

Tanner Back at JMT, CPA

MUSCLE SHOALS—The Muscle Shoals branch of Joe M. Tucker CPA, P.C., welcomes Paige Tanner, CPA, back full time to her previous position as manager. Regular clients may remember her with the company from years prior.

“We are especially proud to welcome Paige back to our



Tanner

Muscle Shoals branch, as manager,” said Vice President, Mark Tucker. “She took some time away from her career to devote herself to family as she cared for her son through a difficult illness. Her strength, love, and commitment during this time are a true testament to the priorities we value at JMT CPA. Now, with gratitude and renewed perspective, Paige is returning to the team she considers family.”

Tanner originally joined the firm at 305 West State Street in 2018 after 28 years of public accounting experience with other local and regional firms in Alabama and six years of working in the accounting departments of the private sector. For more information, call 256-381-8299.

Clean-up Set for Leighton

LEIGHTON – The Town of Leighton and the Leighton Colbert Cooperative Improvement District are hosting a community cleanup

See SHORTS... on Page 2

Courier Journal

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219 W. Tennessee St. Florence, AL. 35630 256-764-4268 USPS Circulation Verification Available

NWSCC's RECORD FOR All-Time Enrollment

MUSCLE SHOALS — Fall 2025 enrollment for Northwest Shoals Community College reflects the largest number of credit students during a single semester in its 62-year history with 5,143 students. According to college records, this

marks a 10% increase over last year's final fall enrollment of 4,665.

This fall is the first time NWSCC enrollment has surpassed 5,000 credit students. The previous record was

See NWSCC... Page 7

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Aha, I Found It!

A friend of the Courier Journal recently ran across a young reader while at Foodland in Muscle Shoals. Oliver Ellis may have been looking for the differences in the popular Hocus Focus feature as his papa, Tim Hall, looks on. In addition to mail, papers are always available in the grocery stores that advertise inside the paper.

Photo: Ann McCorkle

VB Tourney Named for Kennard

Noona Kennard

Courtesy photo

FLORENCE – University of North Alabama head volleyball coach, Tristan Johnson, announced last week that the annual UNA Volleyball Classic was being renamed the Noona Kennard Volleyball Tournament.

As of this past weekend's tournament, the annual event is played in honor of Kennard, a legendary Alabama high school coach and trailblazer in women's sports. She spent 37 years in education, helping introduce volleyball and other sports to women in the state. This year's 4th Annual invitational at Flowers Hall took place September 12-14, and featured North Alabama, Western Carolina, and the University

See TOURNEY... Page 4



INSIDE this Issue

Automotive Inside



Ray Miller GMC
Advance Auto Sales

- Medicare Minute
- Ask the Attorney
- Dave Ramsey

GAME DAY SCORE CARD 2025

- Hocus Focus
- Commentary
- Shoals' Best Values



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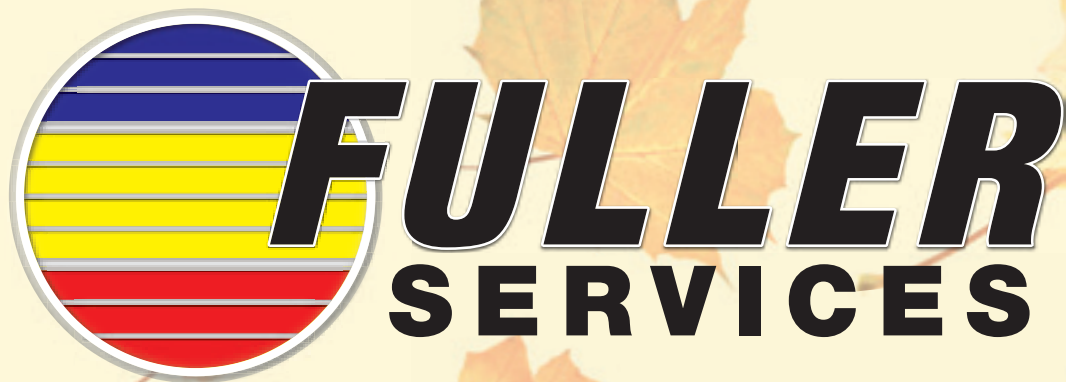
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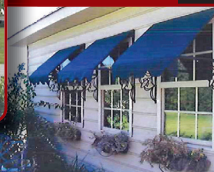
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Shorts...

Clean-up Set for Leighton

Continued from Page 1

day at the Old Leighton Training and Leighton Middle School on Saturday, September 20 from 8am-noon.

Leighton Mayor, **Derick Silcox**, Cooperative Improvement Chair, **Renita Jimmar-Hall**, and other local officials invite volunteers to join in and help clean up the outside area of Leighton Training School/Leighton Middle School. Help is needed with weed eating, picking up debris and general cleaning up.

Wear comfortable shoes, and bring your gloves and water bottles. Those with weed eaters, lawn equipment, weed killer, and any items for helping rid the premises of weeds and overgrown grass, are encouraged to take part. Individuals with expertise in framing windows and doing wall prep are also needed.

Enjoy free hot dogs, water, snacks, and music at this fun community day. For more information, please contact Silcox at 256 556-0990 or Jimmar-Hall at 256-648-6412.

Democratic Club to Meet

SHEFFIELD – U.S. Senate hopefuls, **Dakarai Larriett** and **Kyle Sweetser**, will speak and get feedback this week from voters at 6pm, Thursday, September 18. The two will appear as guests of the Shoals Democratic Club, at 1803 East 17th St in Sheffield.

The public is invited to enjoy free food, get to know the candidates, and voice their concerns, letting other candidates know not to take our 113,000 potential voters for granted.

Candidates held few town halls in 2024, avoided debate scheduling, and often ran uncontested. Consequently, only about 20% of registered Shoals voters cast a primary ballot. Local Democrats can make a difference by getting involved now for the 2026 primaries.

"It's the support of the average citizen that powers campaigns," said **Owen Edwards**, Co-Chair of the Shoals Democratic Club and Chair of the Lauderdale County Democratic Executive Committee. "The more we speak to candidates, the more receptive they become to our concerns, and voters can foster accountability with their elected officials. That is why everyone's support is so fundamental — an unchallenged or uncontested candidate is an unaccountable candidate," he added. "Your presence, your voice, and your vote matter."

The Shoals Democratic Club is a joint outreach of the Colbert County Democratic Executive Committee and the Lauderdale County Democratic Executive Committee. For more information, visit ShoalsDems.com.

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

Readers of the Lost Ark Book Club, 10am, third Wednesday, (September 17) at Helen Keller Public Library, 511 Main St., Tusculumbia. nancy537481@yahoo.com

DivorceCare will be held for 13 weeks on Sunday evenings at 5pm at FBC Colbert Heights, 6000 Woodmont Dr., Tusculumbia. Call 256-383-8016 to register.

LifeSouth Bloodmobile Dates:
Wednesday, September 17 Rogers High School, Florence, 8am - 3pm
Saturday, September 20 Trinity Missionary Baptist Church, 606 Marietta St., Florence, 1pm - 6pm
Sunday, September 21 Walmart - Hwy 43 - Russellville, 10am - 4pm
Monday, September 22 Terrace Manor Nursing and Rehab, 390 Underwood Road, Russellville, 9am - 5pm

Tuesday, September 23 UNA - Student Engagement, 131 Shelby Way, GUC Banquet Hall, Florence 8am - 4pm
Thursday, September 25 Cherokee High School, 8am - 3pm

Join in a special night of collective worship with Shoals Worship Collective, a community of musicians, vocalists, and creatives who simply love to worship, at 6pm Sunday, September 21 at Sweetwater Depot in the East Florence Business District.

Each of us serves in local churches every week, and our heart is to see God's kingdom grow through community. Our dream is to see the worship community in the Shoals grow stronger together. We believe intentional nights of worship create space for deeper faith, stronger walks with Jesus, and real encounters with His presence. This night is for everyone — worshipers, worship leaders, pastors, musicians, volunteers, creatives, and anyone hungry for more of God.

September 18: Let's Go Fishing at Deibert Park - The Florence Parks and Recreation Foundation invites the community to enjoy a series of Let's Go Fishing events at Deibert Park in 2025. Participants are encouraged to bring their own tackle and can choose to Catch and Keep, Catch and Release, or Catch and Share.

Upcoming Date & Time:
• October 4: 8:00 AM - 5:00 PM
Come cast a line and enjoy the great outdoors!

Scholastic Book Fair! Homeschool Co-Op of the Shoals will host a Scholastic Book Fair on September 19th from 10am to 4pm at 1410 Huntsville Road. The sale is open to all homeschooling families.

The Tennessee Valley Museum of Art is hosting "SANCTUM," a mental health and wellness-focused exhibit, from September 6 - October 10.

The exhibit will also feature a series of workshops: "Write Where You Are" on September 13, "Sound Bath" on September 20, "Meditation-Yoga" on September 27, and "Memory As Portal" on October 5. For more information, please call 256-383-0533.



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See NOTES... page 19

Yard Sales

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

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

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

MUSCLE SHOALS: MOVING SALE 213 Highpoint Ave Fri. Sat. 7am until. Cleaning out 67 years of household items, Christmas, Fall and Spring decor, Kitchen items, shop vac, pole saw, and books, and lots more!

FLORENCE: TWO-FAMILY IN-DOOR GARAGE SALE 322 Deer Point Ln (Indian Springs) Sat. 6am-4pm Furniture, kitchen items, antique containers, inversion exerciser, children's clothes, beds, toys, pictures, 8000 PPG generator electric start, gift ideas, Coca-Cola Doll collection, and much more!

FLORENCE NEIGHBORHOOD YARD SALE, The Cedars Patio Homes, 103 Catherine Court, (Michael Court & Catherine Court.), Fri., Sept. 19th & Sat., Sept. 20th, 7 am-until? Something for Everyone!

FLORENCE YARD SALE, 11750 Hwy. 157, Sat., Sept. 20th, 8am-Dark. TVs, Queen sized bedding, Clothes, Small Appliances, Chairs, Movies and Games

FLORENCE: HUGE FAMILY YARD SALE Fri. 19th, Sat. 20th 8am-2pm 118 Michael Ct. Plus Sizes, Men's XL, antiques, housewares, cookbooks, Books and More Books! Decor items, glassware, wall art and much much more!

MUSCLE SHOALS 4-FAMILY GARAGE/ATTIC SALE, 226 Melissa Dr., Sat., 7am-noon, Tons of home decor, clothing, computer/electronic equipment, holiday decor, antiques and tools.

ST. FLORIAN MULTI-FAMILY YARD SALE, 470 Kasmeier Rd., Fri., Sept. 19th & Sat., Sept. 20th, 7am-until? LOTS OF VINTAGE ITEMS! Jewelry, Linens, China, Furniture, Old Photos, Patio Furniture and more!

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Cypress Creek Antiques and Estate Sales
(256) 275-0273
EstateSales.net for pictures

Tennessee Valley Art Association

The Dirty Rain Revelers



At the Ritz Studio - \$15
September 27, 7pm - 8:30pm

The Dirty Rain Revelers consist of husband/wife duo, Matthew and Melissa DeOrazio, both on guitars and vocals. The music they make has a kinetic energy that connects to roots and blues, and weaves in the human experience through the songs they share. Both lifelong musicians, they've been playing together for 18 years under various guises. They now make Muscle Shoals their home.

SANCTUM
A Mental Health - Wellness focused exhibit
September 6 - October 10th
Asia Mathis • Anonymous Jayne Jackson

Sound Bath
with Marquetta LaRae
Saturday, September 20th @ 10am
\$35

Sanctum: Sound Bath Workshop

Unwind in a peaceful sound bath with crystal singing bowls, calming frequencies, and cozy comforts for a deeply restorative experience.

90 MINUTE MEDITATION & YOGA WORKSHOP
September 27
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Sanctum: Meditation/ Yoga

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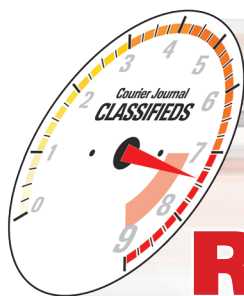
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Get ready to transform the pavement into a living canvas at **Paint the Street!** This exciting event invites visual artists to "paint the street" with temporary murals using chalk or other removable media! **The day also includes:** A morning car show to kick off the festivities. • Food trucks • Alcoholic beverages available for purchase at The Ritz Theatre • Live music & community performances! • A special screening of *Pretty in Pink* at 6PM at The Ritz Theatre - perfect for a girls' night out!

Artists: Claim a square and create a temporary mural on the street. Prize money awarded to the winning mural!

Vendors: Booths available for arts, crafts, and handmade goods. • Food truck and cottage food vendor spots available. • **\$100 Vendor Fee**

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

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Commercial Rate 4 LINES Each additional line add \$1.50 — applies to anyone engaged in sale of goods/services on a recurring basis or for profit, licensed or not — including pets. 6 Weeks \$39 - Each additional line - add \$7.50 total

\$8⁰⁰
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Real Estate Rate 5 LINES Each additional line add \$1.50 — applies to agencies, individual, developers and anyone engage in selling, renting, leasing structures and/or properties in Real Estate or General section. 6 Weeks \$36 Each additional line - add \$7.50 total

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Photo Courtesy Bill Norvell

Tourney...

Continued from Page 1

of Alabama.

"Coach Kennard brought volleyball to the state of Alabama in the 1950s, and it all started here in Florence," said Johnson. I had the opportunity to inform Coach Kennard in person, and at 97 years old, she still has that coaching edge to her. The stories that she shared were inspirational and further evidence that she is worthy of this honor.

Coach Kennard was a Title IX pioneer and relentless in her pursuit of opportunities for young women in sports. We are extremely lucky to have her as a member of our UNA Volleyball family."

Kennard's journey first started in Florence, where

UNA head volleyball coach, Tristian, Johnson, right, and former Bradshaw and UNA volleyball player, Julie Braziel, told Noona Kennard recently that the Annual UNA Volleyball Classic was being renamed in her honor. Braziel played for Kennard at Bradshaw and then at UNA under Volleyball coach Ande Jones - who was also a former Bruin under Kennard.

in 1950, she moved to Alabama to be a physical education teacher at Florence Junior High. She had just finished her playing career at the Mississippi State College for Women (now Mississippi State), but girls' high school sports were considered illegal. Sports such as volleyball

See KENNARD... Page 5

**Courier
Journal**

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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:

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Florence, AL 35630**

or email to:
editor@courierjournal.net

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Kennard...

Continued from Page 4

and girls' basketball did not yet exist in the state.

For more than a decade, Kennard organized independent teams until girls' high school sports were officially recognized in Alabama. In 1971, she led Bradshaw High School to the first AHSAA state volleyball championship.

She spent 22 seasons at Bradshaw, coaching all girls' sports. During her tenure, she produced seven championships in volleyball and two titles in track & field. Kennard had an overall record of 150-82 in basketball and led Bradshaw to an area championship in the 1979-80 season. She was inducted into the Alabama High School Sports Hall of Fame in 1993.

Kennard also has a connection to UNA Volleyball, serving as the head coach during the 1974 season. In her lone year at the helm, she led the Lions to a runner-up finish in the state with a 28-8 record.

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Job Submission Requirements: Interested applicants are required to complete a job application. Applications are available at <https://www.nacolg.org/human-resources> or NACOLG, 103 Student Drive, Muscle Shoals, AL

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September 19, 2025

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The TimesDaily is seeking a printing press operator to join our northwestern Alabama printing facility.

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Applications are available at the TimesDaily office
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Florence, AL 35630

Questions or resumes may be emailed to:
Kevin.Blurton@timesdaily.com

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NACOLG POSITION AVAILABLE: Clinical Coordinator RN

NACOLG is seeking a Clinical Coordinator RN for our Medicaid Waiver Dept. Part-time (less than 30 hours per week) remote job. In-house required during training.

Duties: A Clinical Coordinator RN manages and coordinates the medical aspects of all clinical cases in the Long-term Services Support care system; Conducts clinical reviews of client medical records; Performs thorough review of client medications.

Minimum Qualifications:

Possess a Registered Nurse certification from an accredited nursing program and hold a current, active Alabama license. Two (2) years of professional nursing experience is preferred; Previous professional work experience with the Medicaid Waiver Program is preferred; or any combination of education, training and experience that demonstrates the above listed knowledge, skills and abilities commensurate with the requirements of this job may be considered.

Salary Range: \$26.45-\$40.77

Job Submission Requirements: Interested applicants are required to complete a job application. Applications are available at <https://www.nacolg.org/human-resources> or NACOLG, 103 Student Drive, Muscle Shoals, AL

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Deadline to apply:
September 19, 2025

NIGHTSHIFT DELIVERY DRIVERS NEEDED

The Times Daily has immediate openings for full time and part time Non-CDL truck driving. Drivers will deliver pallets and postal bins of subscription newspapers to numerous USPS locations in Jefferson, Lawrence, Morgan and Shelby Counties in Alabama, as well as Davidson County, Tennessee. The ideal candidate must have an excellent Motor Vehicle Report and proof of personal auto insurance. Candidate must pass a DOT physical, be capable of driving up to 8 hours at a time, as well as the flexibility to work days, weekends, and holidays as needed.

Please email resumes to:
morgan.whitehead@timesdaily.com
or pick up an application at
219 W. Tennessee St.,
Florence, AL 35630

JOB OPPORTUNITY

The Utilities Board, City of Muscle Shoals Water & Wastewater Department
will be accepting applications for

the Position of ACCOUNTING ASSISTANT

Applications and a current job description may be obtained at the Muscle Shoals Utilities Board office located at 2001 Wildwood St.

Applications with resumes will be accepted and received until
Wed., October 15, 2025, 3:30pm

The Utilities Board is an EOE.



Northwest Shoals Patriots softball players enjoy the first home volleyball game of the season.

Courtesy NWSCC

NWSCC... Continued from Page 1

4,943 students, set in fall 1992.

Dr. Jeff Goodwin, president of NWSCC, said the record enrollment reflects the college's growing impact in the region. "It truly is amazing to see the increasing number of students we have been able to serve," Goodwin said. "Our enrollment surge is a testament to the hard work of our faculty, staff, and community partners who ensure NWSCC remains a top choice for students seeking academic and workforce development opportunities."

According to NWSCC Assistant Dean of Students, Dr. Amber McCown, the college's growth comes from a combination of expanded athletics programs, increased dual enrollment, greater distance education opportunities, and more

on-campus program offerings. "What excites me is that this growth is balanced across so many different areas of the college, and it reflects real momentum for the future" McCown said.

First-time freshman numbers grew 20% compared to last fall. Part of that increase can be attributed to the expansion of athletics from four to eight teams over the past year.

"NWSCC has made significant strides since reinstating athletics in fall 2021," NWSCC Executive Athletic Director Taylor Franks said. "With the addition of men's and women's flag football, and volleyball over the past year, we now offer eight sports teams with 42 (over 60% increase) more student-athletes on campus. Our Patriot student-athletes are

vital to student life and our campus atmosphere."

Other areas of the college experiencing strong growth include the Salon and Spa Management program (up 33%), Health Sciences degree-seeking students (up 32%), Distance Education student credit hour production (up 23%), and Academic Transfer degree-seeking students (up 16%).

Dual enrollment also increased by 5% year over year, and 15% more students continue their education with NWSCC after high school as compared to last year.

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MERCURY: GRAND MARQUIS, 1992 Deluxe, 62,000 original miles. NASA Owned Owner, This car looks new. No nicks or scratches. The very best. No disappointment \$5000 firm. 224-637-5154

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Commentary

About Leadership Beyond the Court

The article on this week's front page has UNA recognizing Noona Kennard by naming its Annual Invitational Volleyball Tournament for her. That's a nice nod and is something tangible for this community and appropriate for the university to do. There is also an annual volleyball award in her name at Florence High School. However, those are a far cry from what Noona Kennard really deserves.

Nine combined state championships in volleyball and track alone while at Bradshaw only grazes the surface of what she meant to local sports and what she did as the primary pioneer for women's athletics in Alabama.

Sure, there were a few visits to Montgomery to have some of the good 'ole boys dismiss her in the early years. But she persevered and did it largely from this far corner of the state. This area was barely noticed on an athletic or political level at all in the 50's, 60's, and 70's. She organized her own leagues and tournaments until

See NOONA... on Page 16

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*

September 17, 2025

Happening THIS WEEK



Leather

Ever Wondered How to Make It?

FLORENCE – Archaeology at Pope's Tavern is hosting a presentation and workshop on Sunday, September 21 at 12pm at Pope's Tavern Museum in Florence. This is one of a series of workshops at Pope's Tavern that will explore history and archaeology.

Denise Anderson of Gathering Moss Studio in Huntsville will be on hand to provide a brief exploration of the history and process of leathercraft in the 1800s. She will discuss historical methods of tanning leather, contrast and compare them with contemporary tanning, and look at

See LEATHER... on Page 20

10TH ANNUAL TENNESSEE RIVER LITTER TOURNAMENT

Pick Your Place!

SHOALS-Join Keep The Shoals Beautiful for the 10th Annual Tennessee River Litter Tournament Saturday, September 20 from 8-11am.

Starting locations are McFarland Park in Florence and Riverfront Park in Sheffield! Check in between 7am and 8am. Fish for litter in the water, on the shorelines at Riverfront or McFarland Park, or anywhere that matters to you in the Shoals!

Trash on land eventually ends up in the river when it rains, so no matter where you pick up litter, it will help maintain its beauty. Whether that is far from the river, along its shoreline, or in the water, you will make a difference!

See LITTER... on Page 20

JOIN THE DOWNTOWN FLORENCE ALLIANCE for an evening of live music under the lights at Mobile Street Plaza for the next installment of Sunset Sessions Friday, September 19 from 5-8pm. Bring your friends, grab a bite, and enjoy great music as the sun sets over our city! Special thanks to our sponsors: Lost Pizza Co., The Carriage Wine & Market, Wildwood Tavern, and Downtown Florence Alliance. Mobile Street Plaza, Florence. Additional Fall date: Friday, October 17.

THE KAY CANTRELL AND ANN GARRARD MEMORIAL SCHOLARSHIP TENNIS TOURNAMENT

takes place Saturday, September 20 at the Russellville Tennis Complex, 229 Rube Courington Dr. in Russellville. Kay and Ann were great friends and avid tennis players. To honor their memories, their families have established scholarships for local tennis playing seniors in their names. This tournament is played where they raised their families and funds the scholarships. Scholarships were awarded to 2025 graduates at local schools in Northwest Alabama. Let's do more for 2026! Registration is \$30. Contact Paige McCluskey at 256-668-3434 or Katie Hester at 256-460-0519, or email KCGAtennis@gmail.com for more information and to register.

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YOUR Letters

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

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

New Low for Country

Editor,

Last Wednesday Speaker of House, Mike Johnson, asked for moment prayer for Charlie Kirk. A group of Democrats started chanting, "No No No".

This is what we send DC to run our country. I wish each one would be identified on a Wall of Shame.

James Coan
Florence

The Deep Slashes Hurt

Editor,

Current focus has been the disruption of the functions and services of the Health and Human Services Department. But similar devastation is happening within the Department of Education (DOE). Both have serious consequences for the welfare of our students and their families.

The order for dismantling DOE

cancelled \$600 million in grants that help recruit and retain high-performing educators in low-income and rural districts. This resulted in pay cuts for some teachers despite research showing strong correlations between merit pay and student achievement.

Deep slashes to Medicaid in Trump's "One Big Beautiful Bill" will leave schools with less money for health-related services. District leaders warn of impending layoffs of school nurses,

See LETTERS... on Page 14

... Allowing states such as Florida to remove mandatory vaccines for school children certainly puts the health and safety of our children at risk. . .

”

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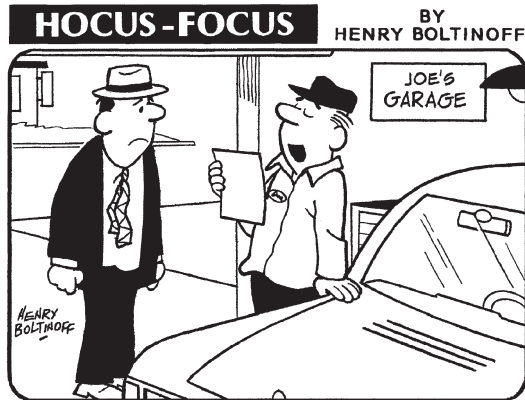
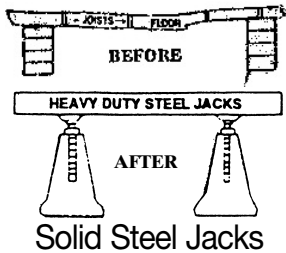
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ASK THE ATTORNEY

How Does City Court Work?



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City court, formally "municipal court" deals with misdemeanors meaning that felony cases can't be heard. On those occasions when a city police officer is involved in a felony arrest the case is handled by either a grand jury or an indictment.

In city court there are no juries, and a judge hears the evidence and applies the evidence to the law and makes a determination of guilt or innocence to some or all of the charges. Because there is no jury, people who are found guilty have an automatic right to appeal within 14 days. It is a process that must be done both correctly and within the time allowed by law. Once your appeal is "perfected", your case will be heard in the circuit court where you have the right to a jury trial.

I think what a lot of people don't realize about municipal court is that when you show up to contest your ticket, they then set your case for trial meaning that it's going to take two trips to get the job done. A lot of people give up and pay when they find they have to come back for trial. Really that's just part of the process so that the court can set aside the time for a trial and the prosecutor can make arrangements for the witnesses they need.

City courts, depending on the court, can be pretty flexible about how they handle different problems. I was a city court judge and if I had teenager show up with a parent who I thought was taking it pretty seriously, I'd cut them some slack. On the other hand, if I had some kid running 100 miles an hour and not taking it seriously, I would help them take it seriously. You try and do good and maybe it helps.

The flexibility issue can be used to help people in various situations that are important to them. However, once you plead guilty the flexibility is gone so if you're going to try and make a deal to try and protect a job or a military enlistment, the deal has to be made before the plea is entered. In those cases, it is worthwhile hiring a lawyer.

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



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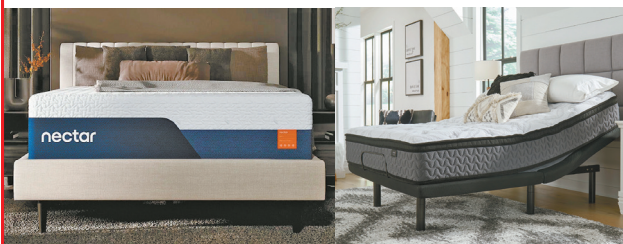
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SIGNS OF THE PAST



FOUNDING OF FLORENCE March 1818

Lauderdale County was created by the Territorial Legislature in February, 1818. On March 12, 1818, recognized as the Founding Day for Florence, Alabama, the Articles of Association was signed by the seven trustees of the newly-organized Cypress Land Company. It was organized for the purpose of establishing a new town that would become the county seat for Lauderdale County. This town was to be at the foot of the Muscle Shoals and the head of navigation on the Tennessee River. The signing took place in the Huntsville office of the federal surveyor for Northern Alabama, General John Coffee. The seven trustees were: Thomas Bibb, John Childress, John Coffee, James Jackson, John McKinley, Dabney Morris, and Leroy Pope. Coffee, Jackson and McKinley settled here later. Coffee assumed the role as leader of the trustees and principal developer of the new town, while all seven trustees became known as the Founding Fathers of Florence. The first action of the new company was the purchase of 5,515.77 acres of land for \$85,255.24, or \$15.45 per acre, at the land sales in Huntsville. To raise the down payment of \$21,308.81, twenty-five percent of the purchase price, the trustees sold 408 shares of stock at \$52.23 per share. This large tract of land provided for all possible sites for a new town between Campbell's Ferry, near present-day Wilson Dam, to Cypress Creek. At that time, Florence was an isolated hilltop in the wilderness overlooking the Tennessee River.

(Continued on other side)
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2018

Location: 34.8000°N, 87.6760°W
W. Tennessee St & Court St corner,
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To celebrate the Florence Bicentennial in 2018, a marker was installed at the corner of Court and Tennessee Streets in front of the Court House Annex to honor the founding of Florence.

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

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Commentary

Noona...

Continued from Page 8

the state HAD TO pay attention. What she helped accomplish was amazing.

Frankly, the AL.com State High School Girls Athlete of the Year Award should be named for Noona Kennard. However, that is another discussion that deserves its own time from people more knowledgeable than me.

Kennard was an ideal leader of young women at an impressionable age at a critical time. She treated her student athletes like young adults, and she expected professionalism, dignity, class, and effort in return. Opposing coaches and teams knew that her leadership in any competitive situation was an advantage. Her teams were always going to be prepared, disciplined, and ready for adversity. And she'll be the first to tell you she couldn't have accomplished any of it by herself, pointing to many great athletes and others like assistant Joyce Tatum, whom she said helped "every step of the way."

Back to those sports... In addition to the 7 state volleyball titles, there were six runner-up finishes, five championships in archery, three each in bowling and badminton, a .647 winning percentage in basketball...



ABOVE: former Bradshaw student, Bill Norvell, and his close friend, Noona Kennard, help promote the 50th Anniversary Bradshaw reunion in this photo from 2016.

Photo by Cliff Billingsly / Billingsly Photography



LEFT: Noona Kennard, L, with her long time assistant, Joyce Tatum, whom she credits for much of her career success.

Courtesy photo

What else?

Just think of how many more wins (and titles) her teams could have had if she were able to focus her energies on established girls programs for the first 20 years of her professional career.

Kennerd's influence spilled over, far outside her athletic teams into physical education. Thousands of others looked up to her, those who were not as talented as her student athletes, but who developed greater levels of confidence and higher personal goals during a key point in history for women. Kennard's presence alone helped them realize that their abilities and personal aspirations did not and should not take a back seat.

A leader for young women, yes, but also for young people – period. Kennard can't go anywhere in the area without a host of former students and/or their parents recognizing her and thanking her for the impact she has had. She continues to be an active and positive influence on people well into her 90's. I'm sure there are days when she feels slowed and her knees hurt, yet you'll never know it from that engaging smile.

In recent years, you would also be hard pressed to see her without her almost legendary "Whosoever" apparel that

she markets (referencing the New Testament verse, John 3:16) That outgoing personality is what helps her reach people.

I stopped at Coach Kennard's house one night in the mid-70's with two of her Bradshaw athletes, one of which I was dating. I was an obscure teen, an outspoken crosstown rival Yellow Jacket, with near shoulder-length hair. She didn't know me outside of my black and gold track uniform from a distance, didn't know if I was good for her player, and certainly didn't know if I was trustworthy enough to be inside her house, yet she welcomed me into her home like I was family. Coach may not even remember that first meeting since we saw one another often at sporting events for a few years afterward. However, that initial gesture has remained with me for 50 years, and it speaks to who she is. She remained that same warm-hearted person each time we ran into one another.

Noona Kennard's legacy as a coach and athletic pioneer in this state may be without peer, but that is far from the only reason why she is so highly admired.

LEGAL NOTICE

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

Notice Is Hereby Given That On **Saturday, The 25th Day Of October, 2025 At 9:00 a.m.**, The following motor vehicles will Be Sold at Public Auction For Cash. The Auction will be Held at **Horne Wrecker Service, Inc., 1634 State Street, Florence, Alabama**. Horne Wrecker Service Inc. Will accept proof of ownership should anyone care to submit same, Monday through Friday, between the hours Of 8:00 a.m. and 4:00 p.m. Until The Day Of The Sale. **Vehicles may be viewed starting on Monday October 20th, 2025, between the Hours Of 8:00 a.m. and 4:00 p.m.**

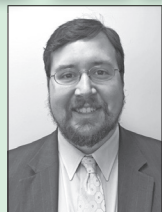
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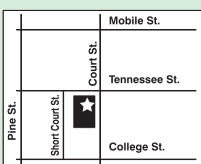


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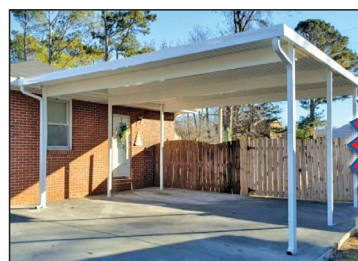
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RULES: You can only enter for yourself, not other people. Only one entry per person per week. Only one winner per week. Winners must present a photo I.D. when picking up their gift certificate(s). Check the box beside the appropriate picks for the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

Medicare Minute Physician Charges

There are three ways your doctor can be paid if you are on Medicare. The three ways are through Medicare assignment, Medicare excess charges or by not taking Medicare at all. Today we will discuss these three methods.

The most common way a physician gets paid is by Medicare assignment. These physicians are called "participating doctors". After the Part B deductible of \$257 is met, participating doctors will accept the Medicare approved amount for their services. These doctors charge Medicare 80% and the beneficiary 20% of the cost of the benefit. For example, if your doctor charges \$200 for a service and Medicare only approves \$100, Medicare would pay 80%, or \$80, and you would be responsible for the other 20%, or \$20.

A "non-participating doctor" can choose to accept or not accept Medicare assignment. If the doctor does not accept Medicare assignment you may have to pay an additional 15% of the cost of the service the doctor provided. This is call a Medicare excess charge. It means you would be responsible for 35% of the Medicare reduced amount instead of 20%. If we follow the example in the previous paragraph, if your doctor charges \$200 for a service and Medicare only approves \$100, Medicare would pay 80%, or \$80, but you would be responsible for 35%, or \$35.

Doctors who opt out of Medicare can charge whatever they want for their services and you are responsible of 100% of the cost. The majority of doctors in north Alabama accept Medicare, so you won't be faced with this situation very often.

Most people who have Medicare also have a supplemental policy that helps cover the 20% Medicare doesn't cover. If you are just entering Medicare and would like to know which policies cover what Medicare doesn't pay, you can contact our office for more information.

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



Ikey Fowler

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Notes...

Continued from page 2

Shoals Artists Guild Meeting Every 3rd Friday of the month, (September 19), 10am-Noon at the Southall-Moore House, next to the Kennedy-Douglass Art Center, Downtown Florence. For more info, contact Carolyn Wear, 256-710-6854.

Lego Build - the third Tuesday of each month, (September 16) 3:30-4:15pm at the Florence-Lauderdale Public Library. Thousands of Legos and your creativity make this program FUN!

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!

Game Day at St. Bartholomew's Church, 1900 Darby Drive, Florence, the 3rd Thursday of the month. (September 18) 1-3pm. Games provided or bring your own. For more info, call 678-372-3526. All are welcome, for fun and fellowship.

Misfit Quilters Wanted - This is a craft group for adult friends who draw, craft, paint, sew, quilt, embroider, crochet, etc. (all adult artisans are welcome). Bring your project to work on and come join the fun! This group will meet at the Florence Lauderdale Public Library (in the Board Room) once a month. 2025 dates for this summer/fall are from 1-4pm on Sundays: Sept 21, Oct 19, Nov 16, and Dec 7.

The Underwood-Petersville Volunteer Fire Department will begin flushing a fire hydrants within the community on September 27 at around 8am. Thank you to the citizens of our community for your support of the UPVFD.

September 27: Get Ready for the Annual Shoals Dragon Boat Festival!

The Shoals Dragon Boat Festival is back—and it's one of our community's favorite days of fun, teamwork, and friendly competition, all in support of Shoals Scholar Dollars!

Friends, families, coworkers, gym crews, church groups, and neighbors are all invited to form a team and take part in this exciting event on the water.

Every splash helps support local students through Shoals Scholar Dollars, providing scholarships that make educational dreams a reality.

- Save the date: September 27
- Register your team at: www.shoalsscholardollars.com

6th Annual Florence Civitan Club Golf Tournament - October 3 - 9am at RTJ at the Shoals. \$500 for 4-man scramble.

To register or for questions, call Deanna at 256.710.5497

The Annual Pink 5k Run and 1 Mile Fun Run, presented by Pink Alabama and Alpha Phi Alabama Fraternity Inc. (Kappa Nu Lambda Chapter) is set for October 4 from Florence High School. 8-10am. Survivor Walk will start at 9am. Register at <https://pink-alabama.com>

Entry fee: \$25 for 5k and \$10 for 1 Mile Fun Run. All cancer survivors walk for free!

Proceeds will benefit Pink Alabama, a 501(c)(3) non-profit organization. Send payment to: Pink Alabama, PO Box 45 Florence, AL 35631 or Cashapp at \$pinkalabama15

Contact Sonja Croone at 256-810-9898 for more information.

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

See NOTES... page 22

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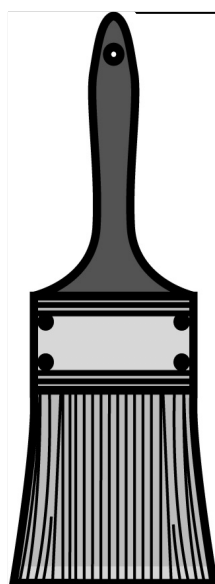
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Leather...

Continued from Page 8

a few examples of items that would have been common during that time.

Anderson is a leatherworker who enjoys using traditional methods to create beautiful and functional leather goods inspired by nature.

After the workshop, Archaeology at Pope's Tavern will continue its excavation of Test Unit 7. The program is free and is sponsored by the City of Florence Department of Arts and Museums with support from the Muscle Shoals National Heritage Area.

Pope's Tavern is located at 203 Hermitage Drive in Florence and is open free of charge Tuesday-Saturday from 10am-4pm. Call 256-760-6439 for more information.

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Litter..

Continued from Page 8

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There is no way to list all of the wonderful well-cared-for items that will sell at this auction. Mr. Rochelle was a mechanic and machinist, owned his own shop with many precision tools to sell in this auction. **WE WILL RUN 2 AUCTION RINGS MOST OF THE DAY.**

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DRINKING WATER STANDARDS**

Our water system recently violated a drinking water standard. Although this is not an emergency, as our customers, you have a right to know what happened, what you should do, and what we are doing to correct this situation.

We routinely monitor for the presence of drinking water contaminants. Testing results we received in August of 2025 show that our system exceeds the standard or maximum contaminant level (MCL) for Total Trihalomethanes (TTHM). The standard for Trihalomethanes is 0.080 mg/L. The chart below lists the locations, disinfectant byproduct and levels that exceeded the maximum contaminant level.

Location	Contaminant	Quarter	Level (mg/L)
1760 Keller Quarry	TTHM	Jul – Sept 2025	0.081

This is not an immediate risk. If it had been, you would have been notified immediately. However, some people who drink water containing total trihalomethanes in excess of the MCL over many years may experience problems with their liver, kidneys, or central nervous system, and may have an increased risk of getting cancer. However, if you have specific health concerns, consult your doctor.

Please share this information with all the other people who drink this water, especially those who may not have received this notice directly (for example, people in apartments, nursing homes, schools, and businesses). You can do this by posting this notice in a public place or distributing copies by hand or mail.

Since the exceedance of total trihalomethanes (TTHMs), several corrective measures have been implemented to improve water quality. Automatic flushers have been installed to maintain fresh water circulation in dead-end lines, helping to reduce stagnation. An evaluation of the current treatment process is also underway to explore alternative chemical options that may reduce TTHM formation. In addition, off-cycle testing will be conducted to ensure ongoing compliance with regulatory standards. In 2024, Sheffield Utilities initiated a comprehensive project study to upgrade the water treatment plant to meet both current and future regulatory requirements. Your drinking water remains safe.

Should you have any questions concerning this violation or monitoring requirements, please contact:

Tyler Jones
300 N. Nashville Ave.
Sheffield, AL 35660
256-248-2741

669256-1

Notes...

Continued from page 19

Saturday, October 4 - Researching Your Roots - The Natchez Trace Genealogical Society presents Researching Your Roots, a full-day event offering the opportunity to learn about unexpected and overlooked local resources that can help trace family history. Highlights include: 11 genealogical experts & local historians 7 repositories • 8 organizations & authors — all in one place First United Methodist Church of Florence - 9:00 AM – 4:00 PM \$30 NTGS Members | \$40 Non-Members (includes boxed lunch + door prizes) Register today at www.thentgs.org Questions? Please email thentgs@gmail.com

The Sherrod Avenue Church of Christ in Florence will celebrate its 100th Anniversary the weekend of October 4–5, honoring a century of God's faithfulness with worship, fellowship, and reflection. The weekend schedule includes: *Saturday Morning* (9–11am) – A worship gathering in the Christian Life Center featuring a message from Cory Collins, former minister (2000–2006). *Saturday Evening* (4–8pm) – A community "Block Party" in the Edgewood parking lot with food trucks,

children's inflatables, and fellowship. At 6pm, an evening worship service will follow in the Christian Life Center, with a message from Kerry Williams, former minister (2006–2012). *Sunday Morning* (9am) – Worship in the auditorium with a message from current minister, Justin Pannell. This will be followed by a Centennial Service, including a panel discussion and video-recorded memories from members. A fellowship lunch will close the celebration in the Christian Life Center. Childcare will be provided during portions of the weekend. The heart of this anniversary is to glorify God and proclaim His faithfulness over the past 100 years.

GriefShare, a grief recovery support group where you can find help and healing for the hurt of losing a loved one, will take place for 13 weeks on Monday evenings at First Baptist Church Colbert Heights. You can pick from the two available sessions. The first session is at 2pm and the second session is at 6pm. 6000 Woodmont Dr., Tusculumbia. Call 256-383-8016.

Jacksonburg Church of Christ, 414 County Road 28, Florence, will host Ladies Day at 10 a.m. Oct. 11, with Hannah Bradford speaking. Registration will begin at 9:30 a.m. The theme is "Cruise Control — Overcoming the Temptation to Take Control." Lunch will follow in the annex.

WoodmenLife Charity Golf Tournament: Fight Hunger - School Back Pack Programs. 9am Shotgun Start, Monday, October 13 at Blackberry Trail Golf Course. 4 person Scramble @ \$400 per team - Breakfast, lunch and mulligans included. Prizes for Longest Drive and Closest to the Pin. • 1st Place Team - \$400 • 2nd Place Team \$200 • 3rd Place Team \$100 Hole Sponsorships Start at \$100. For more information, call Rocky Beck or Adam Beck 256-762-6499.

The Batting Brigade Quilt Guild has hospitality at 9am the second Monday of the month, (October 13) with a meeting at 9:30am, at Edgemont United Methodist Church, Florence. For information, call Liz at 601-590-4367. Additional Date: November 10

The United Way Witches Ride is a whimsical, family-friendly Halloween parade hosted annually in downtown Florence, Alabama to raise funds for Dolly Parton's Imagination Library. Participants dress as witches and ride decorated bicycles, golf carts, and floats along a festive route, tossing candy and spreading joy to cheering spectators. What began as a fun community event has grown into a beloved local tradition with a powerful purpose: promoting early childhood literacy. All proceeds from the Witches Ride support monthly book deliveries to children from birth to age five, helping ensure that every child in our community has access to books and the opportunity to develop strong reading skills from an early age. The parade is followed by a lively afterparty, with local restaurants and businesses joining in the celebration. Whether riding, volunteering, or simply watching the fun unfold, everyone plays a part in making this spooky, sparkly night a success for literacy in the Shoals. The cost for each participant is \$35 (which is the cost to sponsor one child for one year for Dolly Parton's Imagination Library), whether you choose to walk, ride a bike, or bring a golf cart! Each participant on a golf cart must pay a registration fee. Sponsorships are also available! Join us for a fun night for a worthy cause!

James Quad Cities Photography Club, 6:30pm, second Tuesday, (October 14) Kennedy-Douglass Center for the Arts, 217 E. Tuscaloosa St., Florence.

Shoals CASA & Kids Helping Kids hosts the 5th annual Rogersville Gives Back Fall Festival is scheduled for Saturday, October 18 from 10am-2pm in Downtown Rogersville. There is admission fee.

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All proceeds go directly back into our local community, supporting children in foster care throughout Lauderdale and Colbert counties. With your help, we're making Christmas extra special, especially for teens in care, and providing year-round advocacy through **Shoals CASA**.

Over the past 5 years, your support has helped us bring joy to over **700 children** at Christmas — let's make 2025 the biggest and best yet! Come out, shop local, support a great cause, and help us give back!

Early bird vendor registration fee is only \$25 through August 31. This is. <https://www.shoalscasa.org/event-details/rogersville-gives-back-1> or email Heather Begley at hbegley@shoalscasa.org

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• Online lessons - go to ---> shoalsbibleclass.worldbibleschool.org

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Crosses And Sufferings

God's dealings with His children throughout the ages have sometimes led them through some very trying times. But God, knowing the end from the beginning, I feel, looks at things long term, eternal, and knows, whether we accept it or not, that the pleasures of sin for a season, are not worth an eternity of suffering in the lake of fire! **John 3:16** "For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life." **1 John 4:11** "Beloved, if God so loved us, we ought also to love one another." **Ephesians 2:4** "But God, who is rich in mercy, for his great love wherewith he loved us,". Mankind is naturally born a sinner, alienated and separated from God. God proved His great love by providing a perfect, sinless, sacrifice for us. God Himself, through His Son, the Lord Jesus Christ, put the death, suffering and consequence of OUR sin on Him on a cross 2000 years ago. **Acts 13:30** "But God raised him from the dead:" Simply put, Christ paid for your free ticket to heaven and that is all God is going to do. If you accept and receive Him, you're in, if you don't, you're in hell fire for eternity.

Crosses and sufferings are real and meant to draw us closer to God. What greater company could we possibly have? To have the Creator and Maker near you and in you; what greater privilege is there on the planet? Your nature is to reject this. **1 Corinthians 2:14** "But the natural man receiveth not the things of the Spirit of God: for they are foolishness unto him: neither can he know them, because they are spiritually discerned." **1 Peter 3:18** "For Christ also hath once suffered for sins, the just (THAT'S CHRIST) for the unjust (THAT'S YOU), that he might bring us to God, being put to death in the flesh, but quickened by the Spirit:" Your future and your eternity is in your hands. Friend, ask Christ today, now to forgive you and save you and bring you to God. He'll do it! These trials and troubles will soon be over.

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668356-1

Crosses And Sufferings

God's dealings with His children throughout the ages have sometimes led them through some very trying times. But God, knowing the end from the beginning, I feel, looks at things long term, eternal, and knows, whether we accept it or not, that the pleasures of sin for a season, are not worth an eternity of suffering in the lake of fire! **John 3:16** "For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life." **1 John 4:11** "Beloved, if God so loved us, we ought also to love one another." **Ephesians 2:4** "But God, who is rich in mercy, for his great love wherewith he loved us,". Mankind is naturally born a sinner, alienated and separated from God. God proved His great love by providing a perfect, sinless, sacrifice for us. God Himself, through His Son, the Lord Jesus Christ, put the death, suffering and consequence of OUR sin on Him on a cross 2000 years ago. **Acts 13:30** "But God raised him from the dead:" Simply put, Christ paid for your free ticket to heaven and that is all God is going to do. If you accept and receive Him, you're in, if you don't, you're in hell fire for eternity.

Crosses and sufferings are real and meant to draw us closer to God. What greater company could we possibly have? To have the Creator and Maker near you and in you; what greater privilege is there on the planet? Your nature is to reject this. **1 Corinthians 2:14** "But the natural man receiveth not the things of the Spirit of God: for they are foolishness unto him: neither can he know them, because they are spiritually discerned." **1 Peter 3:18** "For Christ also hath once suffered for sins, the just (THAT'S CHRIST) for the unjust (THAT'S YOU), that he might bring us to God, being put to death in the flesh, but quickened by the Spirit:" Your future and your eternity is in your hands. Friend, ask Christ today, now to forgive you and save you and bring you to God. He'll do it! These trials and troubles will soon be over.

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DAVE Says

by DAVE RAMSEY

THEY'RE MANIPULATING YOUR FEELINGS

Dear Dave,
Our daughter is 27, and she's been married for three years. We've been helping her and husband financially quite often the whole time they've been married, and we're afraid this isn't going to end anytime soon. They both have decent jobs, and we don't have any idea where their money goes. Lately, they have even tried



to guilt us into giving them money by saying they're afraid if we don't help them that our granddaughter might have to go without things. We're not sure how to stop this behavior. Do you have any ideas?

Danielle

Dear Danielle,
I know this is a tough situation for you and your husband. It hurts your heart to think about that grandbaby going without something she needs. But let's get real here. It's way past time your daughter, and your son-in-law, learned how to manage money like responsible adults. I don't know how much you two tried to teach her about finances when she was growing up, but it sure sounds to me like this "needing help" is turning into an endless cycle.

You're giving them money left and right, and it's pretty obvious it's not working. You're giving them fish. I'm sure you've heard that old saying, right? Let's flip the script. You could teach them to fish, and that would mean not giving them anymore fish. Honestly? I think there's a better way. What if you give them fish *only* if they take fishing lessons? By this, I mean they get no more money from you unless they go to financial counseling together, and make a serious move toward straightening up their lives.

They've figured out if they manipulate your feelings, you're going to cut them a check. They're playing you right now. So, if they try that again, maybe by saying they're afraid your granddaughter might go to bed without dinner, tell them to send her over to your place for good, homecooked meal. If they complain about running out of money before payday, tell them to go to their financial counseling sessions to learn how to fix the issue.

Right now, every time they have a problem they call mom and dad. But here's the thing. They don't really have a problem as long as you folks keep doing what you're doing. Love them well, and be kind, but serious. Let them know you're not going to give them any more money

unless they go to financial counseling sessions together—regularly. Tell them if they'll do this, and turn in a budget to you, so you and your husband can help coach them on how to be adults and handle their money better, that you'll set up a matching system for any money they save.

Of course, a matching plan wouldn't be a permanent thing. But if you gently and firmly lead them toward a different way of thinking and behaving with money, and provide encouragement and a little positive reinforcement now and then, you might just begin to see things change before long.

— 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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LeeLee

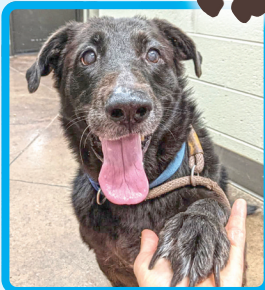
LeeLee is a gentle, older soul with the sweetest personality. She gets along well with other dogs, though she feels most comfortable in smaller groups of around five or fewer.

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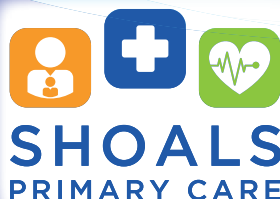
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