# **58,000 Homes-We Mean Busines**

# Day by Day's **Butterflies**

TUSCUMBIA-The Day by Day Annual Memorial Rélease will feature a beautiful and calming array of Butterflies this year instead of Balloons.

The special location for this 2pm Sunday, October 12 event will be in Spring Park, Tuscumbia at Pavilion #1.



butterflies. Responses after this date WILL NOT be guaranteed to receive butterflies. The goal is to provide at least three butterflies for each child represented. However, this isn't guaranteed. Come join in this special event as we honor the lives of our children.

Contact Anita Watkins at 256-810-1010 or Anita. Watkins@comcast.net

RSVP IS REQUIRED by September 30 to reserve your butterflies!

Day by Day is a grief support group for parents and grandparents who have lost children. Usual monthly meetings take place at 2pm every second Sunday at the east campus of Woodmont Baptist Church in Florence, located at 2002 Darby Drive. Each member has either lost a child or a grandchild and is learning to cope with their loss in a healthy and productive

FROM DAY-BY-DAY MATERIALS: "When a child dies, parents no longer feel a purpose. They may feel guilty, lonely, emptý, angry, uncertáin, confused, bitter and just . . .

See SHORTs... on Page 2

Volume 141 Number 48

**September 24, 2025** 

**POSTAL PATRON** 

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Serving Northwest Alabama and beyond 🥀

219 W. Tennessee St. Florence, AL. 35630 256-764-4268

USPS Circulation Verification Available

September, which is Suicide Prevention Month, the Alabama Department of Mental Health and statewide partners unite in Strength, Dignity, Hope, and Purpose to save lives — raising awareness of suicide risk, promoting evidence-based care, and sharing messages of hope and resilience.

See HOPE... Page 4





space for out-of-town families with patients at North Alabama Medical Center for five days or longer. Daisys-Place.org

This year's United Way fund-raising goal

is \$900,000. That goal includes a strong emphasis on community support, since a growing number of federal funding avenues are

now in question. That translates to a need for significant growth in local workplace

To get more information on how you can help your workplace and employees gets involved, contact Conner at 256-764-5892 or email her: kristin@uwshoals.org.



# It is Coach Elliott's Court

FLORENCE-- The University of North Alabama Board of Trustees approved the naming of Coach Gary Elliott Court inside CB&S Bank Arena, officially honoring one of the five coaches to bring an NCÁA national championship to UNA.

Elliott was a member of the UNA Athletics Department for 25 years, including coaching stints with the baseball, women's basketball, men's basketball and men's golf programs. He was inducted into the UNA Athletic Hall of Fame in

See ELLIOTT... Page 6

# INSIDE this Issue

Staff photo: TVM



- **Computer Skeptic**
- Commentary |
- From Shoebox to the Savior
- Insurance Insights
- On Your Debt
- Dave Ramsey
- Reveling in the Blues



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## Day by Day's **Butterflies**

**Continued from Page 1** 

lost! Trial and error have taught us that not only do we have to endure the demon called grief, must acknowledge it. By talking about our children with each other, we keep the memories of our children alive. We talked about them while they were here, and we don't want to stop just because they are no longer with us. We are not professionals. We are grieving parents learning to navigate life without our children. You are welcome to participate or just sit and listen."

Two special events take place each year: a butterfly release in October and a Candlelight service in December. For more information about our meetings or either of the commemoratives, contact Ed or Glenda Foust at 256-856-7100 or Anita Watkins at 256-810-1010 or anita.watkins@ comcast.net.

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

#### **Annual Pink** 5K Run Oct. 4

FLORENCE-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 Alabama

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 Cash App at \$pinkalabama15

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

## **Essity Thanks Firefighters**

CHEROKEE - Essity welcomed guests to its Barton, Alabama facility last Thursday for a First Responders Appreciation Event that honored the extraordinary fire departments and emergency teams who supported the site during a warehouse fire in August 2024.

Essity manufactures paper products under its global Tork® brand and employs more than 550 Shoals-area residents. The Barton facility was directly impacted by the incident. Over 40 local emergency response organizations answered the call and successfully contained the fire without

'Back in August 2024, our employees watched anxiously as a fire broke out in one of our paper storage warehouses, said **Števe Edwards**, Site Manager at Essity Barton. 'Thanks to the bravery and tenacity of local first responders, the fire was quickly contained, and our people and operations were protected. Today, we are proud to extend our deepest gratitude and recognize these heroes for their selfless service."

As part of the event, Essity presented plaques to each department, provided a gift for crews to enjoy together, and made a financial reimbursement to the participating organizations as a way of giving back for their extraordinary service to the Barton community.

## Volunteers for Day of Caring

FLORENCE -United Way of Northwest Alabama is calling on volunteers to take part in its annual Day of Caring on Thursday, September 25. This communitywide event connects volunteers with nonprofit organizations to complete hands-on service projects that directly benefit local programs and the people they serve.
"Day of Caring is one

of our favorite traditions each year," said United Way CEO, **Jennifer McNulty**. "It's a chance for volunteers from across Northwest Alabama to roll up their sleeves and give back in ways that make a visible, lasting impact."

Nonprofits across the region have submitted projects — ranging from beautification and repair work to office organization and client support needs — and United Way is inviting volunteers, businesses, churches, and civic groups to adopt these projects. Time is short, so to volunteer your time, call Kerry Del Pizzo at 256-764-5892, Ext. 106

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CENTRAL HEIGHTS HUGE MULTI-FAMILY MOVING SALE, 1269 Co Rd 216, Fri., & Sat., 7am-3:30pm, Several storage buildings full & much more!

FLORENCE YARD SALE 155 Co Rd 232, Sat. Sept. 27th. 7am-until? Turn at Murphy Brothers off of Hwy. 20. Housewares, Wall art, Men's XL, Women's Clothing, Books, Furniture, and much more! Rescheduled to Oct. 4th if raining.

#### **CHURCH YARD SALE**

St. Joseph Catholic Church 203 Plum St., Florence, AL Sat., Sept. 27th, 6am-Noon Multiple Families, Lots of misc.

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Beside Subway Sandwich Shop.
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FLORENCE TWO FAMILY CAR-PORT SALE, 114 Rose Court, Sept. 26th & 27th, 6:30am-11am. Women's & Men's Clothing, Books and much more!

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

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

#### **ESTATE SALE**

612 East Tuscaloosa Street Florence, Alabama 35630

Friday, Sept. 26th 9:00am - 2:00pm Saturday, Sept. 27th 9:00am-2:00pm (Numbers given out at 8:30am) Sunday, Sept. 28th 1:00pm - 3:00pm

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Courier Journal, 219 W. Tennessee St., Florence, AL 35630

#### **Please Print Ad Clearly.**

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**DEADLINE: Friday 5pm** 

#### **Continued from Page 1**

The most direct way to access help in a suicidal crisis is to contact the 988 Suicide and Crisis Lifeline, an immediate connection to compassionate and accessible care. Since July 2022, more than 132,000 Alabamians have contacted 988 in moments of crisis. 988 has become state's mental health response. an integral part of the

Every day, ADMH is building a stronger, more connected system of care with a mission to save lives in our state. The Alabama System of Care ensures individuals in crisis have immediate access to help and that no one in a community is left behind," said Commissioner Kimberly Boswell.

Through the Alabama Crisis System of Care, resources like regional crisis centers and mobile crisis teams bring help closer to home.

Reaching people where they are does not only mean having access to services, but it also means sparking conversations in communities. This September, Project Zero Suicide, facilitated by presents town VitAL, hall meetings in Marion, Winston, Cullman, and Clay counties. These events create safe spaces

#### **Suicide Touches Every Community.**



to discuss mental health, teach suicide warning signs, and can offer Applied Suicide Intervention Skills Training (ASIST) two-day, evidence-based course on responding to suicidal ideation.

Another provider initiative is "R U OK? Day," led by the Council Substance Abuse on (COSA). The campaign encourages people to reach out, check in, and talk to each other to help navigate difficult times. It's a simple reminder that asking someone "Are you okay?" can be the first step in saving a life.
Throughout

Suicide Prevention Month, ADMH urges all Alabamians to foster a culture of openness and support. By initiating conversations and sharing information, everyone can take on a role in the prevention of suicide. For more information, contact the Office of Public Information at publicinformation.dmh@ mh.alabama.gov.



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#### **OFFICE HOURS:**

Monday - Friday 8:00am - 5:00pm

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#### **219 W. Tennessee St.**

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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

#### editor@courieriournal.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. of its management, or its staff. Advertisers are responsible for all content and claims in their advertising.

**DEADLINES:** Issues Published Every Wednesday INSERTS - 5 pm Thursday DISPLAY ADS - 5 pm Thursday

CLASSIFIED ADS - 5 pm Friday unless otherwise specified



LifeSouth Bloodmobile Dates:

Thursday, September 25 Cherokee
High School, 8am - 3pm
Friday, September 26 Helen Keller
Hospital, 1300 S Montgomery Ave.,
Sheffield, 10am - 6pm

Sunday, September 28 Foodland -

Killen, 10am - 4pm **Monday, September 29** Walmart - Avalon Avenue - Muscle Shoals, 10am - 4pm

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

The Walker Ranch Fall Festival is back for the entire month of October! at 16402 County Road 2, just 1 mile west of the Florence Sportsplex

Hours: Thursdays & Fridays, 3-7pm

Saturdays, 10am-7pm Bring the family out to enjoy fall fun with animals, pumpkins, sunflowers, and more at Walker Ranch.

Clothes Giveaway - infants - adults clothes and shoes , Thursday, October 2 from 8-10am at the Care Center, First Baptist Church, Killen

"Young Frankenstein, the Musical" Thursday-Sunday October 2-5, nightly at 7:30pm at the Shoals Community Theatre, 123 N Seminary St., Florence.

Florence Camerata will begin rehearsals at 6:30pm October 2 for the Holiday Concert set for December 4. The rehearsals will be at the UNA chorus room off of North Court Street in Florence each

Thursday through Nov. 20.
Directed by Rebecca Rockhill and accompanied by Karen Cantrell, the choir offers the opportunity to participate in

choral music in a cordial setting with people who love to sing. For information, call or text 256-910-9512.

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 Art Workshops at The Ritz - All

workshops for adults age 21+ Wine & Canvas Series \$40/class. All

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L Can't Paint! \$100. Students to purchase supply list. Tuesdays - 10/28, 11/4, 11/11, 11/18 6:30 - 8pm

See NOTES... page 23

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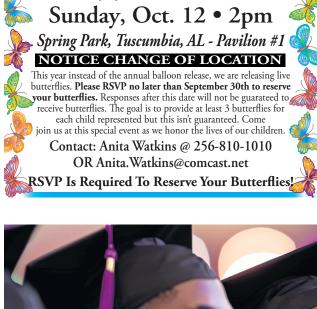
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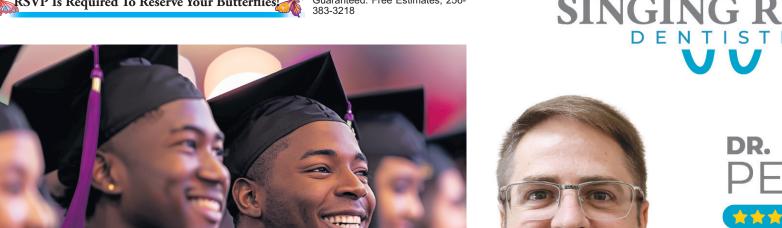
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# ENPL processes

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

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#### Elliott...

**Continued from Page 1** 

naming court celebration will officially take place on Friday, Nov. 7 inside CB&S Bank Arena as the Lions host Lane College. Tipoff is set for 6pm. More details on the ceremony will be released next month.

The court naming will take effect at the start of the coming season.

UNA group of Athletics and community supporters — led by Chuck Marcia McCarty, Tommy and Jackie Darby, Ikey and Anah Fowler, H.L. and Judy Noah, Tony and Mayle Pujol, Jeff and Karen Stewart, Tim and Jennifer Taylor, Greg and Susan Thornton, and Scott and Jerica Whittle and initiated a significant commitment of private financial gifts to support this effort.

"Gary Elliott is one of the pillars of North Alabama Athletics, and this tribute could not have come at a better time," said UNA Director of Athletics, Dr. Josh Looney. "As we reshape our athletics footprint along Pine Street, it's fitting to honor Coach Elliott alongside the fields named after Mike Lane and Bobby Wallace. We are thankful to the group that made this possible and are proud to see Coach Elliott's name on the court."

Elliott spent his first four rears at North Alabama building the women's basketball program and led UNA to a 75-42 overall record that included two AAIAW Northern Division championships and an Alabama State championship in 1979.

In 15 seasons (1989-2003) of leading the men's program, he led the Lions to the NCAA Division II National Championship in 1991, four NCAÁ Division II Tournament berths, and two Gulf South Conference (GSC) championships.

Elliot finished with the most men's basketball wins in school history with 270.

32 years His in basketball coaching includes a 425-257 overall record as a head coach.

# CONTACT 2-1-1

Your link to community resources

**DIAL**- 2-1-1

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TEXT- your zip code to 898-211 CHAT- 211connectsAlabama.org





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# **Medicare Minute** Medicare and the Marketplace

Some of the most frequently asked questions we get from people under the age of 65 concerns the relationship between the Marketplace (Obamacare) and Medicare. There seems to be a great deal of confusion about how these two insurance programs work. Here are this week's questions:

Will my Marketplace insurance end automatically when I become eligible at age 65 for Medicare? The short answer to this question is "no". You must go to healthcare. gov or contact your Marketplace insurance carrier to cancel

Can I keep my Marketplace plan after I become eligible for Medicare? Yes, you can keep your Marketplace plan after becoming eligible for Medicare. This will not, however, exempt you from enrolling into Medicare Part A and Part B during your initial enrollment period. If you delay your enrollment into Part B, or Part A if you must pay a premium for it, you may be assessed a late enrollment penalty if you decide to sign up after the initial enrollment period.

I am receiving a tax credit to help pay for my Marketplace plan. Will I continue to receive this tax credit once I become Medicare eligible? This is a tricky one. Once you become eligible for Medicare Part A, you won't be eligible for a premium tax credit for a Marketplace plan. If you kept your Marketplace plan, you'd have to pay full price.

Can you give me an example of losing my tax credit? Let's say you are on a Marketplace plan that has a premium of \$1,100 per month. You have a tax credit of \$1,000 per month which means you would pay a monthly premium of \$100 per month for your plan. Once your Medicare Part A begins the \$1,000 tax credit goes away and you would have to pay the full premium of \$1,100 per month.

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.



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# Courier Journal

# Kirk Brought Our Opinions Together

he assassination of Charlie Kirk two weeks ago should mark a turning point for America. Even though he was neither a politician nor someone seeking office, some consider his death the first political assassination

Few

Words

TOM MAGAZZU

since 1968 and say it will parallel in our historical perspective with the assassinations of John F. Kennedy ('63), Robert Kennedy ('68), and Martin Luther King, Jr ('68). Kirk's death may be every bit as tragic, but they are difficult to compare.

Too few of us were alive to equate Kirk's death with those other events. Most of those who were had the events seared into our consciousness. News time was highly limited

in those days. Without a 24-hour new cycle, countless news options, and social media, those deaths were the entire news focus for weeks and months, and all from only the big 3 media perspectives, ABC, NBC, and CBS.

Now there is a significant new tragedy every

#### See KIRK BROUGHT... on Page 22

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

# **Reveling** in the Blues

SHEFFIELD – The husband-and-wife duo of Matthew and Melissa DeOrazio create rootsy, blues-infused music as the Dirty Rain Revelers, which artfully reflects the human experience. Both perform on guitars and vocals. The music they make brings kinetic energy through the songs they share. Both lifelong musicians, they've been playing

See REVELING... on Page 20



in the

# THIS WEEK

September 24, 2025

**COURT STREET BOOKS +** FLORENCE-LAUDERDALE **PUBLIC LIBRARY** with host an Author Showcase: Saturday. September 27, 11am-3pm at the Florence-Lauderdale Public Library in Florence. Meet 18+ incredible authors spanning a wide variety of genres. Each author will have books available for purchase and will be signing throughout the day. Hourly events will occur as follows - 11:15am: Debut author talk with L.J. Henley, author of "The Thorn and the Rose" 12:15pm: Author talk with Emily Carpenter, author of "Gothictown "1:15pm: In conversation with Georgina Cross and Rea Frey 2:15pm: Self-publishing panel with Jenny Cross, Juliana Smith, Julie Olivia, Morgan Gerhart, and Haley Walden.

This event is free to attend. No registration or tickets required, just show up!

# From a Shoebox to The Savior



Nsengimana

KILLEN/FLORENCE— Alex Nsengimana, a Rwandan orphan, former refugee, and first-hand beneficiary of an Operation Christmas Child shoe box, will be speaking in the Shoals area September 27 and 28.

Growing up in midst of an unstable Rwandan government, Nsengimana experienced first-hand the travesties of his nation's genocide. At the height of tribal unrest, the genocide claimed the lives of his caregivers. Fleeing for his life, young Alex escaped gunmen and eventually ended up in an orphanage that was his home for the next several years.

Nsengimana received a shoebox

See SAVIOR... on Page 16



# MOONLIGHT & MAGIC — THE RITZ THEATRE,

111 Third St., Sheffield, will have the Moonlight & Magic Ballroom Dance Showcase at 6:30pm Sept. 26. Event Contact - The Ritz Theatre 256-383-0533

#### 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.

# your etters

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

# What About City Jobs?

Editor,

The Florence City Council has taking actions to have computers read our meters rather than continuing to have Meter Readers (city employees) do this. Recently, two of those meter readers have expressed their concerns. Both of these employees stated that they have not been told anything and are concern about their future.

The City should be talking with these employees to ensure that they will have jobs with the city. If necessary these employees should receive some additional training and/or responsibilities to qualify for other jobs.

**Bill Smoak** Florence

...Voicing these opinions are not worthy of getting murdered anywhere, particularly in America...

# 99

## Celebrating the Violence

Editor,

I've been kind of grieving the last few days for the assassination of Charlie Kirk. It's strange, I didn't know him but felt like I did. First, he was my brother in Christ. Second, he was a patriot. I know there has always been evil in the world since the fall of Adam, but America is not the same place I grew up in. There is a difference in the right and left in our country.

Many on the left celebrate political violence. My side doesn't do that. I was amazed at the amount of celebration I saw from academia and medical professionals who openly and publicly celebrated Charlie's assassination on X. The left equates

See LETTERS... on Page 23

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I'm 24, and I would like to

Hauden

Dear Hayden,

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Last thing, make sure you shop around before you buy. Learn a little bit about diamonds first. And don't fall for the old line about diamonds being an "investment." They're not. Most diamonds, especially standard mined diamonds bought at retail, do not go up in value and often lose significant value as soon as you buy them. Now, truly rare, high-quality, and natural fancy-colored

over time due to their high demand and limited supply. But that's a different story.

Best of luck, Hayden. I hope the young lady in your life says yes, and I hope you have long, happy lives together!

- Dave

Dave Ramsey is an eighttime 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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by DAVE RAMSEY

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Dear Dave,

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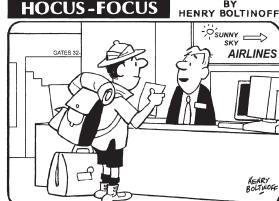
the business of buying a ring. How much should you spend? Folks in the jewelry stores will tell you three months' income. Don't listen to them. One month's income is plenty. There's nothing wrong with a less expensive ring when you two are just starting out. And more importantly, there's no correlation between the size of the ring and the probability of the marriage being a success. High-quality marriages aren't based on the size and price of the engagement ring.

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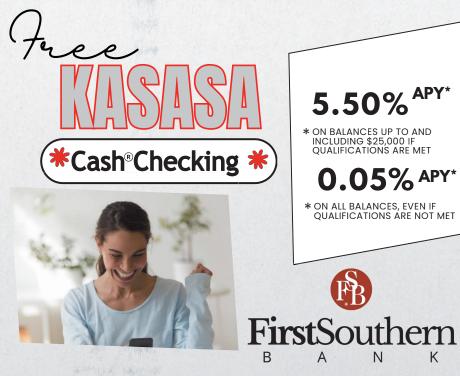
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is moved. 4. Hat is smaller. 5. Flap on backpack is smaller. 6. Sock is missing. Differences: 1. Shorts are shorter. 2. Suitease is moved. 3. Thumb

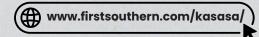


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My friend's wife was jerked out of a car and beat with a weapon. What can she do about that?

The Friend.

A lot actually, but some of it is disappointing. As a legal issue, it is interesting because it has both a criminal aspect and a civil aspect which require different levels of proof. Everyone remembers the OJ Simpson case where the prosecution failed to convince a jury beyond a reasonable doubt in the criminal case. However, the next jury quickly found that more likely than not he committed murder and found him liable for 33.5 Million Dollars in damages.

The first step in this type of case is a criminal prosecution. There's a reason for that and it has to do

with the burdens of proof. The criminal burden of proof is "beyond a reason doubt" (think jail) and the civil burden is "more likely than not" or "probably" (think money).

The British definition of assault is straight forward. The first is common assault where if another person inflicts violence, however slight or makes another person think they are about to be attacked, they are guilty of simple assault. A raised fist could lead the victim to believe they are going to be attacked and that could be enough to be guilty. The next level is actual bodily harm (ABH) and the third is grievous bodily harm (GBH). In the United States we would think of a stick or a pipe as being an assault with a deadly weapon. Each class carries ever more severe criminal penalties by statute.

The civil side of assault is the idea that if you cause harm to someone you are financially responsible for the harm you cause. This would include medical bills, pain and suffering, so on and so forth. A jury would award damages based on the facts of the case and the severity of the injuries. Juries are pretty practical, and I would think that if two grown men started to fight voluntarily and one lost and the fight stopped, the jury wouldn't get particularly excited. However, if after the winner saw the other was down, he began kicking him unmercifully, a jury would see that differently. I would think that if a large man decided to beat up a small woman jury would not take kindly to that.

The reality is that people who can write big checks avoid doing things like intentionally harming other people. Two further concepts are worth consideration. No insurance applies for an intentional act. Second, monetary awards for intentional acts are typically not dischargeable in bankruptcy.

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

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#### Guest Commentary - Stephanie Smith

# In Defense of Murder

alarming responses to the cold-blooded assassination of Charlie Kirk from both sides of the political aisle are derived from the same source: false worldview. Some on the right argue that Charlie

wasn't martyr b/c he spoke about politics. That is patently false. spoke about politics due to his Christian faith. His drove worldview his words, and his words were only powerful when they were rooted in his faith. Kirk didn't shy away from biblical truth or allow the gospel to be diminished in his presence- and that is exactly why he was murdered.

No one killed Charlie Kirk because of his position on immigration, tax policy, or limited government principles. He was murdered because he was knee deep in the bunker - fighting a spiritual war that pastors have shied away from due to the false gods of unity and winsomeness. Kirk was a public Christian apologist who spoke biblical truth without regard to temporal consequences. Charlie Kirk knew his opinion wasn't popular, but he also knew that it was rooted in God's word, and he regularly shared the Gospel publicly. His death was not a political assassination, but an antireligious act.

Christian rejection of fellow believers who use their shared worldview to help form public policy are as sickening as atheists who deny Christ altogether. Those who display conjured moral superiority over fellow believers who enter the mission field of politics and pastors seeking tithes and false peace over truth would all be well served to re-read what Jesus said about the lukewarm. Countless Americans have chosen comfort over confrontation; however. disciples are commanded to take every single thought captive. Our collective complacency and cowardice have contributed to the moral confusion of our age.

From the far left, there was a hideous and disorienting celebration. Why would anyone defend murder? Two words: critical

theory. Critical theory has falsely taught an entire generation that there are no moral absolutes - there is no objective truth - there is no right and wrong - that the only framework for an understanding of justice is identity. This is the exact

same same fuel that we saw catch fire on college campuses and nationwide after October 7th. There is no moral reasoning in the cultural Marxist worldview of the oppressed versus the oppressor. Everyday Americans were horrified at the response to clearly immoral acts of murder but those holding secular progressive viewpoints of



**STEPHANIE SMITH** President & CEO

**ALABAMA** 

politics identity rejoiced: the oppressed defeated momentarily their perceived oppressor. Those ascribing to that worldview believe there is no right or wrong absent an understanding of the identity of who committed the action and the identity of who was harmed or helped by it. Anything done – even murder - to an oppressor on behalf of the oppressed is moral and should therefore be celebrated. This is why they are publicly supportive of both mass murder by Hamas and the assassination of Charlie

This collision worldview is expressly why Charlie Kirk went into the belly of the beast at college campuses because that is exactly where the core of secular indoctrination and identity politics resides. The number of college professors and professional educators celebrating his death due to their zeal for their false religion of cultural Marxism should alarm even the sleepiest American. However, the false religion of comfort is no less selfish. Rejecting hate includes loving others enough to make personal sacrifices to tell them the truth. Christians are called to listen to the worlds questions and provide answers from the arbiter and embodiment of truth himself in every single arena. That is exactly what Charlie Kirk was murdered for accomplishing.

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This Ad Good September 24-30, 2025

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## Savior...

**Continued from Page 8** 

from Operation Christmas Child about a year after arriving at the orphanage and remembers being so excited to have a gift to call his own. The shoebox gift sowed seeds of hope and love that he desperately needed. He will share how receiving that small gift and the gospel of Jesus Christ changed his life.

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SUNDAY, Sept. 28 Highland Baptist Church, 219 Simpson Street in Florence 10:30am during worship with a meet and greet following.

Nsengimana now works for Operation Christmas Child in Boone, NC. He is considered a full circle speaker, in that he received a shoebox, accepted the gospel, and now works giving out shoeboxes and spreading the gospel.

## The Righteousness Of God

God Almighty will never give assurance of eternal life to a person who trusts in himself or his own works to get into heaven. It is difficult to imagine anyone trying to justify himself when in Romans 8:33, scripture states, "It is God that justifieth." The only righteousness that He will accept in eternity is the righteousness of Jesus Christ. Notice "the gift of righteousness" in Roman 5:17. See the term "free gift" in Romans 5:15, 16, and 18. Free means free. See the "gift of God" in John 4:10, Romans 6: 23, I Corinthians 7:7, Ephesians 2:8, and II Timothy 1:6. See also "the gift of Christ" in Ephesians 4:7. It is up to you to make sure that you have the righteousness of God when you enter eternity: Romans 3:22a Even the righteousness of God which is by faith of Jesus Christ unto all and upon all them that believe:" See Romans 9:32-33. Salvation is not a guessing game or a question mark. I Corinthians 2:12 states: "Now we have received, not the spirit of the world, but the spirit which is of God, that we might know the things that are freely given to us of God." "Thanks be to God for his unspeakable gift." See II Corinthians 9:15.

Let Jesus Christ bring you to God today and receive his gift of righteousness. See Roman 5:17 and I Peter 3:18. People say continually: "It just can't be that easy." If you have never asked Christ to save your soul and trust Him as your lord and Saviour, how do you know? 2 Corinthians 11:3 But I fear, lest by any means, as the serpent beguiled Eve through his subtilty, so your minds should be corrupted from the simplicity that is in Christ. Why continue to complicate simple salvation with man's contrived steps and rituals when God has made it so plain in his word. If you are so interested doing something, why not just believe and trust what He says. Ask Christ and see if He won't save you. Christ delivers. Remember, to go to hell do nothing. To go to heaven trust Christ. If He doesn't save you call me.

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# ON YOUR DEBT

# Can You Keep Your Car if You File for Bankruptcy in Alabama?



B. Grant McNutt

Managing Attorney

A practical guide to protecting your vehicle while getting financial relief.

For most people in Alabama, a car isn't just a luxury—it's a lifeline. It gets you to work, takes the kids to school, and helps you manage the daily essentials of life. So, it is no surprise that one of the most common concerns we hear at the Bond & Botes La

"If I file for bankruptcy, will I lose my car?"

Fortunately, the answer is usually no. In many cases, bankruptcy can help you not only keep your vehicle but also make the loan payment more manageable. Let's walk through how that works.

Timing Is Everything When It Comes to Repossession

If you're behind on your car note, the lender may be gearing up to take it back. But once you file for bankruptcy, something called the 'automatic stay' goes into effect. That stay stops most collection actions in their tracks—including repossession.

The catch? It only works if you file before the car is actually repossessed. After that, getting it back becomes much harder, even with a bankruptcy case pending.

What Happens to My Car in Chapter 7?

Chapter 7 is designed to wipe out unsecured debt like credit cards and medical bills. But what about your vehicle? Here's what to know:

- If you're up to date on your loan: You can often keep the car by 'reaffirming' the loan—basically agreeing to keep making payments as you were before.
- If you're behind: Chapter 7 might not offer enough time to catch it up. The lender could still repossess once your case is discharged unless you

quickly bring the account current.

 Equity and exemptions: Alabama allows a certain amount of equity in your car to be protected. If your vehicle's value is within those limits, it's typically safe.

Behind on Payments? Chapter 13 Might Be the Better Fit

If you're struggling to keep up with your car loan, Chapter 13 might offer the breathing room you need. This type of bankruptcy lets you repay what you owe over three to five years through a courtapproved plan.

With Chapter 13, you may be able to:

- Catch up on missed car payments
- Lower your interest rate
- Reduce the balance owed if the loan is over 910 days old.
- Stretch out the loan over a longer period, lowering your monthly bill
   What If I Have a Title Loan?

Title loans are common in the South—and they're often trouble. With sky-high interest rates and short repayment terms, they can lead to a cycle of debt.

Bankruptcy can help by halting repossession and, in some cases, restructuring the loan into your repayment plan.

## Let's Work Together to Protect What Matters

At Bond & Botes, we've been helping clients across Alabama for over 35 years. We know how important your vehicle is, and we're here to help you hold on to it while getting the financial relief you need.

We offer confidential consultations by phone, in-person, or video—and we'll take the time to talk through your situation and options.

#### Take Action Before It's Too Late

If you're worried about losing your car, don't wait. Call us now!

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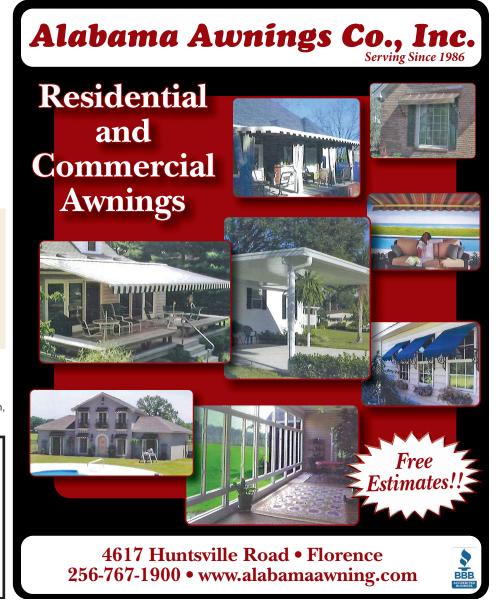
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By the time you read this, Windows 10 will have less than 3 weeks of updates and security patches left. I still have folks coming by the store telling me that they didn't know, or weren't aware of how serious this situation is. I'm not here to scare you. Much.

As we get started I want you

sit down at your computer, or crouch apprehensively over your keyboard, and press the Windows key and the r key at the same time (WIN+R). If you are successful a smallish window in the lower Martin Dean left hand corner of



your screen will open. There will be a small window you can type in. In that window type [winver] without the brackets. And press the ENTER

3 Weeks and 3 Options for Windows 10

by "The Computer Skeptic"

or Return button. Another window will open. This window will show you what version of windows you are running. IF the window shows Windows 11, congratulations you may stop reading and go grab a well earned beverage of your choice. Be sure to come back in two weeks for the next exciting installment. If, however, The window displays any other version of windows we are going to discuss your options. These options need to be taken within the next THREE WEEKS!

Option 1: Upgrade. That old

PC has served you well. It's time to look to newer horizons, faster response times and streamlined processing. This is the simplest path forward. The new computers have Windows 11 preinstalled and there are companies \*ahem\* that will transfer your existing data to your new system. Sometimes a system can be upgraded in place, this is rare and typically as expensive as a new PC, you get to keep your old box, I know you are fond, but there can be complications and like I said these are rare cases.

Option 2: LINUX, CHROME OS, something something something, alternate operating systems that are not Microsoft based. These operating systems are not impacted by the October deadline, but they are different. If you have an android phone or use Google the Chrome OS might be a good fit for you. If everything you do is online, this could be an inexpensive option. Linux has many different 'flavors' if you are looking for another inexpensive option we can help you choose a version you will feel comfortable using.

**Option 3:** Do nothing. Ignore the deadline (October 15, 2025) and just keep using your computer. Throw caution to the wind, leave your private information dangling in the breeze. This would be like printing off all of your financial information, making thousands of copies, driving down the road and throwing the papers out your car window. This is no option at all, but one that will guarantee a visit to your local computer shop. If you choose this option, we look forward to seeing you, call the bank, then call us for an appointment.

The time is now. I typically remind you to be skeptical of the stuff you read, the things you hear, and especially the information online. I continue to encourage your skepticism, temper it with a little wisdom in this case, throw a little trust my way and stay safe



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# Insurance Insights

"Below is a State Farm<sup>®</sup> Simple Insights<sup>®</sup> article about "Things to consider when buying a car" is provided by State Farm agent Rebecca Stutts Hovater.

# Things to consider when buying a car

Written by State Farm® Editorial Team

Trade-ins, payments, purchase price and down payments: These essential elements of how to buy a car can help you find the right one for your needs and wants.

There are a lot of factors to consider when buying a car, from monthly payment to loan rate and trade-in value. Also, you'll typically need to prove that you have insurance before you can drive it home and it's relatively easy to obtain proof of insurance and to add or replace a vehicle on your existing insurance policy. Here are some car buying tips to help you be more successful in the car buying process.

#### Don't discuss a monthly payment

It's a common scenario: A car buyer looks to buy a new car from a dealership and tells the sales representative that he or she has a certain amount — say, \$300 or \$400 — budgeted for a monthly payment. At this point, the salesperson knows that he or she may be able to sell a new or used vehicle to the customer for almost any purchase price, as long as the monthly loan payment falls within the budget. While it definitely makes sense to have an affordable monthly payment amount in mind, don't share it until after you've negotiated the purchase price, which is what you're actually paying for the vehicle. You may be able to lower your payment by stretching out the life of the loan, but make that decision once you've already agreed on the purchase price of the vehicle.

#### Be a better negotiator

Ask several dealers for their best "out-the-door" price, including sales tax and any additional fees or discounts. Then use the lowest number as leverage with other dealers by asking them to beat the total. This takes time, but it gives you a measure of control over the negotiations and may help you lower your purchase price.

#### Increase your down payment

Once you've settled on a final purchase price, you can lower your monthly payments by putting more money down. A larger down payment (typically 20 percent or more of the purchase price) may also help you lower your interest rate and could prevent a scenario where you owe substantially more for your vehicle than it is worth.

#### Get more for your trade-in

How does trading in a car work, generally? You negotiate the purchase price, then the dealer tells you what he or she will give you for the trade-in. However, you can flip that setup: Don't even mention that you have a trade-in as you begin discussions. Instead, solidify your vehicle purchase price. Then negotiate the trade-in separately from the vehicle purchase. Otherwise, dealers can simply lower their trade-in offer anytime they take money off the sticker price. Start the trade-in process by consulting vehicle price guides and use several resources to get a firm quote. Start the trade-in process by consulting vehicle price guides such as NADA and Kelley Blue Book and consult several resources to get a firm quote.

#### Prior to visiting a dealership

Make a list of items that are a necessity such as size and safety features and those that are wants. It is important to know your budget — this includes ongoing costs such as maintenance, gas and insurance, how you plan to pay for a vehicle and obtain a preapproved loan. If a new car does not fit in your budget, consider buying a used car to save money. Do your research to understand which brands and models get better reviews and are less likely to be costly to maintain if repair issues arise.

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# Reveling..

**Continued from Page 8** 

together for 18 years under various guises and

The Dirty Rain Revelers will perform live Saturday, September 27, at the Ritz Studio, next door to the Ritz Theatre in Sheffield. Show time is 7pm and tickets are \$15 each. Visit tennesseevalleyarts.org

both originally from music towns (DC and Austin, respectively). They spent 14 years in New Orleans creating, and date. five albums, nationally, performed at various festivals, built a home recording studio, and established their own music publishing company. They have appeared three times on the television series NCIS: New Orleans and have worked on soundtracks and background music for several other productions.

Their latest album, Live out of pandemic life and live-streams many of their performances, included many songs they would not normally perform live. While their 2020 tour plans evaporated, an array of new songs, both original

Amid the pandemic, they found themselves in search of sanctuary, space, and a change of pace, resulting in their arrival to another town known for music – Muscle Shoals.

The songs chosen for Live from the Porch reflect the times we've all been living through and yet have a timeless quality about them. Forever fans of Bob Dylan, The Dirty Rain Revelers chose to bookend their live album with two Dylan songs that reflect the mood of the Summer in 2020, "Masters of War" from 1963 and "It's

Live from the Porch was released in March 2022 and is available on their website, as well as on all streaming platforms. The Dirty Rain Revelers are set to complete their studio

for details.

Matthew and Melissa are , performing, recording. To they've recorded toured

from the Porch, was born they shared from their New Orleans porch. Through 2020, they recorded weekly which songs and covers, emerged from this time. By the end of 2020, they had recorded the basic tracks for a new studio album and compiled a selection of livestream performances for a live album.

Alright Ma" from 1965.

album this year.

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Real Estate: This property lies just south of Hwy 72 at the end of Water St. in the Barton Community. The property consists of 15 year old naturally regenerated pines and various hardwoods. The property adjoins Alabama's Freedom Hills wildlife management area along its south border. There is a cell tower on the property and is served by overhead electricity.

Terms: 10% down payment with balance in 30 days. Seller will provide deed and owner's title insurance. Seller reserves the right to accept or reject any and all bids. Real Estate will be sold "AS-IS" without warranties of any kind. The cell tower lease will be retained by the Seller. Property to be conveyed subject to a utility/access easer for cell tower and for water tank.

All information contained in this ad is believed to be correct, but not



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Meet Bandit! This adorable boy is as sweet as he looks! Bandit is super cute, loving, and patiently waiting for his forever home. He's wishing and hoping that you will be the one to come take him home

Bandit is ready for cuddles, playtime, and a family of his own. Don't let this cutie wait any longer—come see him and any longer-fall in love!

Meet RJ! RJ is a sweet Shepherd mix at Florence Lauderdale Animal Services who is ready to find his forever home. Shelter life just isn't for him—he wants out of the kennel and into the

heart of his new family.
RJ is the perfect mix of playful and calm. He's not hyper, but he does enjoy playtime. He walks nicely on a leash and, with regular potty breaks, does well with house training. He gets along with other dogs but could use a little guidance as he learns how to "be a dog.

This boy is eager for love, patience, and a home where he can shine. Could RJ be your new best friend?





Meet Phil! Phil is such a sweet boy with the kindest eyes. He gets along well with other dogs (we're not sure about cats), and he's ready to share his love with a forever family. This handsome guy has so much to give—come

Phil is waiting for his chance at a real home filled with love. Could it be yours?

meet him, and you won't regret

The adoption fee is \$85 and includes everything your new oet needs to be on track for a happy, healthy life: • Vaccines Rabies shot • Heartworm test • Spay/Neuter • Microchip

Please call or come by Florence Lauderdale animal services for more information

256-760-6676



#### Commentary

# Kirk Brought Our Opinions Together

#### **Continued from Page 8**

week to focus on, hundreds of news outlets, and our attention spans are narrower and fleeting. News of deaths are everywhere, and life itself doesn't seem to mean as much. The news just rolls through like raindrops off a windshield.

Kirk's death will certainly be more noteworthy for the recent generations. It <u>is</u> their live experience.

experience.
Charlie Kirk was
President and founder
of Turning Point USA, a
nonprofit organization he
started as a community
college freshman in 2012
to promote open dialog.
A table under a shade
canopy with a half-dozen
people who'd listen turned
into a movement with over
1,200 student-led chapters
and a following of millions
across the country.

TPUSA champions fiscal and personal

responsibility, spiritual growth, informative debate, free markets, and limited government; hardly fascist and Nazi traits. Yet that is how he was often classified by many on the left.

They have become comfortable with flexible or inaccurate definitions when hoping to distort a point for political gain. They can't always accurately define a woman, a baby, violence, socialism, murder, racism, bigot, entitlement, illegal, science, tolerance, or patriotic.

They also don't understand that Nazi, Marxist, communist, fascist, and socialist are all related anti-freedom / pro government ideologies, and none are right leaning.

The regurgitated terminology demonstrates a profound ignorance of history and definitions,

and the dangers of leftwing groupthink and grossly inaccurate labels.

And it got a good man killed.

Many of Kirk's detractors have posted alleged quotes of his on social media that are known to be false, yet in their haste to besmirch his memory, they're posted anyway. Many publicly say that Kirk deserved the bullet in the throat.

Kirk was a Second Amendment advocate and acknowledged that some of the violent deaths that occur from guns are just an unfortunate byproduct of that freedom. He would maintain that position today, although being targeted from 200 yards was probably not in his mind.

However, he was primarily a First Amendment advocate, an inspirational proponent of civil discourse, as was demonstrated by the format of his frequent campus appearances and his steadfast commitment to open debate.

A brilliant mind that could absorb like a sponge, Kirk made it his practice at each campus stop to bring those who disagreed with him to the front of the line with their objections. He was patient, knowledgeable on history and current events, eager to learn from those with whom he disagreed, and tactfully fielded self-righteous statements about his dropping out of junior college.

Kirk knew the dangers posed by an otherwise

unhinged part of society. He often received death threats for espousing faith, family, and responsibility, elements that in the 60's with the Kennedys and King were considered common sense and mainstream. Not anymore. He was apparently taken out by a 22-year-old with what appeared to be a solid upbringing, but who was influenced by much of

Kirk had historic data, facts, trends, and reason all top of mind that nullified virtually every talking point presented by indoctrinated students who are being targeted to erode traditional culture and values by people and entities who denounce both and who refuse to see anything positive in America, only intolerance

the rot that has permeated

our society.

and bigotry.
Clips and full events from Charlie Kirk have been all over YouTube for years. Of course, accusations of video editing to make Kirk look good are rampant – accusations mind you often made by those who were masters at editing

interviews this past election cycle.

Charlie

1993-2025

Kirk

Many listened and many young eyes were opened before and during the 2024 election cycle. With Kirk's popularity soaring, many more were still being opened. He had a bright future; some think too bright.

Kirk was an inspirational visionary who is irreplaceable. His short professional career changed America's political landscape. No one in the current political spectrum could match his energy, his influence, or his trajectory.

Unfortunately, that was making him a target. If it wasn't this time, I am convinced another attempt or series of attempts, was coming.

They could not counter Kirk's brilliance of rational thought, his ability to reach the young on topics of divinely inspired traditional marriage, and the historic economic and spiritual success of the nuclear family. Those impressions were disrupting the left's infiltration of young minds through social media, public education,

and legacy media allies. With the 2026 elections all but lost, those seeking to regain power simply could not risk another 30-40 years of Charlie Kirk offsetting their divisive secularist propaganda, and a solid decade in which he would still relate well with students on high school and college campuses.

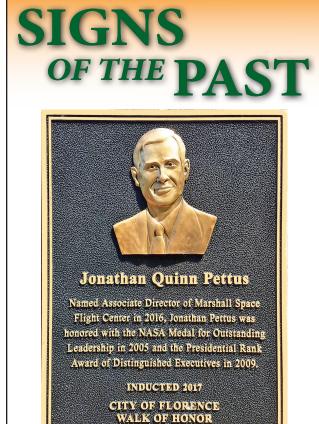
Even though it may provide those secularists a bit of humor, we should continue praying for everyone involved. Charlie Kirk leaves a wife and two young daughters, his extended family, his friends, employees, associates, millions of followers, and the alleged shooter, Tyler Robinson.

Robinson's family really needs prayers, too. His parents' lives are changed forever, and while Kirk's family will be bolstered and lifted to a degree in their grief and will be financially set, Robinson's will be unfairly emasculated, ridiculed, and blackballed with diminishing opportunities. I can't imagine how hard it would be to turn in a son and cooperate with authorities knowing that he has a strong possibility of receiving the death penalty.

penalty.

And last of all, prayers should go up for all those so hardened with hate that they can publicly justify and celebrate the shooting. Those prayers can be much more difficult. However, I am convinced that is what Charlie Kirk would want us to contribute as part of

his legacy.



#### Location: 34.8067°N, 87.6313°W River Heritage Park, Florence

Pettus began his career as a high school mathematics teacher. After a very successful career as Assoc. Director of Huntsville's Marshall Flight Center, Jonathan Pettus was hired, this years, by Auburn University as executive director of Auburn University. Applied Research Institute in Huntsville.

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



#### Letters...

#### Celebrating the Violence

**Continued from Page 8** 

words and bullets as if the hurt from someone saying something is equivalent to the hurt of killing someone. These are not the same!

A young wife will not husband. Two young children will not get to grow up with their father. Why? Because Charles get to grow old with her opinions.

He tried to intelligently influence people who didn't believe the things who he did; abortion is wrong, boys can't be girls, there is a God and God is good, the only way to heaven is accepting Jesus as your personal savior. Voicing these opinions are not worthy of getting murdered anywhere, particularly in America.

His life was too short. His tombstone will read: 1993 - 2025.

If Jesus tarries long enough before his return, we will all face the grave.

We will have a date of birth, a dash, and a date of death. The most important part is the dash. What did we do while we were here? The Lord gives and the Lord takes away BLESSED BE THE NAME OF THE LORD!

**Greg Duncan** Center Star

#### It's Ruthless **Ambitions**

Editor:

President Trump having afterlife anxiety. This from a man who professes to love the Bible but can't recall one favorite verse. Trump once asked, 'Why do I have to repent or ask for forgiveness if I am not making mistakes?"

Does that sound to you like someone who should have afterlife jitters? But Trump isn't the only one to find spirituality comforting when life goes awry.

President George H.W. Bush enlisted a political consultant and fierce named partisan Lee Atwater. I'm surprised his name isn't legend in MAGA circles.

Atwater gave us the infamous "Willie Horton" Bush's 1988 for presidential campaign against opponent Michael Dukakis. The ad showed a long line of convicts passing through a prison door to freedom during Dukakis' furlough program for inmates. Horton committed rape and assault during one such pass, and Republicans never let anyone forget it. Dukakis lost the race.

When Atwater was later diagnosed with a brain tumor, he found Jesus Christ and apologized to Dukakis for the ad. Of his illness, Atwater urged that the United States "caught up in its ruthless ambitions and moral decay, can learn on my dime. I don't know who will lead us through the 90s, but they must be made to speak to this spiritual vacuum at the heart of American society, this tumor of the soul."

MAGA Apparently Nation hasn't read that last part.

Iim Newton Itasca, IL

# CONTACT 2-1-1

Your link to community resources

# Notes...

**Continued from page 4** 

For more details on each class and to register, visit TennesseeValleyArts.org. Call 256-383-0533 with any questions.

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.

with worship, fellowship, and reflection.

The weekend schedule includes:

Saturday Moming (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

21/30 3 LB.

1 LB.

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K-Cups

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.

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YR MAKE MODEL VIN# COLOR LOC. TAG# 08 Nissan Altima lN4AL21E08N518387 AL 41A4AN Silver Hwy 20







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