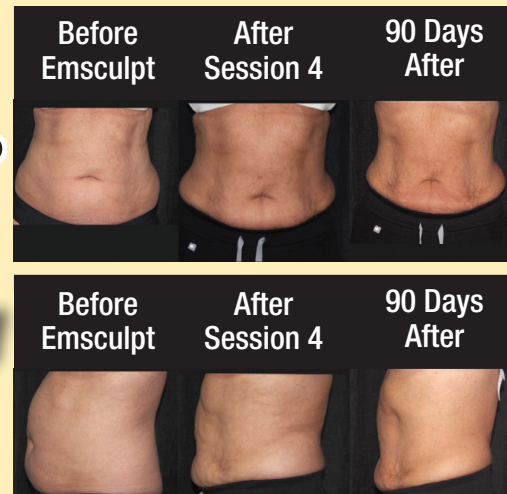
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DEADLINES: Issues Published Every Wednesday

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

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

219 W. Tennessee St.
Florence, AL 35630

or email to:
editor@courierjournal.net

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

Notes...

Continued from page 2

"The Miracle Worker" - Ivy Green, 300 N. Commons W., Tusculumbia. Experience an inspiring evening at The Miracle Worker Play, performed live at the outdoor theater on the grounds of the historic Helen Keller Birthplace. Performances are held on Friday and Saturday evenings July 18, 19 at 8pm, with gates opening at 7pm. Reserved seats are \$20, and general admission is \$15. For more information, on the play and the Birthplace, visit www.helenkellerbirthplace.org. For ticket reservations, please call 256-383-4066.

Hair Divine Salon - 20th Year Anniversary Block Party, Saturday, July 19, 6-11:30 pm. Special Guest • Food Trucks • Open Mic and • Live Music by Mic Stan

After a four-year hiatus, the Florence High School Cross Country program is hosting the W. C. Handy Road Race 5K, "DaDooRunRun" and 1 Mile Fun Run on Saturday, July 19 with a 7am race start time for the 5K and 8am for the 1 mile. Register online at <https://dadoorunrun.itsyourrace.com/event.aspx?id=3096>

Race day registration starts at 5:45am. Both races will start and finish at the W. C. Handy home and museum at 620 W. College Street, Florence. All entrants will receive a W. C. Handy T-shirt and 1 Mile finishers will receive a finishers medal. Age group awards will be given for top 5K finishers.

Gourmet Gallery at the Florence-Lauderdale Public Library - Wednesday, July 16, 3pm-4pm

The great artists of old used wonderful techniques to create their masterpieces. You only have food! Every week, we'll learn about a new artist and try to replicate a masterpiece of theirs through the medium of candy. Now you get to eat artwork: a dream come true!

July 19: Tomato Sandwich Day at the Farmers Market Join the fun at the Florence/Lauderdale Farmers Market on Saturday, July 19 from 10am-12pm (or until supplies run out) for Tomato Sandwich Day! Enjoy a free, fresh tomato sandwich while celebrating local produce. The event is hosted by the Farmers Market Board of Directors and sponsored by the City of Florence, Florence-Lauderdale CVB, and First South Farm Credit.

Calling all Class of 1975 Deshler Classmates! It's time to celebrate our 50 Year Class Reunion! Relive and reconnect with old friends August 2, 2025. If you, or someone you know from the DHS Class of '75 has not been contacted, we are looking forward to talking to you. More detailed information provided upon request at Crimsonsue4bama@gmail.com or by texting 256-710-5499.

Grace Bible Church Missions Inside-Outside Yard Sale on Friday and Saturday, July 18-19. 7am-1pm both days. Great variety of items! 4660 Chisholm Rd in Florence. Cash/Check/ Cards

See NOTES... page 19

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You've probably seen it: A sudden, terrifying message fills your screen, flashing red: "WARNING! WARNING! YOUR COMPUTER IS INFECTED! DO NOT SHUT DOWN! CALL MICROSOFT IMMEDIATELY! WARNING!"

It screams for attention. It's designed to make you panic. DON'T. DO NOT CALL ANY NUMBER SHOWN.

Here's exactly what you MUST do, right now:

1. SHUT DOWN YOUR COMPUTER – IMMEDIATELY AND COMPLETELY! Don't just press the power button quickly – that usually only puts it to sleep, which isn't enough. You need a FULL shutdown.
- BEST WAY: Simply UNPLUG your desktop computer from the wall



Martin Dean

Cut This Out & Tape It By Your Computer!

by "The Computer Skeptic"

- outlet. If the power cord is disconnected, the computer cannot stay on. That's foolproof.
- EASIER WAY (if unplugging is hard): PRESS AND HOLD the physical power button on your computer's tower or laptop. Keep holding it down firmly for a full 30 seconds. This forces a true power-off, bypassing the sleep mode. (It's not ideal for everyday, but it's essential right now). NOTE: THIS IS THE ONLY WAY TO DO THIS ON A MODERN LAPTOP.
- Wait a moment. Take a breath.
2. Now, restart your computer normally. Turn it back on like you usually do. Let it start up fully.
 3. CRITICAL NEXT STEP: When you open your internet browser (like Chrome, Edge, or Firefox), it will likely say something like: "Restore Pages?" or "Chrome/Edge didn't shut down correctly." THIS IS VITAL: DO NOT CLICK "RESTORE" OR "RESTORE PAGES." Clicking this could bring the scary warning back! Choose "Start new session" or just close the message box. Open a fresh,

new browser window yourself.

What just happened? Why the scary message?

Criminals create these fake virus warnings. They want to scare you into calling the number on your screen. If you call, you'll likely reach scammers, often overseas. They'll sound urgent, maybe even threatening, claiming they're from Microsoft or your internet provider. They will lie. Their real goals are to:

- Trick you into giving them your credit card number to "fix" the non-existent problem.
- Convince you to install software that lets them take control of your computer remotely to steal your information or money.
- Pressure you into paying hundreds of dollars for nothing.

Remember this: A real warning from Microsoft or your security software *never* looks like this, fills your whole screen, locks you out, or demands you call a phone number immediately. This was a scam attempt, not a real virus infection.

You outsmarted them! By shutting down completely and restarting without restoring browser pages, you stopped the scam. Keep this guide near your computer. If that scary warning pops up again, act fast: Unplug or Hold the Power Button for 30 seconds. Restart. Do NOT restore browser pages. Never call the number. Cut this article out, share it with friends, email me for a copy that you can send to loved ones. While we enjoy the phone calls and always love speaking to our customers, this can save us both a little time. Stay skeptical, my friends, until next time.



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Guest Commentary

‘Epstein Files’ Dud Blows Up

Pam Bondi, the U.S. attorney general, has a lot of explaining to do. The problem is that the more she says, the worse she appears. Her problem dates back to February, when she failed to deliver on a loudly touted major reveal regarding the long-demanded release of the so-called “Epstein Files.” Bondi even staged an event to promote the release by handing out binders titled “Epstein Files: Phase 1” to several excited Trump-supporting social media influencers and podcasters. Many were eager to finally see the “client list” of individuals whom Jefferey Epstein was believed to have been blackmailing with evidence of their involvement in his sex-trafficking crimes. As Bondi advertised, “What you’re going to see, hopefully tomorrow, is a lot of flight logs, a lot of names, a lot of information.” It was widely presumed that Bondi had the “client list” and was delivering it, and that it

See ‘EPSTEIN FILES’... on Page 14

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



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Courier Journal

in the Shoals

THIS WEEK

July 16, 2025

Happening THIS WEEK

Handy is Here



A Four-Day Street Party Kicks-Off the Handy Music Festival in Style

FLORENCE—Get ready, live music fans! “Handy on the Plaza” is back and bigger than ever!

The free-to the-public, high-energy, four-day street party will kick-off the W.C. Handy Music Festival in style from July 16–19, on Mobile Plaza in Downtown Florence. The Downtown Florence Alliance, the city of Florence and local sponsors will help the party come alive with national, regional, and local music talent to transform the space into a vibrant celebration of the Shoals’ rich musical heritage.

“This is a big deal and a major investment in our downtown,” said Chris Stangel, Executive Director of Downtown Florence Alliance. “We’re setting the tone for Handy Fest with four unforgettable nights of music and energy on Mobile Plaza.”



“Handy on the Plaza” launches Wednesday with the crowd-favorite Hot Dog Fest, featuring Local Brand, DJ Pedialyte, and Weston Harris Hill. The momentum builds with performances from nationally-recognized talent such as the North Mississippi Allstars, Billy Allen + The Pollies, Funk Brotherhood, Drew Dixon & The Real Thing, and more through Saturday night.

MORE HANDY EVENTS... on Page 20

TOMATO SANDWICH DAY IS SATURDAY, JULY 19 from 10am–noon (or until supplies run out) at the Florence/Lauderdale Farmers Market. Enjoy a free, fresh tomato sandwich while celebrating local produce. The event is hosted by the Farmers Market Board of Directors and sponsored by the City of Florence, Florence-Lauderdale CVB, and First South Farm Credit.

THE GRACE BIBLE CHURCH MISSIONS Inside-Outside Yard Sale is on Friday and Saturday, July 18–19. 7am-1pm both days. Great variety of items! 4660 Chisholm Rd in Florence. Cash/Check/Cards.

AFTER A FOUR-YEAR HIATUS, THE FLORENCE HIGH SCHOOL CROSS COUNTRY PROGRAM is hosting the W. C. Handy Road Race 5K, “DaDooRunRun” and 1 Mile Fun Run on Saturday, July 19 with a 7am race start time for the 5K and 8am for the 1 Mile. Register online at <https://dadoorunrun.itsyourrace.com/event.aspx?id=3096> Race day registration starts at 5:45am. Both races will start and finish at the W. C. Handy home and museum at 620 W. College Street, Florence. All entrants will receive a W. C. Handy T-shirt and 1 Mile finishers will receive a finishers medal. Age group awards will be given for top 5K finishers.

Council Candidate Gladly Responded

Editor,

On Monday, July 7, West Florence and adjoining areas experienced the onerous impact of their eighth power outage in seven months.

One of the seven outages occurred previously due to TVA malfunction. All others are our responsibility. I Facebook messaged five of our

mayoral candidates and asked each what they would do as the new mayor to remedy this constant interruption and downtime. As of this writing, none have responded.

However, one candidate for City Council, District 2, River Zurinsky, stated, “We need to get those power lines underground,” to which I verbally agreed. “But that is a major undertaking,” Zurinsky added.

“Secondly, if I am elected, I would reach out to other cities that are of comparable size to Florence to make sure that we have enough linemen.

Our current city council has spent \$9 million on Pickleball and is considering spending \$48 million on a new city hall while it has taken weeks to fix minor issues with lines that can lead to major issues when not addressed.”

These are simple doable targets and where I would vote my confidence.

Charles Van Heyden
Florence

Bending to MAGA

Editor,

We don’t expect much concern for everyday Alabamians from our U.S. Senators and Republican

See LETTERS... on Page 14

...It is especially disappointing that Congressman Aderholt voted for the reconciliation bill. . .



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Shorts...

UNA at UAC Media Days

Continued from Page 4

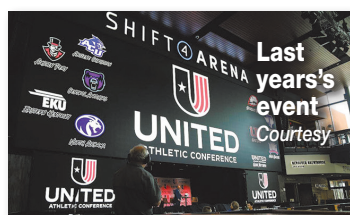
The University of North Alabama enters its third season as a member of the UAC for football, which was established in 2023 as an alliance between FCS-playing schools from the Atlantic Sun Conference (ASUN) and the Western Athletic Conference (WAC).

UNA will be represented by third year head coach

Brent Dearmon, senior tight end Kaleb Heatherly and junior defensive lineman Jyheam Ingram.

For the third straight year, this event will be streamed worldwide on ESPN+. The Lions will take the stage at 2pm for a 20-minute segment.

All nine members of the UAC return to the conference this season — Abilene Christian, Austin Peay, Central Arkansas, Eastern Kentucky, North Alabama, Southern Utah, Tarleton State, Utah Tech,



and West Georgia.

On July 1, 2026, the WAC will officially rebrand as the UAC for all sports. UNA will join ACU, APSU, UCA, ECU, TSU and UWG in this new-look conference, as well as non-football member UT Arlington.

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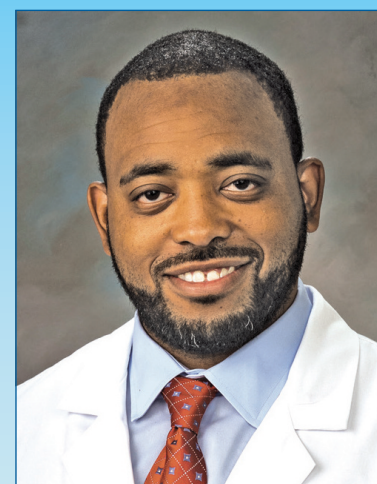
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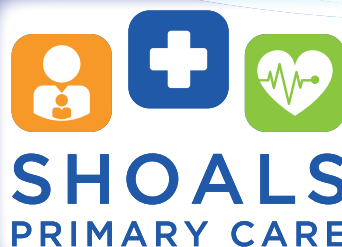
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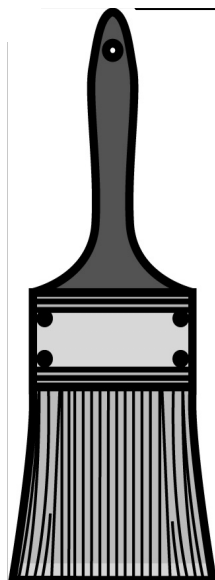
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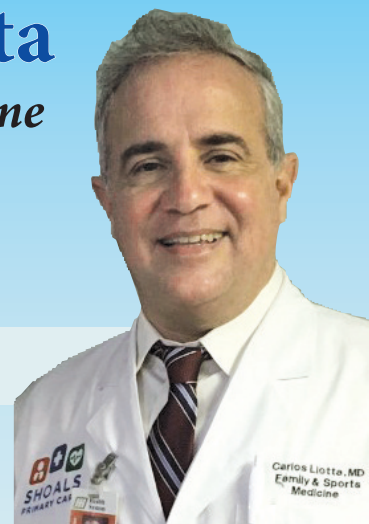
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ON YOUR DEBT

Are Co-Debtors Protected If I File For Bankruptcy?



B. Grant McNutt
Managing Attorney

When someone incurs debt, it is very common to have a co-signor, or co-debtor, on that loan. If the person paying the loan defaults, the creditor can seek the balance from the primary debtor or the co-debtor. If one of the two seeks debt relief in bankruptcy, what happens to the other debtor?

The answer primarily depends on the type of case the debtor filed. In general, if someone files for Chapter 7 Bankruptcy, the co-debtor is not protected. The filer's dischargeable debts are wiped out and they are no longer liable for those debts. However, the creditor will be able to collect from the co-debtor if they so choose. However, if that person files for Chapter 13 Bankruptcy relief, the protection of automatic stay is extended to the co-debtor for most debts.

If it is a consumer debt, the co-debtor is protected for at least as long as the primary debtor stays in the bankruptcy plan. Completion of the plan will usually absolve both the debtor and the co-debtor of the debt if the debt was paid in full through the plan. Again, in Chapter 13, co-debtor protection applies to consumer debts. The

question of when a co-debtor is protected is one that should be addressed in your attorney consultation with us.

It should also be noted that if a person seeks debt relief, it does not leave the co-debtor without options. For example, if two people co-sign on an automobile, the payments are current, and one of the debtors files for bankruptcy, the non-filer can usually continue to make payments and keep the vehicle. By abandoning the vehicle to the co-debtor, it allows the co-debtor to maintain payments as if the case was never filed. This is, of course, just one possibility that can be addressed when you meet with us. There are many possibilities when a person seeks debt relief and these sometimes affect other people.

At the Bond & Botes Law Offices, we understand the anxiety and confusion that overwhelming debt can cause. Our experienced attorneys are committed to helping you understand your options clearly. Bankruptcy may offer the fresh start you need, easing your financial burdens and providing a pathway to regain financial stability.

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Guest Commentary - Thomas Gallatin

'Epstein Files' Dud Blows Up...

Continued from Page 8

would indict numerous wealthy and famous individuals who would finally face prosecution for their suspected crimes.

Furthermore, many believed the evidence would show what had long been suspected: that Epstein's death in a New York jail cell was not a result of suicide but of murder as part of a conspiracy of powerful people to ensure his silence.

When Bondi's "Phase 1" files proved to be nothing other than a compiled list of already known names of individuals who were tied to Epstein and his infamous "Lolita Express," excitement quickly turned to frustration over what amounted to nothing more than a publicity stunt.

Bondi's response was to deflect and blast the FBI, claiming that she wanted what she had seen "on my desk." FBI Director Kash Patel responded by blaming unidentified agents in New York for

supposedly withholding the files, a charge the New York office denied.

Eventually, Bondi admitted the files she had seen on her desk were those that had long been part of public record and asserted that she had been misled regarding their content. An investigation was promised, but the fact of the matter is that Bondi promised a major bombshell revelation on one of the biggest scandals and conspiracy theories in recent memory... and she delivered a dud.

And that frustration has only grown more pronounced after the Justice Department and FBI released their findings from the investigation into the holdings related to Epstein. According to the investigation, no incriminating "client list" exists. "There was also no credible evidence found that Epstein blackmailed prominent individuals as part of his actions," the report states. "We did not uncover evidence that could predicate an investigation against uncharged third parties," it adds.

Regarding the trove of video evidence collected from Epstein's properties, which many suspect had the blackmail evidence, the report states that the films primarily contained child pornography, as well as Epstein with several of his victims, but they "did not expose any additional third parties to allegations of illegal wrongdoing."

Finally, the report also addresses the conspiracy surrounding Epstein's death, concluding that all the evidence, including all available video footage, points to Epstein having committed suicide.

In other words, the Trump administration is effectively stating there is no "there" there. But that is a hard sell, especially when members of the Trump administration touted the Epstein client list cover-up conspiracy.

This, of course, raises the question: Is Trump more implicated in Epstein's web than had been previously known? This was the charge raised — and since deleted — by Elon Musk during his first feud with Trump over the One Big Beautiful Bill Act. Musk insinuated that Trump was on Epstein's client list.

Did the Biden

administration "disappear" the evidence? Given the politicized nature of Biden's DOJ, such a consideration doesn't appear outside the realm of possibilities. However, if such a list exists and it implicates Trump, why would the Biden administration not use it in a smear campaign against Trump in 2024?

As Mark Alexander notes, "Speculation that there is something in the Epstein files and videos that would incriminate Trump falls flat — the Biden/Harris regime's corrupt DOJ was in possession of all this information prior to Trump's election, and if there was anything incriminating, it would most certainly have been 'leaked.'" Perhaps the truth of the matter is that there was never much there to begin with. If that is indeed the case, and the DOJ and FBI report is truthful and accurate,

then this whole episode amounts to a significant unforced error on the part of Bondi. Her dud of an Epstein bombshell is now blowing up in her face.

Thomas Gallatin is the son of American missionaries. Growing up overseas, he became aware from an early age of the unique privilege he enjoyed as an American citizen. Having lived in two different foreign countries that were both drastically impacted by communism, he learned early the devastating consequences that leftist ideology had upon freedom and human flourishing. As a result, he has spent much of his adult life seeking to shine the light of truth against this evil ideology while espousing the virtues of Liberty as both a history teacher and now a staff analyst at The Patriot Post.

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Lauderdale County Board of Education

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Special Education records for students who graduated or should have graduated during the year 2020 are going to be destroyed in September, 2025.

Persons interested in receiving their records should contact the
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ASK THE ATTORNEY



Thomas McCutcheon

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

PLEASE DON'T!

I love practicing law. It gives me a sense of self-worth to help people. The good part about staying in your lane with personal injury is that, while every case is different, we tend to see the same wrinkles or problems in cases, and you learn how to handle them.

What we are seeing more of are people falling victims to insurance company tricks. One of many that we see insurance companies pull – I was in court last week and a prominent insurance company who I

won't name (Allstate) was arguing that just because they advertise on television that they cover a certain situation doesn't mean they really cover that certain situation. Their lawyer said that you better read their contract, and you can't rely on the television commercial.

This particular trick involves a recorded statement soon after an accident where the adjuster promises to wire money into your bank account for an oral but thorough release of all claims. The part that seems so reasonable is that they agree to pay for your medical expenses up through a certain date, usually 30 to 60 days from then or for a certain amount of money as long as the medical treatment is received by a certain date. People agree. The conversation is recorded. The money is wired and spent. Then the people find they can't get into the doctor for 30 to 60 days and they can't get the medical treatment they need.

Is that a valid release? It's certainly not in writing. I think any good lawyer could make an argument on either side. Once the money is accepted and spent, I think it makes the argument a lot tougher. Other companies are making offers "in the blind." Without knowing the extent of the injuries and soon after the accident they will make an offer of a couple of thousand dollars and will require a written release and that release is binding.

Certainly, and thankfully, there are plenty of accidents where no one is hurt. Sometimes people think they're going to get better, but they don't, or they have symptoms that develop within a few weeks. A disc herniation is a classic injury that can take time to develop symptoms. After that it's a matter of time before it's properly diagnosed and it can look like there's a delay, but that's a delay I can win, unless of course you have signed a release or given an oral release and spent the money.

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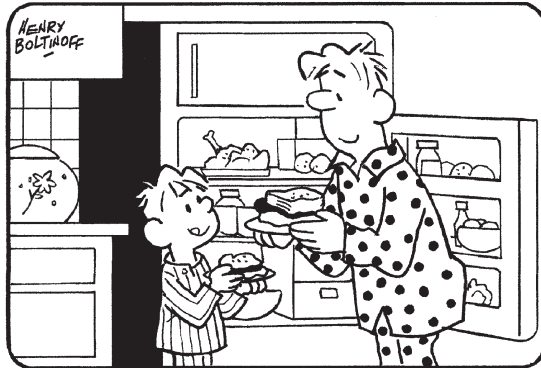


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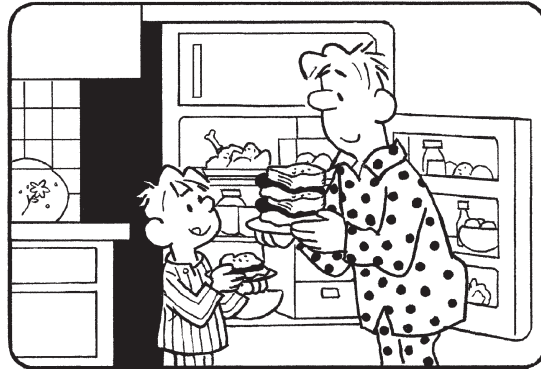
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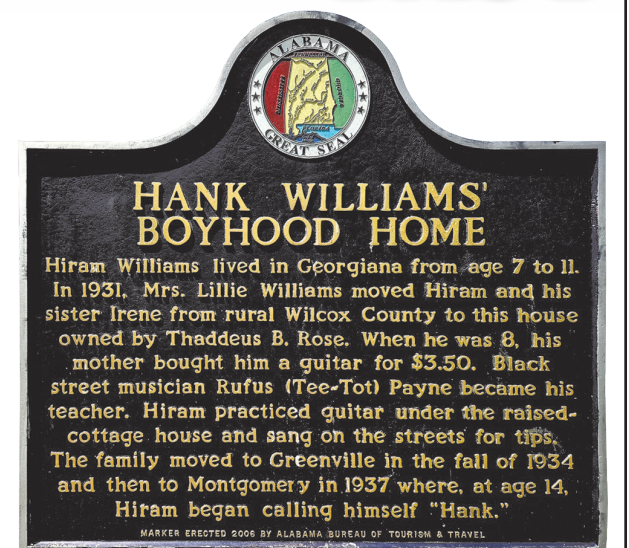


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Benefits of owning a life insurance policy to cover your final expenses

Final expense insurance (or burial insurance) can help relieve the burden of funeral planning. We'll explore details of guaranteed issue life insurance.



Anyone who has ever had to assist with funeral arrangements for a loved one who didn't have life insurance knows how stressful it can be. Not only does it take a toll on us emotionally, it can often put significant financial stress on us as well. The last thing we want to do is put our loved ones in that same situation when it comes to our own funeral.

Do you currently have life insurance? If not, have you ever considered how the costs of your funeral will be covered? Did you know the average funeral typically costs around \$8,000? Would the cost of your funeral create a financial burden if your family members had to pay for it? Final expense insurance (sometimes called burial insurance or funeral insurance) can ease the financial burden and stress on grieving loved ones by covering those costs.

What is guaranteed issue life insurance?
Guaranteed issue life insurance, or guaranteed acceptance life insurance, is a kind of life insurance policy designed to cover your final expenses, including funeral and burial or cremation costs.

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We will provide a no obligation review of your strategy designed to address your questions:

- Am I properly diversified based on my goals?
- Is my current financial strategy too conservative or aggressive?
- Are the fees I'm currently paying reasonable?
- Could my strategy be more tax efficient?

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Listerhill Credit Union and Listerhill Investment Services are not registered as broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Listerhill Investment Services, and may also be employees of Listerhill Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Listerhill Credit Union or Listerhill Investment Services. Securities and insurance offered through LPL or its affiliates are:

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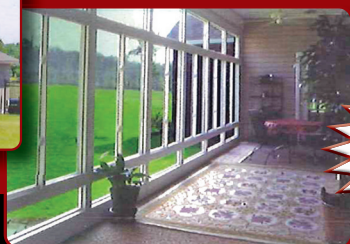
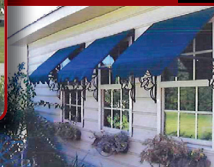
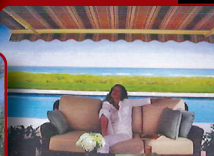
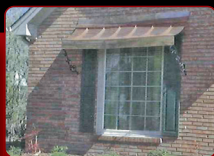
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Letters...

Bending to the MAGA Herd

Continued from Page 8

congressmen. They bend the knee to President Trump, the MAGA herd, and donors. It is especially disappointing that Congressman Aderholt voted for the reconciliation bill. He sits on the powerful House Appropriations Committee and understands the adverse implications of the new legislation.

The law includes continuation of earlier tax cuts, mainly for the wealthy, and more money for defense and immigration enforcement. This will be financed by slashing health, nutrition, and education funding and energy credits, and still produce a huge deficit that increases the national debt and interest payments.

Medicaid, which is losing \$1 trillion, currently provides health coverage to one million Alabama residents – over 20% of the population. Medicaid is the main health insurance lifeline for working families and support for rural hospitals. SNAP/food stamps are vital to 376,000 households in our state, and that program faces devastating reductions.

New work requirements, which sound reasonable in principle but complicated to monitor, will result in three million U.S. recipients losing benefits.

The so-called reforms involve increased paperwork and bureaucracy and will force the states to raise taxes and medical co-payments to maintain the programs – or allow our neediest neighbors to go without. Ironically rural areas that voted for Trump will suffer the most.

In short, the new law represents the biggest cut ever to programs for low-income Americans and a boon for the wealthy. Keep that in mind when you next vote.

Dan Waterman
Killen

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Community Notes...

Continued from page 5

The Kennedy-Douglass Center for the Arts in Florence will present a fiber exhibition, "Holding on to Past & Present Memories" by Mississippi artist Lukise Swanigan from Now - August 21. The Aberdeen, MS native is a self-taught artist inspired by nature and childhood memories.

Kennedy-Douglass Center for the Arts tours are free and open to the public. The KD Art Center is located at 217 E. Tuscaloosa St. in Florence and can be reached by calling 256-760-6379.

LifeSouth Bloodmobile Dates:

Wednesday, July 16 Shoals Hospital - 201 W Avalon Ave., Muscle Shoals, 8am - 3pm

Thursday, July 17 Holcim Building Solutions - 393 Denton Circle, Tuscumbia, 8am - 4pm

Friday, July 18 Saddle Up for St. Jude - 85 Underwood Road, Tuscumbia 10am - 4pm

Saturday, July 19 Saddle Up for St. Jude - 85 Underwood Road, Tuscumbia 10am - 4pm

Sunday, July 20 Sam's Club, Florence, 10am - 4pm

Monday, July 21 Walmart - Cloverdale Road - Florence, 10am - 4pm

Prepare for an uproarious evening of laughter at the Ritz Theatre with "Something Rotten!," a hilarious, high-energy musical comedy set in 1595. The story follows the Bottom brothers, Nick and Nigel, as they struggle to make a name for themselves in the shadow of William Shakespeare, who is treated like a rock star. Performances are scheduled for July 18, and 19 at 7pm. The musical will be performed at The Ritz Theatre. Tickets range from \$15 to \$25. For more information, please call 253-383-0533.

Join us in the Jacksonville Jungle as we get "Untangled - and Wild About God's Divine Plan" at our 2025 Vacation Bible School. July 14-17, 6:30pm-8:30pm.

At Jacksonburg Church of Christ, 414 County Rd. 28, Florence.

Encouraging lessons about God's Creation, The Garden of Eden, Abraham and Jesus. Puppets, Bible Skits, Refreshments, Games & Crafts.

Classes for all ages with Laws Rushing teaching the teens and Mike Tays teaching the adults! Please join us and bring friend!

Thousands of items, including boats, cars, trucks, office equipment, medical equipment and furniture, are up for bid in the online state surplus property auction running through 6pm Sunday, July 20. To find out how to become a qualified bidder, visit <https://adeca.alabama.gov/publicauctons/>. All auction items are listed here: <https://www.govdeals.com/alabamasurplus>.

In addition to property no longer needed by state and federal agencies, ADECA acquires items abandoned voluntarily at several airports in the Southeast.

For more information about the online auction, visit <https://adeca.alabama.gov/surplus> or call (334) 284-0577.

Tuesday night Social Dance at The Club/ Florence Senior Center, 450 Country Club Drive, in Florence. \$6. Doors open at 6pm.

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!

The meeting of American Legion Colbert County Memorial Post 31 takes place on Monday, July 21, at 6pm at the Post meeting hall located at 110 1/2 N. Main St. in Tuscumbia. A stair-lift is available, if needed, to the upstairs location. A meal will be provided. All Veterans are invited. For more information, please call 256-762-5950.

See NOTES... page 23

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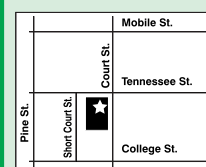
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Listing of Free & Non-Profit W.C. Handy Festival Events 2025

The schedule does not include Happy Hour
and Handy Nights events unless they are
associated with a nonprofit.



Wednesday, July 16

**Handy On The Plaza – National
Hot Dog Day 6-10PM Mobile
Plaza, Florence** Local bands,
wiener dog races, a hot dog eating
contest, a dunking booth, prize
raffles & more!

Thursday, July 17

**Handy On The Plaza – Thursday
Night Downtown Florence
Celebration 5:30-10PM Mobile
Plaza, Florence** Free! Rain or Shine
- Ghost River Revival, Lucie Tiger,
North Mississippi Allstars

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**Karaoke Idol benefiting the
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6PM-10:30PM FloBama, 311
North Court St., Florence** Featuring
35 of the best Shoals Area singers!
Dance offs! Silent auction! Sign
up 5pm.

“Matilda The Musical” 7PM
Shoals Theater, 123 N. Seminary
St., Florence

Friday, July 18

**Jazz It Up With Your Trash
10AM Sheffield Public Library,
316 N. Montgomery Ave.,
Sheffield.** Ages 3+ can bring
a recyclable plastic bottle, can,
shoebox, or coffee can to make
musical instruments and play with
Microwave Dave's impromptu
band!

**Luther Jarmon's Line Dancing
Friday Class! 11AM Michael
Community Center, 1001 SE 17th
St., Sheffield**

Put YOUR boots on the ground!
Two days of fun at the Michael
Community Center with Luther
Jarmon, Jr., choreographer and
instructor from Birminghamabama.
Bring the family for fun exercise,
with healthy snacks and water
provided by Joyous Line Dancers.
And kids who have swim wear
and towels can play on the slip
and slide in the playground
area provided by Double D
Entertainment!

**Handy On The Plaza – Friday
Night Downtown Florence
Celebration 5:30PM-11PM Mobile
Plaza, Florence** - Rain or Shine
5:30-7pm - Dr. Warren Ertle and
the Corpse Revivers (Music so
good it can revive the deadest!)
9pm-11pm - Billy Allen & The
Polies

**A Dr. Willie Ruff Night with the
Tennessee Valley Masters of
Jazz 6PM-8PM Sheffield Public
Library, 316 N. Montgomery Ave.,
Sheffield** Tennessee Valley Masters
of Jazz

**Leighton's Kickback – Chicken
& Fish, Blues & Line Dancing
6PM-11PM Eleven03 Event Center,
8765 Main St, Leighton**
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Leighton Kickback with food and
fun probably some fans! That's
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the ground line dancing in L.A. -
that's Leightonabama! Bring your
tents and chairs to set up starting
at 6pm, with food and activities
from 7pm til 11pm.

**Safer Birth In Bama Block Party
6PM-10PM Singing River Brewery,
526 East College Street, Florence**
Outside on the Patio. Bring a lawn
chair and enjoy live music from
Mama'Nim —free and open to all!
Vendors, food trucks, & open tap room!

**First Metro Bank: Sax In The City
7PM Wilson Park, 350 North Wood
Ave., Florence** Featuring: The
Midnighters

**Shoals Mom Prom
7PM-11PM Singing River Brewery,
526 East College Street, Florence**
It's Prom Night for grownups! 7-11
PM at Singing River Live (Tickets
Only) **Ladies-only!** Vendors, food
trucks, and open tap room also!
Benefits Safer Birth in Bama so
please get your tickets now at
ShoalsMomProm.com!
Featuring: DJ Gorgeous

“Matilda The Musical” 7PM
Shoals Theater, 123 N. Seminary
St., Florence

Saturday, July 19

**DaDooRunRun – 5K and 1 Mile
For Fun Run 6AM Harvest Mitchell
Gym at Burrell Slater School, 610
W. College St., Florence**
5K and 1 mile Fun Run with
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Run is at 7AM, and 1 Mile Fun Run
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See HANDY... page 22

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MOBILE HOME 16x80 3 bdrm. 2 ba. 1992 Crimson Industry. Located in Ford City. Must be moved from property at buyers expense. 256-349-3357

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PUBLIC NOTICE AND OPPORTUNITY TO COMMENT

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

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

ALL INFORMATION WILL BE KEPT STRICTLY CONFIDENTIAL.

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

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Meet Foxy!

Foxy is just as clever and charming as her name suggests! This sweet girl is full of personality and love. She walks well on a leash and is always eager for a stroll or some quality time with her favorite people. We're not sure yet how Foxy does with others but we're happy to help you do a meet-and-greet! Foxy's waiting for her forever home—maybe it's with you!

Foxy



pasja



Meet Pasja!

Pasja is a sweet, gentle soul with a heart full of love. This older gal is dog-friendly, walks well on a leash, and absolutely lives for a good nap after some light outdoor time. Her calm and easygoing nature makes her

the perfect companion for a relaxed home. She's been through a lot and is ready to spend her golden years being spoiled and loved. Pasja is ready to love and be loved—could she be your perfect match?

Meet Rudy!

This handsome older boy has a lot to say—and he's not afraid to share it! Rudy is very vocal, especially when the music is playing (he loves to sing along!). He's sweet, affectionate, and gets along well with other dogs, especially in smaller groups. We're not sure yet how Rudy feels about cats, but we're happy to help with a meet-and-greet or test if needed. Rudy's ready to bring a little music (and a lot of love) into your life!



Rudy

The adoption fee is \$85 and includes everything your new pet needs to be on track for a happy, healthy life: vaccinations, a microchip, spay/neuter, and heartworm test.

Please call or come by Florence Lauderdale animal services 256-760-6676 to meet these wonderful companions.



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PUBLIC NOTICE
SHEFFIELD CITY
BOARD OF EDUCATION
Special Education Department

Special Education records for students who have graduated or should have graduated during the school year of 2019-2020 are going to be destroyed. Persons interested in receiving their records should contact the Special Education Department at 256-383-0400 before August 1, 2025.

Please Help Us Locate Children in Sheffield Who Have Disabilities

If you know of a child between the ages of 3 to 21 who has a disability and lives in the Sheffield city limits, please contact the Sheffield City Board of Education at 256-383-0400 or call the State Child Find phone number at 1-800-543-3098.

All information will be kept strictly confidential.



Continued from page 20

by Joyous Line Dancers. And kids who have swim wear and towels can play on the slip and slide in the playground area provided by Double D Entertainment!

A Dr. Willie Ruff Brunch:
Southern Grocery 11AM *Southern Grocery, 1419 East Second St., Sheffield* Enjoy brunch and celebrate the Legacy of the co-Founder of the W.C. Handy Music Festival! Libby Counts, Ronnie Eades, Terry Richardson

Village School Songwriter Showcase – Saturday 3PM-7PM
Village School House, 200 Chickamauga St., Sheffield. Songwriter Caleb Elliott with guitarist Austin Motlow * James LeBlanc * The Burney Sisters * Steve Conn with Will McFarlane * Pat Huggins with Jimmy Nutt & Will McFarlane!

Handy On The Plaza – Saturday Downtown Florence Celebration 5PM-11PM *Mobile Plaza between Court and Seminary Streets.* Enjoy music performed by Drew Dixon and the Real Thing performing from 5-7 pm, then The Funk Brotherhood from 9-11 pm.

3rd Avenue Sheffield Block Party! 6PM-9PM *Ryan's Barbershop, 201 South Atlanta Avenue, Sheffield* Enjoy the Sax Legend! * DJ Dez! * and Line Dancing! Free event is free for performances, with food available for purchase. Rain or Shine!

Dinner and Allstar Jazz at Old Grace Church 6:30PM
Old Grace Church, 700 N Montgomery Ave, Sheffield Dinner and entertainment featuring the Jazz Allstars begins at 7pm. Tickets are \$40 each and include a buffet meal with your choice of meats. Bring your own wine, \$5.00 corking fee. For more info or to purchase tickets in advance, call 256-740-1383.

CB&S Bank: Music In The Park With Rewind 7PM-10PM
Wilson Park, 350 North Wood Ave., Florence

"Matilda The Musical" 7PM
Shoals Theater, 123 N. Seminary St., Florence

Sunday, July 20

Handy Musical Hour: Big Bad Breakfast 9AM *Big Bad Breakfast, 315 N. Court St., Florence* Featuring: Ellie Clayton Bowling

Old-Time Bluegrass Gospel Music Hour 3PM-4PM *First United*

Methodist Church 104 E 3rd St, Tusculumbia
 Featuring: Lisa Lambert Band

Village School Songwriter Showcase – Sunday 3PM-7PM *Village School House, 200 Chickamauga St., Sheffield* Bryan Joyce (a/k/a King Leg with Will McFarlane * The Dirty Rain Revelers * Kara Hesse * Rob Aldridge with Clint Bailey * Russell Mefford & Mitch Mann

Official Handy Sunday Ceremony at the Handy Gym 6:30PM *Handy School Gymnasium, 1050 Pruitt Street, Florence* Handy Praise at Handy Gym! The official W.C. Handy Sunday Ceremony will be held in the W.C. Handy School Gymnasium! There will be plenty of chairs already set up, or you can bring your own if you want. Handy Fest food trucks will be on site in the parking lot. Come and get your praise on with music by Trumpeteer Shelly Williams, the Quad Cities Mass Choir directed by Aaron Freeman, and two of WZZA Radio's favorite air personalities: the Reverend Shane Rainer and Fresh Wind AND the one and only Reverend Jerry Reeves and Friends! Featuring: Pastor Jerry Reeves & Friends, Quad Cities Mass Choir directed by Aaron Freeman, Saxman Shelly Williams, Shane D. Rainer & Fresh Wind

Woodmont Baptist Church Presents WC Handy Songwriter Showcase 7PM *Woodmont Baptist Church East Campus, 2002 Darby Dr., Florence* Bobby Tomberlin, Gary Baker, Becky Hobbs, Jerry Salley

"Matilda The Musical" 7PM
Shoals Theater, 123 N. Seminary St., Florence

Monday, July 21

Jazz It Up With Your Trash – Florence Library 10AM
Florence-Lauderdale Public Library, 350 N. Wood Ave., Florence *IN HARMONY WITH NATURE LITTER-FREE EVENT* Ages 3+ can bring a recyclable plastic bottle, can, shoebox, or coffee can to make musical instruments and play with Microwave Dave's impromptu band!

Scope Live On Helton Drive! 11:30 AM-1PM *Scope 310, 4129 Helton Dr., Florence* Rain or Shine, come and enjoy the Midnighters music for free!

Book It With Jazz 12PM *Helen Keller Library, 511 North Main St., Tusculumbia* Join us in the cool indoors for cool jazz! Free music for all ages! Want lunch? Reserve a boxed meal for \$10 by calling 256-383-7065. Jazz Allstars...

Want to see more?
Scan for complete event listing.



Medicare Minute

"Signing up for Medicare Part 2"

Most Americans qualify for Medicare by turning 65 but there are other ways to qualify such as being disabled, having End Stage Renal disease (ESRD) or ALS. Today we are going to look at how you would sign up if you are disabled.

If you are under the age of 65 and disabled, you will automatically be enrolled in Part A and Part B after you have received Social Security or Railroad Retirement Board (RRB) benefits for at least 24 months. If you are disabled, covered by your or your spouse's group health plan and wish to stay on that plan, my suggestion is to contact the plan and confirm that you can remain on the plan even though you have Medicare. This may allow you to delay your Part B until a later date.

You are eligible for Medicare if you have End Stage Renal Disease and you've worked the required amount of time under Social Security, RRB or as a government employee OR you're already getting or are eligible for Social Security or RRB benefits OR you're the spouse or dependent child of one of the previous requirements. You should contact Social Security or the RRB for the amount of time worked to be eligible for Medicare.

If you're under 65 and have ALS your Medicare benefits should begin the first month you start receiving your Social Security or RRB benefits. Again contact Social Security or RRB for a list of the benefits.

Whether it's SSI or RRB disability, ESRD or ALS, I would encourage you to NEVER voluntarily leave your current health plan until you have covered all your bases with your current plan and Medicare. In most cases once you leave you cannot go back!! If you are faced with any of these 3 situations and need additional assistance feel free to contact our office.

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

885 Florence Blvd. • 256-648-5710
 (Four Lane Shopping Center)



Standing And State

Colossians 1:13 "Who hath delivered *us* from the power of darkness, and hath translated *us* into the kingdom of his dear Son:" **Ephesians 1:3** "Blessed *be* the God and Father of our Lord Jesus Christ, who hath blessed *us* with all spiritual blessings in heavenly *places* in Christ:" **Ephesians 2:6** "And hath raised *us* up together, and made *us* sit together in heavenly *places* in Christ Jesus:" **Philippians 3:21** "Who shall change our *vile* body, that it may be fashioned like unto his glorious body, according to the working whereby he is able even to subdue all things unto himself." COMING SOON FOR THE SAVED: **Romans 8:23** "And not only *they*, but ourselves also, which have the firstfruits of the Spirit, even we ourselves groan within ourselves, waiting for the adoption, *to wit*, the redemption of our body (FLESH)." WHY? Our flesh body is vile! At Christ's coming for the church, the saved alive are changed and those sleeping, will be caught up together to meet Christ in the air and judged for our rewards. **Our standing now**, (the saved) in the eyes of Almighty God, is "not guilty". The saved are under the blood. Our flesh is not saved!

Our state is we are carrying around a sinful dead body that wars against the Spirit every day. Our flesh body is cursed! The saved easily get the truth of these things, perfectly outlined by the Apostle Paul in his letters to the churches. The battle rages every day. **Galatians 5:17** "For the flesh lusteth against the Spirit, and the Spirit against the flesh; and these are contrary the one to the other: so that ye cannot do the things that ye would." Cheer up, it will be over soon!

2 Corinthians 4:17 "For our light affliction, which is but for a moment, worketh for us a far more exceeding *and* eternal weight of glory;" **2 Corinthians 4:16** "For which cause we faint not; but though our outward man perish, yet the inward *man* is renewed day by day." Don't sweat the trials, they will be over soon!

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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.

Notes...

Continued from page 19

Summer Games and Daytime Dancing at The Club (Florence Senior Center) Noon-2pm on the 1st, 3rd (and 5th) Wednesdays of July, August, and September. - 450 Country Club Drive in Florence (the former Florence Country Club property).

Summer Daytime Fun - Dress accordingly, Finger food welcomed. \$5, proceeds go for the state Masters Games in Trussville in October 2025. Supporting our athletes 50+ years young! The Club, Florence Senior Center, Florence Parks and Recreation Department. 256-760-6642 or 256.760.6420.

Clip and Save the Dates and Themes
Who can be the most creative?????

July 16, Beach Party - Summer attire at the BEACH

July 30, Cowboys and Cowgirls - Welcome to The Club

August 6, Luau at The Club - Grass skirts, bright colors, leis

August 20, Picnic today - We'll have hot dogs, and chips - summer attire,

September 3, 50's & 60's Sock Hop, Remember when?

September 17, Tail Gate Party - Support your favorite team attire

TVAA Art Camp - The Ritz Theatre, 111 3rd Street, Sheffield. Join the Tennessee Valley Art Association for their 2025 Summer Camp weeks at The Ritz Theatre facility. Both Acting and Art camps are available, with timing designed to allow your child to participate in multiple camps. This camp caters to ages 5-17 and will take place July 21-25. The cost for participation is \$150. For more information or to register your child, please visit tennesseevalleyarts.org/events/2025-summer-camps/ or call 256-383-0533.

Game Day at St. Bartholomew's Church, 1900 Darby Drive, Florence, the 3rd Thursday of the month. (July 17) 1-3pm. Games provided or bring your own. For more info, call 678-372-3526. All are welcome, for fun and fellowship.

Vacation Bible School at Oakdale Missionary Baptist Church July 21-26 6:30-8pm nightly for ages 3-teens. Older teens will be used as helpers. Oakdale is located at 1215 Reeder St. in Florence.

Doreen Ntim Boateng, a rising author, criminologist, and nursing advocate, is set to launch and book signing of two powerful books—"Through New Eyes" and "Stepping into Womanhood"—at 2pm Saturday, July 26 at the Florence-Lauderdale Public Library.

Rooted in themes of growth, healing, and identity, both books reflect Doreen's commitment to social change, faith, and empowerment. Drawing from her background in criminal justice and healthcare, she weaves powerful storytelling with practical insights for women, professionals, and young adults navigating life's defining seasons.

In alignment with her mission to give back, Doreen has pledged 10% of book proceeds to two impactful causes:

- Anchored in Truth, a church-based mission at Grace Life Church focused on spreading the gospel and supporting local ministries.

- Organizations that support forensic nurses and survivors of abuse, victimization, and trauma in Alabama.

Books will be available in both print and digital formats on Amazon. To learn more, purchase copies, or attend the July 26th book launch, kindly email : goldensolacepublishing@gmail.com

Follow on Instagram@ntim_waa @ Nursefix_01

Blues at the Ritz- Mark "Muleman" Massey, July 24 at Ritz Theatre in Sheffield. Born in Clarksdale, Mississippi, Muleman learned his craft as an inmate at Parchman Farm while performing in the prison band. He's lived the blues, paid his dues, and now his time has come. His latest album, *Been a Long, Long Time*, was produced and recorded by Billy Lawson at Wishbone Studio. It has earned him five Number 1 singles and a Number 1 album on the Roots Soul and Blues Charts. Sponsored by Colbert Tourism. Concessions available. Limited seating in the Ritz Studio. Tickets (\$15): tennesseevalleyarts.org or 256-383-0533

DAVE Says

by DAVE RAMSEY

WHICH COMES FIRST?

Dear Dave,
I just started listening to your radio show a few months ago, and I love your advice. I do have a question about the order of two of the Baby Steps, though. The list puts saving for retirement ahead of putting money aside for college if you have kids. Why do you suggest this?

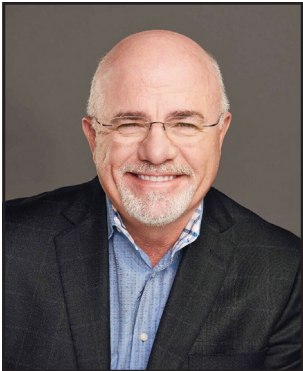
Jon

Dear Jon,
Setting aside a college fund for your kids is a really nice thing to do, if you can actually afford that kind of thing. But kids can also further their education by getting good grades, applying for scholarships, choosing a school they can afford and working their tails off while attending classes. Trust me, I believe in education. The point is there are lots of ways to get a college degree—or complete career training at a technical or trade school—without your parents saving up and footing the bill.

Taking steps to begin saving for retirement comes before setting aside a college fund for kids, because everyone is going to retire someday. Unless, of course, they happen to die before reaching retirement age. So, in my mind funding retirement is basically a necessity. College, on the other hand, is a luxury. In fact, it's often not the best route for someone to take when pursuing a career. Tons of folks succeed in life without going to a four-year school, and on top of that, thousands have worked their way through college.

That's why it follows saving for retirement in the Baby Steps. Should you try to save up for your kid's education? Sure, if you can. If you have the financial resources to do it, without putting your entire family's future in jeopardy. But there are many parents out there who, for one reason or another, can't pay a dime toward someone's education. And that doesn't make them bad parents.

The last time I checked, there aren't any good ways to retire that don't require getting your finances ready for retirement well ahead



of time. And that requires putting aside as much money as possible to live on during your Golden Years. I mean, you can always live off Social Insecurity alone, but I don't consider that to be a good plan—or a smart one.

Good question, Jon!
— 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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Warranty!

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22 Chevy Camaro Convertible

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Warranty!

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23 Jeep Gladiator

#25G-173A, Crew Cab,
Night Edition,
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24 GMC Canyon AT4

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