Health Fair October 13

FLORENCE-The Shoals Community Clinic Health Fair Takes place on Monday, October 13 from

9am-2pm at the Shoals Community Clinic, 309-B WC Handy Place in Florence. Information - Resources - Tools -Vendors. The event is free to the public.

FREE Professional Screenings for: • Blood Pressure • Hearing • Vision

FASTING for 6 hours prior to testing for: • Cholesterol Screening • **Diabetes Screening**



FREE Flu Shots. <u>FREE</u> Lab Reports and much more!

the

The event is sponsored by: Anderson College of Nursing and Health Professionals; And Shoals Community Clinic.

For more information, call 256-760-4713

Florence Has **Grant w/ UNA**

FLORENCE-The City of Florence Recycling Department celebrated the award of a \$145,585 grant with the University of North Alabama last week that will enhancerecycling efforts in both athletic and community settings around campus. The grant will provide new recycling receptacles at the Bank Independent Stadium

See SHORTs... on Page 4

Automotive Inside

Ray Miller GMC

Advance Auto Sales

Volume 141 Number 50

2025 October 8

POSTAL PATRON







ring Northwest Alabama and beyond with direct mail, saturation coverage

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Month in October.

Anyone who has ever been a Y member can come back without paying a Joining Fee.

Offer ends October 31, 2025. For information about advertising in premium positions like this, please call 256-740-4701.

UNA Cross Country coach, Connor Callahan, below, will also coach the distance runners during the initial phase of the new men's and women's track programs.

RoarLions.com

First Expansion in Eight Years

UNA Enters Flag Football, Track Realms

FLORENCE - University of North Alabama Athletic Department last week announced the addition of one new program and the expansion of two existing programs that to begin

competition during the 2026-27 school year. The Lions will add women's flag football and will expand its men's and women's cross-country programs into distance-based indoor and outdoor track competition.

This will increase UNA's athletic department footprint to 19

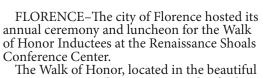
programs.

UNA's launch into the track & field realm with participation in the men's and women's distance competition (1,500 and 5,000

See TEAMS... Page 11

CROWDER • ECKL • ISBELL • OLDHAM

Honoring 4



River Heritage Park, recognizes individuals of Florence and Lauderdale County who have achieved national or international acclaim. This is a means to give honor and perpetuate the name and achievements of deserving individuals, either current or former citizens, through a form of civic recognition. Areas of national or international accomplishment include, but are not limited to agriculture, art, athletics, business, education, government, humanities, literature, medicine, military, music, public service, religion, and science/technology. Inductees for 2025 include:



(Plaque reads) An advocate for criminal justice reform, Carla Crowder received the Thurgood Marshall Award for Excellence in Print Journalism in 2005. She was named Woman of the Year by USA Today in 2024.

Carla Crowder serves as the executive director of Alabama Appleseed, a nonpartisan,

See WALK... Page 2





Eckl





Oldham

INSIDE this Issue –



- Dave Ramsey &
- Savvy Senior Commentary
- **Computer Skeptic**
- **Hocus Focus** Adopt-a-Friend
- Your Letters Family Fun Day
- Artistic Culture Family Fun Day
- Your Halloween **Coloring Contest SIGNS of the PAST**



Web Poll Mystery **Photo**





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Walk...

Continued from Page 1

non-profit law center known for freeing oversentence individuals and advocating for criminal justice reform. After 16 years at newspapers across the country, she decided to abandon journalism and go into law. Her desire has always been to see justice.

Crowder attended public school in Florence

and later attended small college before starting classes married student at The

University of Alabama School of Law.

"I don't come from wealth, or privilege, or the Ivy League in any way, and yet, I lead an organization that's making a difference for marginalized and vulnerable people in Alabama. So, anybody can do that," Crowder stated in the press release from the city.

drive to Her communities impacted by social reform led to her nomination as Woman of the Year by USA Today in

LOUIS A. ECKL

(Plaque reads) A print journalist from 1928– 1970, including many years as a newspaper editor, Louis Eckl was honored by Presidents Harry Truman and John Kennedy for his courageous defense of civil rights for all people.

After growing up on a farm in St. Florian and

earning his college degree, Louis Arnold spent Eckl his entire 42year career in journalism at

the *Florence* Times Tri-Cities Daily (the present-day *TimesĎaily*). He worked his way up from an unpaid reporter to executive editor. He fought hard through through testimony before Congress, to nurture TVA in his early days into preserving the agency, when he elected leaders in Washington threatened to dismantle it. He was the longtime president of citizens for TVA. He lobbied for completion of the Tennessee Tombigbee, waterway, and other projects that brought economic development to the Shoals.

He was best known for writing strong editorials and columns, strong supporting the civil rights movement in the South and for opposing the segregationist stand by Governor George C Wallace, earning him both praise and condemnation. In 1962, he served on the Alabama Advisory Committee to the U.S. Commission on Civil Rights and met with President John F. Kennedy in 1963 to support the rights of black Americans. He was active in the National Conference of Christians and Jews. He served as president of the Alabama Press Association and was elected to the Alabama Press Association Hall of Honor in 1981.

JASON ISBELL (Plaque reads) Winner of national and international music awards, including multiple Grammys in various categories and the UK Americana Award, Jason Isbell was judged the best in three categories of the U.S. Americana Awards in 2014.

Michael Jason Isbell was born in Green Hill, Lauderdale County in 1979, to Angela Hill Barnett and Mike Isbell. He grew up in the Muscle Shoals area and was immersed in



music from a young age through an extended family that played music

together family gatherings. He began playing the mandolin at age six and received his first guitar soon after. His paternal grandfather, a Pentecostal preacher, played country, bluegrass, and gospel on guitar with Isbell for hours every day and introduced him to the music of blues legend Robert Johnson. By the time he was a sophomore, Isbell was so adept with the guitar that his mother allowed him to earn money by playing with bands at local bars. Around the same time, he formed a country cover band with his friend, songwriter Chris Tompkins. The band played at the Grand Ole Opry in Nashville when Isbell was 16.

See HONOR... on Page 6







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

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

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

TUSCUMBIA, AL: 304 Dickson St October 11 Sat. 7 am until, Lots of Hardware from the closing of Walker Lumber Co., with many other items

FLORENCE MULTI-FAMILY YARD SALE, 1721 Edgemont Dr., Sat., Oct. 11th, 7am-until? Signs on Hermitage Dr., Household items, Furniture, Jewelry, Clothing, Toys, Plants, Christmas Decor, DVDs, Sewing Machine, Books, Dishes, Pet Supplies, Tools and more!

Yard

FLORENCE MULTI-FAMILY YARD SALE 1912 Caples Dr., Fri., Oct. 10th, 7am-3pm and Sat., Oct. 11th, 7am-1pm.

KILLEN YARD SALE, 394 Lingerlost Road, Fri., Oct. 10th & Sat., Oct. 11th, 7am-until? Kids Clothes, Crafts, Vintage, Furniture, Tools, and variety of things!

MUSCLE SHOALS: CHRISTMAS SALE AND MORE! 311 W Dear-born St Thurs. Fri. 8am-? Eight **Families**

MUSCLE SHOALS: CARPORT SALE 1511 Fordsway Ave (Corner of Waverly/Fords Way) Fri. Sat. 8am Table, chairs, entertainment, three sewing machines with pat-terns, thread, tv stands, miscella-

LEIGHTON: YARD SALE 165 Mc-Cormick Lane Fri. Sat. 7am-5pm

MUSCLE SHOALS **ESTATE SALE**

3106 W. McGuire Dr. Fri., Oct. 10th and Sat., Oct. 11th.

8 am - 5 pm Sun., Oct. 12th, 8 am - 4

Furniture, Some Antiques Jewelry, Books (some law books, some old books for all Antiques, Jeweiry, Books (some law books, some old books for all ages including children), China, Lots of Glassware, some Cookware, Outdoor Furniture including Baker's rack, Washer & Dryer, Treadmill, Old Pictures, Clothes, Filing Cabinets, Queen Bed, Trundle Bed, Upright Freezer, Garage Refrigerator, Sofa Table, Large square Coffee Table, Older unused Stamps, Sterling
Silver, Sewing Machine, Desk, Lamps, Leather Office Chair, Old Metal Christmas Tree Stand, plus a lot more Christmas items, Old Knick-Knacks and Toys, Trunk, Many Nice Bibles, Large 1992 Jerry Brown two handle Bean Pot.

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We'd love to have you join us at our

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414 County Road 28, Florence, AL

Saturday, October 11 at 10 a.m. "Cruise Control - Overcoming the **Temptation to Take Control**"

With guest speaker Hannah Bradford



Hannah is the founder of "Clothed," a Girl's Day events in the Shoals. She is the author of several Christian books and blogs, and she hosts two podcasts. Her books, podcasts, and more about her ministry can be found at. www.hcbministries.com.



Registration begins in the church auditorium at 9:30 a.m. Program begins at 10 a.m.

Please join us and bring a friend!

Lunch will be provided in the annex for everyone.



FIREWOOD FOR SALE:

Seasoned and Split 4x4 rick \$60 you pick up. Fire pit bundles \$10. Call 256-349-9601 or 256-443-7395 Leave Message

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Shorts...

Florence Has Grant w/ UNA

Continued from Page 1

and surrounding athletic fields, as well as supporting the purchase of a new event enclosed recycling trailer and pickup truck for the city of Florence.

"We are grateful for ADEM's continued support of Florence's recycling program and for UNAs commitment to making recycling a visible and convenient part of campus and community life," said Florence Mayor Andrew Betterton.

Florence has the added distinction of being the first municipal recycling program in Alabama. This grant enhances the robust program that includes curb-side pickup for residents as well as a drop-off site at the recycling center.
"We accept a wide

range of materials including cardboard, paper, aluminum, steel, cooking and motor oils, electronics, and plastics such as HDPE and PETE that are sold to local industries like Constellium, Essity, and Indorama," said David Koonce, Florence Solid Waste, Street, and Recycle Manager. "These companies are major employers in the Shoals, which makes recycling not only an environmental success but also an economic driver

for our community.' **Grant Impact and** Budget \$145,585:

Event Trailer – \$4,800 Trailer Wrap – \$1,949 Pickup Truck – \$38,874 Recycling Receptacles at UNA – \$99,962

The award is part of more than \$2.5 million in 18 recycling grants statewide provided

through the Alabama Recycling Fund (ARF) for fiscal year

LL Giveaway's **Ten Winners**

SHOALS-Long-Lewis recently announced its 110th Anniversary Giveaway Winners!

As part of celebrating and serving the communities in which

See SHORTs... on Page 8



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

Masquerade Extravaganza presented by AARP Chapter #273 on Thursday, Oct. 16 from 11am - 2pm at Royal Ave. Recreation Center in Florence. Fun • Food • Prizes - <u>Please RSVP to</u> 256-577-3037 by October 10.

The Ignite Tour 2025 - Thursday, October 9, 7pm at Norton Auditorium, 500 N. Pine St., Florence, This fall, The Ignite Tour brings together Danny Gokey, Mac Powell, and Colton Dixon with Ryan Ellis for a night designed to spark something deeper.

It's a rare blend of voices you know and love with songs such as "Hope in Front of Me," "New Creation," and "Build a Boat" — it's the kind of uplifting evening that lights a fire long after the music ends. Grab your crew and get your tickets before they're gone!

LifeSouth Bloodmobile Dates:

- Wednesday, October 8
 Central High School, 3000 Co Rd 200, in the Library, Florence, 8am 3:30 pm
 Bealls 15485 Hwy 43, Russellville, 10am 4pm
- **Thursday, October 9** Farris Wholesale Outlet Inc., 220 Farris Drive, Leighton, 10am 3pm

- Friday, October 10

 Royal Furniture 1702 Darby Dr., Florence, 10am 4pm

 Liberty Finance of Athens, 800 US Hwy 72 W J, 11am 4pm

Saturday, October 11 Austin's Shoes - 380 Cox Creek Parkway, Florence, 10am - 4pm

Thursday, October 16 Muscle Shoals Electric Board, 1015 Avalon Avenue, 10am - 4:30pm

Saturday, October 18 Fashion change - 405 N Military St., Loretto, Exchange - 405 TN, 10am - 4pm

The Day by Day Annual Memorial Release will be with a beautiful array of Butterflies this year instead of Balloons.

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

Come join us at this special event as

we honor the lives of our children. Contact: Anita Watkins @ 256-810-

1010 or Anita.Watkins@comcast.net Shoals Community Clinic Health

Fair. FREE TO THE PUBLIC. Monday, Oct. 13 9am - 2pm at the Shoals Community Clinic, 309-B WC Handy Place, Florence. Information - Resources - Tools - Vendors

FREE Professional Screenings for: • Blood Pressure • Hearing • Vision

FASTING for 6 hours prior to testing for: • Cholesterol Screening • Diabetes Screening
FREE Flu Shots, FREE Lab Reports

and much more!

and much more!
Sponsored by: Anderson College of
Nursing and Health Professionals; And
Shoals Community Clinic.
For more information Call: 256-760-

The Sheffield Fire Department is trying to set up an historic display, and organizers are hoping to obtain any firefighting tools, turnouts, fire trucks former fire truck locations, old unique fire station equipment, etc. that were

part of the Sheffield fire department at one time. They have a surplus of photos dated from the 1950's and later. Copies or documentation of anything historical before that time would be greatly appreciated.

Please contact Sheffield Fire if you have any questions or antique items. John at 256-460-2010 or Johngregory9619@ amail.com

The Walker Ranch Farm 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.

Monarch Retrospective Kennedy-Douglass Center for the Arts, 217 E. Tuscaloosa St., Florence will look back on a decade of Monarch Tile National Ceramics Competition now through Oct. 23. The center is open 9 a.m. to 4 p.m. Monday-Friday and 1-4 p.m. Sunday.

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

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!

Florence Camerata is starting rehearsals each Thursday through Nov. 20 at 6:30pm for the Holiday Concert set for December 4. The rehearsals will be at the UNA chorus room off of North Court

Street in Florence
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.

Art Workshops at The Ritz - All workshops for adults age 21+ <u>Wine & Canvas Series</u> \$40/class. All

supplies provided. 10/10: Haunted House Paintings

11/21: Snowman Family Portraits

6:30 - 8pm <u>I Can't Draw!</u> \$100. Thursdays - 9/25, /2, 10/9, 10/16 Watercolor Class \$120. Students to

purchase supply list. 9/29 - 10/27 Mondays from 6 - 7:30pm

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

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

Sunday, October 5, 1pm, Maestro in Miniature: Stravinsky - Discover the brilliance of Igor Stravinsky in a casual setting. This program features a collection of the composer's small-scale masterpieces, including "Three Songs from William Shakespeare" performed by Dr. Gretchen Windt, "The Five Fingers," and "L'Histoire du Soldat" arranged for Clarinet Violin and Piano. Clarinet, Violin and Piano.

Experience the wit, innovation, and

elegance of Stravinsky's chamber music up close.

Go to shoalssymphony.org for individual show tickets or a season

membership can also be purchased. Information - Office hours 2-5pm Monday - Friday and by Appt. Call 256-710-1623 or info at shoals symphony.org.

BMC Studios at 711 Thompson St. - Suite D in Florence is offering a Senior's Beginning Tap Class Starting the week of October 6. Great fun and good exercise! Come and join the fun! No Experience necessary! Contact BMC Studios at 256-349-9707 for more

See NOTES... page 13



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In my line of work I often have to be the bearer of bad news. It's the nature of technology. When you bring a beloved piece of technology in to have it repaired and you hear the words "we can fix it, but..." I know the sinking feeling that "but" carries. "We were able to recover about 60% of

your files, but...", 'We can fix your broken laptop screen, but... "We were able to repair the water damage, but...". In our line of work there are a lot of



Please know that when we tackle a problem you bring us, we treat it like our own issue, we take each challenge personally and we are offended

Repair Options for Failing Hardware

by "The Computer Skeptic"

at ourselves when things don't go according to plan.

So when you bring us a 10 year old, or older, PC that has never had hardware maintenance or regular backups and want to know what it would cost to repair it, our first step is to look at the used market and see what an identical machine would cost to replace your current device. We tell you that upfront, then we will quote you the repair cost including sometimes hard to find replacement parts. It's a hard pill

to swallow. Just know that we feel your pain. Every person working here has lost an important piece of technology at some point in their lives. Data, gone forever, pictures erased to the void, computers that just won't boot, it all hurts.

So when we deliver the bad news that something isn't quite right, or that the equipment you want fixed really isn't financially a smart move. Take it with the spirit intended, one of compassion and our desire to look out for you.

Sometimes there are reasons for

an expensive repair on outdated technology. Those reasons may be your own, we aren't required to know them. If you insist, we will repair anything you bring us, or we will tell you we can't, upfront. Our ultimate goal is to make sure you are satisfied with our effort if not happy.

All of that, to say this.

As we draw towards the end of mechanical hard disk drives, they last 3-5 years, make sure your data is protected, either through newer data storage or cloud storage. As your computer ages, develop a formula in your head for how much you paid, how many years of use you have gotten from the device and rationalize the investment in a new device hoping for the same number of years of use. Don't set drinks near your technology, likewise don't use

your PC tower as a plant stand. Realize that the Chromebook you bought for \$200 is probably not going to be worth the cost of repairing.

We will gladly take care of your technology, and we will be as honest and straightforward as we can be with the information we have. Some tech loss is unavoidable, floods, fires, tornadoes, 2 years olds and puppies. But much is preventable. Come talk to us about protecting your technology and as always stay skeptical my friends.



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GMC: ACADIA, 2017 \$19,950, SLT, one owner, 71K miles, all terrain edition, all wheel drive, pearl white, heated leather, sunroof, navigation, new Michelin tires, Like New! Excellent Condition. Call 256-527-2125

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GUEST SPEAKER: Byron Longcrier

SCHEDULE OF SERVICES:

Sunday Bible Classes	9:30 a.m.
Sunday a.m. worship	
Sunday p.m. worship	5:00 p.m.
Monday-Thursday	7:00 p.m.

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Amp Compressor

Check Capacitor

Tighten Electrical Connections

Check Condenser Cleanliness

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Check T-stat Operations Check Indoor Blower Motor

Check Evaporator Coil for Cleanliness

Check Blower Motor Capacitor

1 VISIT

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PMA \$119

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Amp Compressor Check Capacitor

Tighten Electrical Connections

Check Condenser Cleanliness

Check Freon Pressures and Temps

Check T-stat Operations

Check Indoor Blower Motor

Clear Drains

Check Evaporator Coil for Cleanliness Check Blower Motor Capacitor

2 VISITS

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Offer valid through Friday, October 31, 2025.

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PHONE – 8AM-5PM Mon-Fri Charge to Credit/Debit Card by calling **256-764-4268**

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MAIL – Mail your written ad to address at right. Include your phone number. We will call to finalize your ad. List how many weeks the ad is to run.

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

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Personnel

Thomas V. Magazzu

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GRAPHIC COORDINATORS

OFFICE STAFF/CLASSIFIED

OFFICE STAFF/SALES ASST.

OFFICE HOURS:

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

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CIRCULATION

EDITOR & PUBLISHER

Private Party Rate 4 LINES Each additional line - \$1.50 - Prepay – NO REAL ESTATE • 1 item per ad - 4 Weeks/4 lines 1 ITEM \$16 Each additional line - add \$4.50

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 ______

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DEADLINE: Friday 5pm

Honor...

Continued from Page 2

Isbell befriended many professional musicians in the area while playing local venues, including David Hood, the bassist for the Muscle Shoals Rhythm Section and father of Patterson Hood, a founding member of the band Drive-By Truckers. Isbell left the Shoals to study creative writing on an academic scholarship at the University of Memphis but returned Alabama before to graduating to pursue his musical career.

Jason Isbell has won six Grammy Awards as a singer, songwriter, and guitarist. His songwriting and musical style are deeply connected to his north Alabama roots, and his carefully crafted lyrics often touch upon his personal life and the lives of the people of the region. Isbell's musical style has been described as "Americana," but it combines elements of the Muscle Shoals sound, southern rock, punk rock, country, blues, and folk. In 2015 his fifth solo album, Something More than Free, simultaneously debuted at #1 on the Billboard Top Rock Albums, Folk Albums, and Country Albums charts.

DEWEY "SPOONER" **OLDHAM**

(Plaque reads) Musician and songwriter Dewey ("Spooner") Oldham toured with major artists in the U.S., the UK, Europe and Japan. Winner of the prestigious UK Roots Award in 2006, he was inducted into the Rock and Roll Hall of Fame in 2009.

"Spooner" Oldham grew up in the Center Star area northern Lauderdale County. Spooner came from a musical family. His



his brothers, taught Spooner chords on the mandolin (that Spooner transposed to guitar) and created an original Southern gospel style.

with

After a short stint at Spar Music, Oldham's professional musical journey began at Rick Hall's iconic **FAME** Studios in Muscle Shoals, where he contributed to numerous hit records. Along with other Muscle Shoals Rhythm Section session players (who became known as The Swampers), Spooner conducted musical experiments that gave birth to what is now called experiments that the Muscle Shoals Sound. This happened in the early 1960s as R&B was shifting towards a smoother pop sound, influenced by the emerging Motown Sound from Detroit. Meanwhile, popular rock 'n' roll was also undergoing changes at the time.

Oldham was inducted into the Musicians Hall of Fame in Nashville in 2008, and in 2009, he was inducted into the Rock and Roll Hall of Fame in the "Sideman" category. In 2013, he was inducted into the Birmingham Record Collectors Hall of Fame and in 2014, to the Alabama Music Hall of Fame.



2 EXTRA LINES FREE Call 256-764-4268



256-764-4268 Fax: 256-760-9618

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

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

219 W. Tennessee St. Florence, AL 35630 or email to: editor@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. its management, or its staff. Advertisers are responsible for all content and claims in their

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Freezer, Garage Refrigerator,
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Shorts...

LL Giveaway's 10 Winners

Continued from Page 4

they reside, the company conducted a contest to award a total of \$110,000 to 10 charities that are making a real impact every day. Three of those are in the Shoals.

- American Legion Post 122-Prattville, AL
- Chloe's Fund-Shoals, AL
- Family Sunshine Center-Prattville, AL
- Kat Dadde Inc.– Jefferson Co, AL Kitty Kat Haven
- Rescue-Hoover, AL
- Kruzn for a Kure-Shoals, AL
- Notorious Dog Rescue -Huntsville, AL
 • Shoals United Stars -
- Shoals, AL
- Uno's Home for Wayward Dogs & Cats-Birmingham, AL
 • VFW Post 1349 –

Prattville, AL

Over 20,000 nominations were submitted for deserving organizations across Alabama.

Everyone at Long-Lewis Automotive Group and the Long-Lewis Foundation congratulate the winners and thank every person who nominated and continues to support these amazing causes.

Antiques from Sheffield Fire?

SHEFFIELD-The Sheffield Fire Department is trying to set up an historic display, and organizers are hoping to obtain any firefighting tools, turnouts, fire trucks, former fire truck locations, old unique fire station equipment, etc. that were part of the Sheffield fire department at one time. They have a surplus of photos dated from the 1950's and later. Copies

or documentation of anything historical before that time would be greatly appreciated.

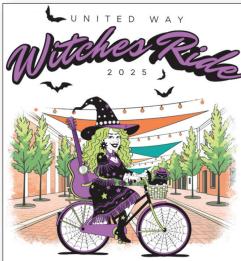
Please contact Sheffield Fire if you have any questions or antique items.

John at 256-460-2010 or Johngregory9619@gmail.

Brooms Ride For Library!

FLORENCE – The United Way Witches Ride is set for Thursday, October 16 with registration beginning at 5pm and the parade beginning at 6. This whimsical, familyfriendly Halloween parade is hosted annually in downtown Florence around Wilson Park to raise funds for **Dolly Parton**'s Imagination Library. Participants dress as witches and associated ghouls 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 the opportunity to develop strong reading skills from an early age.

The parade is followed

by a lively after party on Mobile Plaza 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. Call Kerry at 256-764-5892 for more

information. **Ladies Day at Jacksonburg**

FLORENCE-Jacksonburg Church of Christ would love to have you join them for their Ladies Day event at Jacksonburg Church of Christ, 414 County Rd 28 in Florence on Saturday, October 11 at 10am

'Cruise Control Overcoming the Temptation to Take Control" is the topic that will be presented by guest speaker, Hannah

Bradford

Bradford is the founder of "Clothed," a Girl's Day events in the Shoals. She is the author of several



Bradford

Christian books and blogs, and she hosts two podcasts. Her books, podcasts, and more about her ministry

can be found at. www. hcbministries.com.

Registration begins in the church building auditorium at 9:30am.

Program begins at 10am. Lunch will be provided in the annex for everyone. Please join us and bring a friend.

Shoals Kidney Conference

FLORENCE-The firstever Shoals Kidney Health Conference co-sponsored by The Alabama Kidney Foundation (AKF) takes place on Friday, October 10, from 10am-2:30pm at the Anderson College of Nursing & Health Professions in Harrison Hall, Room 144 on the UNA Campus.

Exhibits will open at 9am with coffee and light refreshments served. The conference program begins at 10am, highlighted by keynote speaker, Dr. **Dwight Matthew**, FSAN, Nephrologist, and a leading voice in kidney

The event is free of charge and open to Dialysis patients and their caregivers, Chronic Kidney Disease (CKD) patients, anyone at risk due to diabetes, hypertension, or family history, and nurses and healthcare professionals

Registration is free, but seating is limited participants are encouraged to register early.

For more information, please contact **JoHelene Patrick** at 256-975-0000, email johelene@ alkidney.org or visit https://form.jotform. com/252165514165151

CONTACT 2-1-1

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DIAL- 2-1-1

TEXT- your zip code to 898-211 CHAT- 211 connects Alabama.org



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Anthony Horton, DO



Marshia Burleson, LMT

Medicare Minute Annual Enrollment Period

Open enrollment season for Medicare beneficiaries begins on October 15th and extends through December 7th. This is also known as the Annual Enrollment Period (AEP). AEP is an important time for anyone who is already on Medicare. These dates are very specific. You cannot enroll in a plan prior to October 15th or after December 7th unless you have a special circumstance.

AEP is specifically designed to give you an opportunity to enroll into a Medicare Advantage Plan (MA) or prescription drug plan (PDP) for 2026. If you are already on a MA or PDP it is the time for you to review your plan and determine if you want to make any changes for the next year. Either way there are some things that you'll want to consider.

If you are currently on or are considering a MA or PDP you want to look at the premium, copays, deductibles, coinsurance and the providers that take the plan. You will also want to look at the plan's drug formulary to be sure the prescription drugs you are taking are covered. Plan details can change from year to year so don't assume the 2026 plans will be exactly like the 2025 plans. Also, companies may introduce a new plan in your area for 2026 that may fit your needs better than the plan you are currently on.

A confusing thing about AEP is how Medicare supplements are treated. If you are on a Medicare supplement you do not have to wait until AEP to change plans. If you want to change to another supplement you can do that at any time during the year if you meet the new plan's guidelines. But if you are enrolled in a stand-alone PDP with your supplement the only time you can change the PDP is during AEP.

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.



THE PLANT GUIDE

Ikey Fowler

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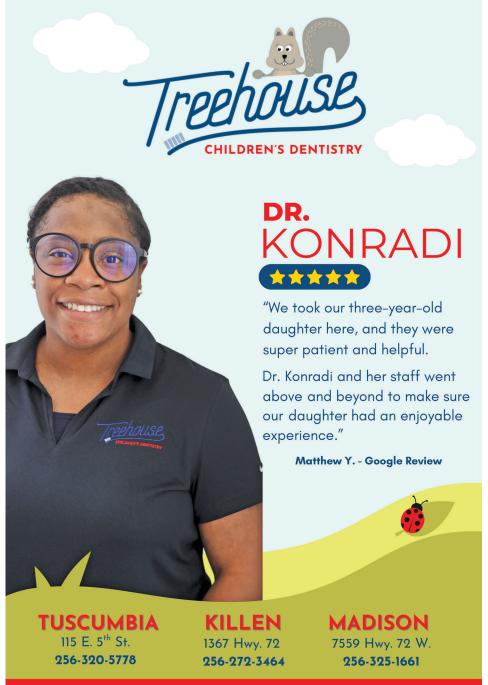
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JOB OPPORTUNITY

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.

Part-Time General Labor

Must be able to pressure wash equipment, and change big truck tires, \$18 per hour.
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ADVERTISING ADMINISTRATIVE AD BUILDER/SALES ASSISTANT

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Responsibilities include but are not limited to:

- Building display ads
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- Preparing mailings and media kits for the department
- Interacting with customers and other departments on a regular basis
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- Answering phone calls and emails
- · Assisting with daily workflow
- Completing various other administrative duties
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The ideal candidate for this position is highly organized, has strong attention to detail with professionalism in a fast-paced environment. Must be able to multi-task, prioritize deadlines, and keep information strictly confidential.

This position requires a high school degree or equivalent, at least two years of administrative assistant experience, graphic design experience using InDesign and Adobe Creative Suite, proficiency with office phones, computer and software experience with MS Office programs including Excel, PowerPoint, Word and office equipment. A bachelor's degree is preferred.

Possible flexible schedule.

Send resume, apply, or to learn more contact: **General Manager, French Salter** French.Salter@theredstonerocket.com

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

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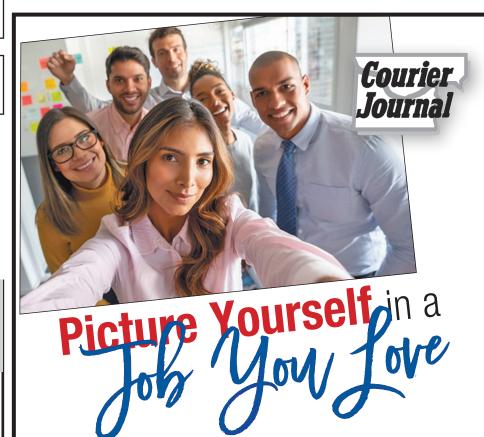
- Hands-on experience with a Goss Urbanite or DGM 850 is a plus, but not required. We are ready to hire and will train for the position.

This position offers benefits including: • 401(k) matching • Medical Insurance

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Applications are available at the TimesDaily office 219 W. Tennessee St., Florence, AL 35630 Questions or resumes may be emailed to:
Kevin.Blurton@timesdaily



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- Ability to nurture existing and new client relationships
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- Ability to multitask and stay organized
- Ability to work both as part of a team and independently
- Minimum HS or GED
- · Some sales and/or customer service experience.

Teams...

Continued from Page 1

meters) represents the first phase of growing the programs to full track & field status in the coming years.

Current UNA cross country coach, Connor Callahan, will lead the new track programs in addition to his current role.

"This expansion is something we have talked about since I arrived," said Callahan. "To add track and field, it's huge for our university, and it's huge for the students we have here, and for the recruiting. Our sport is one that has been taken away from some universities, so it again shows the growth we are having here at UNA, as a university, as an athletic department. It shows that we are here to stay, and we are here to make some noise."

UNA had a men's track program in years past, but it was eliminated in the early-mid 1970's.

Today, 95% of Division I schools sponsor women's outdoor track, making it one of the most widely supported women's sports in the nation.

The addition of distance-based men's and women's indoor and outdoor track provides growth within the UNA cross country program, which is coming off a historic 2024 season. The cross-country program became the first to win an Atlantic Sun Conference championship in 2024 as Brian Bett won the ASUN Individual crown.

football received an NCAA emerging sport recommendation earlier this year as the fledging women's sport experiences rapid growth in Alabama and throughout the southeastern United States. As an early adopter, UNA will establish itself

Women's

flag

as a leader in one of the fastest-growing sports in the country.

UNA becomes the second Division I school in Alabama to add women's flag football, joining Alabama State who announced the sport last year. The Lions are among the first six schools to announce women's flag football as a sponsored varsity sport at the Division I level along with future United Athletic Conference opponents UT Arlington, Mount St. Mary's, Long Island Univ., and Mercyhurst.

Eight Alabama community colleges have recently added women's flag football programs. Northwest Shoals Community College announced its women's flag football program last November and is now in its inaugural season with home games played at UNA's Cox Creek Sports Complex.

Alongside explosive national growth in women's flag football, more than 130 Alabama high schools now sponsor the sport, and the Alabama High School Athletic Association (AHSAA) added flag football to the Super Seven State Football Championships last December at Protective Stadium in Birmingham.

of Florida, Georgia, Mississippi and Tennessee also sponsor sanctioned high school state championships. Women's flag football is set to make its Olympics debut at the 2028 games with expected growth at the collegiate level

A national search for the program's first head coach will begin this fall.

On a national scale, the NFL has launched the NFL FLAG campaign with over 2,000 youth leagues and over 800,000 youth athletes in all 50 states.

Both programs will utilize the Cox Creek Sports Complex, which was constructed in Fall 2024 with a multipurpose turf field as part of the Îndependent Bank Stadium project. Following a generous donation, the Hulet and Jacqueline Gregory Track was installed around the turf field in Spring 2025. The complex contains ample space to include additional lanes on the track and facilities for field and throwing events in the





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Commentary

'Furloughs' are Not Paid Retroactively

ommon terminology is that non-essential federal employees were being "furloughed" when the senate could not reach a budget on September 30 for the '25-26 fiscal year. However, those employees will get paid

Few

Words

retroactively once the impasse is resolved and the employees return to work. That is not furlough.

Paystub.org describes furlough as a mandatory and temporary absence from work. If you're put on a furlough as an employee, you retain your employment status and employer-sponsored benefits, but don't work or receive your salary for a period. Companies typically utilize employee furloughs when navigating

challenging financial times.

The federal government,
close to \$40 trillion in the red, fits the definition of "navigating challenging financial times" as I see it.

We had those arrangements in the newspaper industry for a few years back in the 2010's, when times were supposedly tough.

See FURLOUGHS... on Page 20

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

Courier Journal

Innovative

A Family Event in the Park

TUSCUMBIA - Fun Day in the Park returns this Saturday, October 11 from 9am-2pm in Spring Park, Tuscumbia.

Registration is from 9-11:30am in the Main Pavilion for all Shoals Area Youth, ages 4-13.

It is a day full of fun, food, and community with face painting, karaoke, lots of games, free food and treats for everyone with hot dogs, chips, cola, dessert, cotton candy, popcorn, and snow cones available until 2pm or while supplies last.

Come and meet the Tuscumbia First

See FUN... on Page 18



Mexican Writer and Printmaker influenced an

Artistic

FLORENCE-As part of its Hispanic Heritage Month celebration, the City of Florence Department of Arts and Museums invite you to explore the life and art of José Guadalupe Posada at 10am Saturday, October 11 at the Southall House downtown.

Posada was a writer, printmaker, and innovative Mexican artist. Participants will learn the cultural significance of Calaveras (skulls) and the artistic practices connected to them in their relationship to the

See POSADA... on Page 18

THE ST. JOSEPH TN

hoals

ARTIFACT & Collectables Show takes place Saturday October 11 from 8am-3pm at the St. Joseph Civic Center on Spring St. Admission is free. On display will be arrowheads and tools made by early inhabitants, Civil War artifacts, bottles, coins, pocketknives, fossils, and other collectables from all over the southeast. Concessions will be available.

THE WOODMENLIFE CHARITY GOLF **TOURNAMENT** gets

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



PINK ALABAMA PRESENTS PINK THE RUNWAY Fashion Show, an inspiring event

honoring cancer survivors. All cancer survivors are invited to dress to impress and rock the runway! Vendors, light snacks, speakers, and entertainment will be featured. Sunday, October 12, 2-4p.m., at the Florence-Lauderdale Coliseum (702 Veterans Drive,

Tickets: Entry is \$10, but children 10 and under and all cancer survivors are free.



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

He Cannot Be Satisfied

Editor,

Once, upon a time, there was a man who had everything. Born into a wealthy family, he lived in estates with servants and attended the best schools. He avoided military service during the Vietnam era and graduated from an Ivy League college. Accepting millions from his father, he began dealing in real estate. By his admission, he made lots of money, acquiring several bankruptcies along the way. He had three beautiful wives, five healthy children, and his name in important buildings and prestigious golf resorts.

Finally, he became president of a country founded on principles of a representative, democracy and

individual freedoms. Fame, fortune, health, and wealth were his! This isn't the end of the story.

One would expect such a person would be filled with gratitude, humility, generosity, and compassion. One would think he might spend the rest of his life thanking God, for all he had been given.

. . . Have you ever looked at the FDA of iron in foods?...

Instead, he became paranoid, angry, vengeful, mean-spirited, disrespectful, completely narcissistic. publicly demeans, belittles, bullies, and intimidates others. Adulation is demanded from all of those around him. Still his quest for fame and fortune cannot be satisfied.

This story is not a fairytale. It is real. It is happening today.

Not knowing what the future holds, I hope this man has a road to Damascus

experience the changes his heart.

I think about the good that could be accomplished if that happened. Perhaps reading a Bible would be more helpful to him than selling Bibles.

G. Simmons

See LETTERS... on Page 26

Community Notes...

Continued from page 4

Christmas for Kids - It's that time of year again. We are in need of sponsors for children during Christmas. These children have one or both parents in either jail or prison.

These are innocent children who have done nothing but are certainly affected because of their parent's wrongdoing. If you or your organization would like

If you or your organization would like to sponsor one or more of these children who do deserve a beautiful Christmas or would like more details call or write me. Debbie Dixon 256-443-1297, P.O. Box 2234, Florence, AL 35630. Tax ID # 27-20011583

"Echoes of the Forks of Cypress:"
Film Screening - October 9 at
6:30pm. at the Southall Building, 209 E.
Tuscalopsa Street Florence

Tuscaloosa Street, Florence.
Florence Arts and Museums is hosting a screening of "Echoes of the Forks of Cypress," a film by Frederick Murphy. Tickets are \$15 and will fund the cost

of making the film as well as screening it across the country.

Originally funded by the Alabama Humanities Alliance as part of their "Healing History" initiative, the documentary "Echoes of The Forks of Cypress" delves into the intertwined lives of the enslaved people and their enslavers at the Forks of Cypress plantation in Florence, Alabama. The film narrates the historical significance of the plantation, focusing on the daily lives, struggles, and resilience of the enslaved individuals who lived and worked there.

To purchase tickets or make donations, go to the Florence Arts and Museums website: https://www.florencealmuseums.com/forks

For more information, call 256-760-6379 or email connect@ florencealmuseums.com

FREE to the Public: Shoals Community Clinic presents the Annual Community Health Fair on Monday, October 13, 9am-2pm, at the clinic located at 309-B WC Handy Place, Florence. For more information, please call 256-760-4713.

This event includes FREE Professional Screenings for Blood Pressure, Hearing and Vision. Fast for 6 hours prior to testing for Cholesterol Screening and Diabetes Screening. FREE Flu Shots, FREE Lab Reports, and much more!

Co-Sponsored by: UNA Anderson

College of Nursing and Health Professions and Shoals Community Clinic, which is a partner agency of United Way of Northwest Alabama.

"All New" Opry "A Tribute to the Stars" - Saturday, October 25, 6pm at the St. Joseph Civic Center, 10 Park Drive, St. Joseph, TN 38481. Presented By The Cadillacs.

TRIBUTES TO: Alison Krauss, Shania Twain, Linda Ronstadt, Martina Mcbride, Wynonna Judd, Janis Joplin, Elvis, Lee Ann Womack, Sara Evans, Aretha Franklin, Patsy Cline, Dolly, Kenny Rogers, George Jones, Tammy Wynette, Merle Connie Smith, Johnny Cash, Loretta Lynn, Earnest Tubb, Teri Gibbs,

Trick Pony, Archie And Edith Bunker, Barry Sadler And More! Your host for the evening is Dennis

Your host for the evening is Dennis Odem. Admission \$15. We encourage everyone to bring canned food to the show for The Jesus Mission A portion of the proceeds will benefit the St. Joseph Jesus Mission.

Dancers welcome. Don't miss this exciting show! "You'll get your money's worth the first 15 minutes and the rest of the show will be absolutely free."

Producer and Director - Carolyn Odem, Sound - Dennis Odem 256-762-7383

See NOTES... page 19



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DOCTORS, DOCTORS, **DOCTORS**

Who to use -How to choose

Medicine is composed of many different sub-specialties. In a personal injury case, doctors give opinions regarding the injuries people receive and whether they are related to the accident.

Additionally, doctors provide testimony that the treatment injury victims receive is necessary and the costs associated with that treatment are reasonable. Emergency room doctors see more trauma cases than other doctors, but as personal injury attorneys, we rarely obtain their testimony. By far, orthopedic doctors give the greatest number of depositions, followed by neurosurgeons, and then other sub-specialists.

On occasion there are some non-personal injury lawyers who take medical depositions, but mostly the lawyers who practice personal injury law are the vast majority who take medical depositions. Some doctors, who are familiar with the process of a deposition, are very verbal and will link the injured person's injuries to an accident, and then there are others who just will not do it. The injured person must tell the doctor about the accident, because if not, the doctor has no way of knowing that your injuries were caused by an accident. They weren't there. They didn't see what happened. IT IS VERY IMPORTANT to let your doctor(s) know how the accident happened, what you believe your injuries to be, and how those injuries have affected your daily activities, your job, and things of that nature.

If you get a bad feeling that the doctor you are seeing is not on your side, call us. We are on your side. Don't continue treating with an ornery doctor who doesn't see your injuries as being compensable.

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

Please send the questions to: "Ask the Attorney,"

"Ask the Attorney,
P. O. Box 38, Florence, Alabama 35631 MCCUTCHEON

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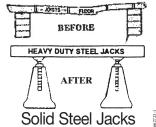
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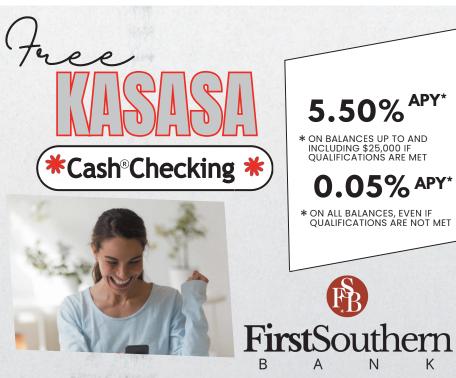
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SEE PAGE 6 FOR DETAILS

Catherine Barnes WOMEN'S HEALTH FAIR at the Shoals Community Clinic October 20th & 24th Shoals Community Clinic, 309-B WC Handy Place, Florence FREE TO THE COMMUNITY BY APPOINTMENT 256-760-4713 > Pap Smear Screenings Patients Should Be. Women ages of 40 - 64 > Clinical Breast & Cervical Exams Without insurance > Mammograms (if qualify) Presented by: UNA Anderson College of Nursing and Health Professions, Florence Pathology Service, Tri-State Center for Breast Health, Lauderdale County Radiology, ABCCEDP, and the Shoals Community Clinic's WELL WOMAN PROJECT ANDERSON College of NURSING and HEALTH PROFESSIONS SHOALS



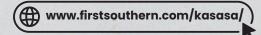


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Posada...

Continued from Page 12

upcoming Latin holiday of Día de los Muertos. (Day of the Dead)

For this all-ages family event, Museum Educator Ana Peeples will start with a reading from "Funny Bones" by Duncan Tonatiuh, followed by a presentation on Posada and a hands-on activity.

Participants will get a chance to create scratch art Calaveras (skulls) like the way Posada created his own art! Afterwards, they can take home what they created or add them to the group of decorations for the Dia de los Muertos event on November 1.

This program is free. The Southall Historic Home is located at 209 E Tuscaloosa St, Florence, AL next to Kennedy-Douglass Center for the Arts. Call 256-760-6379 for more information.

Fun...

Continued from Page 12

Responders, Tuscumbia Police Dept, and the Tuscumbia Fire Dept.

Kids will receive Junior police badges and fire hats nd kids ages 4-13 get a free t-shirt while supplies last All children MUST be

accompanied by a parent or guardian who will remain with them.

The event is sponsored by Shoals Elks Lodge #2860 in Sheffield. For more information, email: shoalselks2860@gmail.

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Community Notes...

Continued from page 13

American Legion Colbert County Memorial Post 31 will meet at 6pm on Monday, October 20 at the Post meeting hall located at 110 1/2 N. Main St. in Tuscumbia. A stair-lift is available if needed to the upstairs location. A meal will be provided. All Veterans are invited. For more information, please call 256-762-5950.

"Frankenstein" is coming to Cypress Moon Studios Thursday-Sunday, October 16-19. In this new twist on the classic drama/tragedy, a mysterious laboratory, a dark cemetery and a university classroom provide the setting for Victor Frankenstein and his university friends, students who dabble in university inerios, students who dabble in the mystical science of regeneration. The full-length play is written by Ric Averill, adapted from the book by Mary Shelley, produced by Tonya Holly, and directed by

Amanda Perry.
October 16-18 at 7pm, and
October 18-19 at 2pm. Tickets are \$15 October 18-19 at 2pm. lickets are \$15 in advance and \$20 at the door. Visit cypressmoonstudios.org for tickets. The Full Moon Theatre at Cypress Moon Studios is located at 1000 Alabama Avenue in Sheffield.

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 vour 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: Oct 19, Nov 16, and Dec 7.

"Kids & Quilts!" Saturday, October 11, and Saturday, October 25, 2:30pm-3:30pm at Belle Mont Mansion, 1569 Cook Lane, Tuscumbia. \$5.00 per

As a complement to Belle Mont's Quilt Show exhibit, we are excited to add a "Kids & Quilts" programme series!

These exciting new programs will include quilt themed story times, snacks, coloring, museum admission, and handson creative activities. Children will even get to decorate their own quilt square! After the programs, all of the squares will be put together and go on display inside historic Belle Mont!

This program is recommended for children 3 and up. The cost is \$5.00 per family. No reservation needed and all supplies will be provided. There will be a

different story at each program.

For more information please call 256-381-5052 or email bellemontmansion@

Greater St. Paul AME Church October Fest! Sunday October 26, beginning at 12:30pm. Bingo for only \$5 donation! Winners will receive a prize! Trunk Treats, Food and Fellowship. You don't want to miss it! 129 Cherokee Street, Florence.

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.

UNA Homecoming Parade is scheduled for Saturday, October 18, at 11:30 a.m. This year's Homecoming theme is Purple Reign – A Dynasty of Champions.

Is rurple Reigh – A Dynasty of Championis.

The UNA Homecoming Parade is presented by Chick-fil-A Florence.

Parade Registration Link: https://cglink.me/2sy/s177

Registration Deadline: Monday, October 13

See NOTES... page 28



winner is Sophia Harts of Florence

who correctly guessed

"Your Financial Solutions Pine St Florence"



Insurance Insights

"Below is a State Farm* Simple Insights* article about "How to buy a car online" is provided by State Farm agent Rebecca Stutts Hovater.

How to buy a car online

Written by State Farm® Editorial Team

Internet sales of cars are booming. Here's how to securely buy a car online.

Need a new set of wheels but not looking forward to the highpressure environment of a dealership? While including the added benefit of social distancing for higher-risk shoppers, a (mostly) virtual buying experience can often save you time, money and unwanted stress.

Buying cars online vs dealership

When it comes to buying cars online versus at a dealership, it's not an all-or-nothing situation. Of course, there is the traditional method of visiting a dealership and completing your purchase there, from start to finish, as well as the opposite practice of completing the purchasing process from your office chair at home. There are, however, many variations that fall between those two extremes. You could shop dealerships first, and ultimately find a specific car online, or you could do your research and dealing online and ultimately purchase your car at a dealership. Here are steps you should follow no matter where you fall on the spectrum.

Do your research

Choose a model, trim level and your must-have features. Be sure to check car safety ratings and car insurance rates for your chosen model. You can change your mind at any time, but knowing what you want will help you narrow your search. After you've done all the research and you're ready to purchase a car, it's typically easy to obtain proof of insurance and to add or replace a vehicle on your existing insurance policy.

Set your budget

Establish your budget before you inquire about pricing. Determine whether it makes sense to look for a new or used car, which can significantly affect pricing. When you land on a car budget you feel comfortable with, you can look for funding.

Get a pre approved auto loan

Whether this car purchase is your first or your fourteenth, it's always important to brush up on auto loan basics before purchasing a new vehicle. Familiarize yourself with the process and secure your funding before you reach out to dealerships for pricing.

Go for a test drive

Visit a dealership to take your preferred make and model vehicle for a spin. Once you've located the specific car you want, make sure to test drive it to make sure everything is running smoothly. But don't get caught up in the moment — wait until you're back in front of your computer to get down to brass tacks.

Get quotes

After you've found the car you want, you can contact dealerships about pricing. Ask them for their best out-the-door price (inclusive of taxes and fees).

Negotiate

Email each dealership again and ask them to beat the lowest quote you've received. Then keep circulating the new lowest quote until the dealerships stop coming down on their price. A few extra emails could save you hundreds — or even thousands — of dollars

Protect your investment

Purchasing a car is a significant investment — make sure you take the proper steps to ensure a secure transaction. Ask to see the title before you make the purchase and, if the car is used, make sure to ask for a car history report. Take time to review the purchasing and loan contracts, and if possible, have them reviewed by a lawyer.

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Commentary

'Furloughs' are Not Paid Retroactively

Exempt employees (salaried) and non-exempt employees (hourly) often arranged furlough time differently because of employment laws, but they each had to accumulate furlough period mandated by the company, no exceptions.

The federal government employs over 2 million civilians, and their pay is typically structured as a salary rather than hourly compensation. The average salary for federal employees in 2025 is approximately \$97,000/ year and they are paid every two weeks.

During a furlough in the private sector, if a salaried employee works any portion of a pay period, they must be paid their full salary. When they don't work at all during that period, they don't get paid.

employees Federal are paid retroactively, regardless. I contend they should not be.

No, it's not their fault that the senate can't reach a compromise on the federal budget. However, it's not the taxpayers' fault either. Estimates are that \$400 million per day is reimbursed retroactively without ANY work being done. Again, as a country we are "navigating challenging financial challenging times.

I am all for people getting what they work for, along with all their contracted benefits. However, when averaging close to 100K in salary alone as a public servant, that should be part of the annual risk they take, one they should have to budget for - just like everyone else.

This marks the 22nd government shutdown in U.S. history. The first was in 1976 under Gerald Ford. There were five under Jimmy Carter from 1977-'79. Ronald Reagan was president for eight of the shutdowns from '81-'87. This is the fourth while Trump has been president.

Prior to 2019, employees during a shutdown furloughed government shutdo were not "entitled" retroactive pay for those furloughed days. However, they historically received retroactive pay because of legislation to that effect included in each year's budget compromise.

Following a prolonged shutdown

Congress passed, and President Trump signed, the Government Employee Fair Treatment Act of 2019, which now legally requires that furloughed federal employees receive

retroactive pay.
All they did was remove themselves from a potentially messy situation down the road. If anything, they should have officially rescinded any retroactive pay during a shutdown. That would have accomplished two

very important things:

1) To avoid prospect of deal dealing with federal employees displeasure, it would force the Senate to reach a compromise within that two-week pay period. If it lasted 10 days, the employees would return

to work and get paid for the full time. The taxpayer would only be out \$4 billion toward that budget deficit. What a great deal,

2) If it lasted longer than two weeks, it would take the taxpayer off the hook for that pay period, and federal employees would have to adjust to slight budget hiccups like the rest of us do sometimes.

While we're on the subject, better yet... maybe no Senator should get paid for any time that the government is shut down because of a budget impasse, be it one day or one month, and with NO retroactive pay when they return. Theoretically, if they aren't accomplishing anything in that position, they aren't really working.

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Dred Scott, whose name is associated with the landmark U.S. Supreme Court Dred Scott Decision of 1857, was born in Virginia between 1795-1809. In 1818 he was in Madison County, Alabama. He came to Florence with the Peter Blow family in 1820. About 1827 the Peter Blow Inn was established at this site. Scott served as the hostler here until the Blows relocated to St. Louis, Missouri, in 1830. Afterwards, Scott was sold to Dr. John Emerson. It was under Emerson's service that Scott based his legal fight for freedom that resulted in the Dred Scott Decision.

Location: 34.7999°N, 87.6775°W Pine St between TN St. & Mobile, Florence

As a SLAVE in a "Free State", Dred sought his freedom. Instead in 1857, the Supreme Court declared Negroes non-citizens with no rights and said authorities had to seek out escaped slaves in the North and return them to the South. The scandalous decision increased the tensions between North and South leading up to the civil war.

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

If Jesus Comes Tomorrow What Then

If Jesus comes tomorrow, to spend some time with you, would you answer all His questions or lie to hide the truth? Would you welcome Him with open arms or even let Him in? IF Jesus comes tomorrow, what then? If Jesus calls your number could you leave today? Are you ready to lay down your worldly goods and walk away? Would it take a month of Sundays just to tell Him all your sin? If Jesus comes tomorrow, what then? If the sky turns black as midnight in the middle of the

day and somehow you knew that Jesus would soon be on His way; Would you have to beg forgiveness or could you reach out and take His hand? If Jesus comes tomorrow, what then?

I have another reason for going to heaven, my wife is waiting there for me. Another rose left this earth September 23. What a beautiful lady she is! I was not worthy of her love. Christ has visited my house a lot in the last few years. Why? Because He was welcome and still is! His mercies endure forever. I am living proof of that!

Thanks to all my children and grandkids and greatgrandkids and families for all their work in helping us through difficult times. Thanks to Amy and Jason at the Rogersville Funeral Home for a perfect service. Thank all of you for coming, for the flowers and gifts and prayers. Thanks be to God Almighty for His fulness and presence in the service. Nothing can happen without His blessing and presence and power. Praise His holy name! God's tomorrows for me are yet to be seen, but if Jesus comes tomorrow, I will gladly take His hand. What about you, are you ready to meet your Creator? I can't wait to see the one who loved me enough to die, shed His blood, suffer my hell for me, and saved my soul! I pray now if you're out there and have never been saved that you will ask Christ to forgive you your sins, come into your heart and save your soul and receive Him as your Lord and Saviour and only hope for a home in heaven. He'll do it!

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ON YOUR DEBT

Labor Day and the Dignity of **Work: How Birmingham Forged** a Path to Financial Freedom



McNutt Managing Attorne

As I enjoyed this past Labor Day, my thoughts turned to Alabama's unique history with bankruptcy—a history deeply rooted in the value of work. For generations, our state has been at the heart of a system that gives hardworking people a chance to pay back their debts while keeping their assets and their dignity.

This connection is especially meaningful to Bond & Botes. Back in 1989, we opened the first Bond & Botes office in Birmingham, Alabama. From the very beginning, it has been a privilege to represent the working men and women across Alabama who simply need a fair plan and a little breathing room to get back on their feet. We now have offices throughout this great State.

The Beginnings of Debtor's Court in Alabama

The story goes back to the 1930s, when the Great Depression left many Alabama families buried in debt. Creditors were quick to repossess cars, seize homes, and garnish wages. For workers who depended on their paychecks to survive, the situation was bleak and offered little hope.

In Birmingham, Alabama, in 1933, in a truly groundbreaking move, Judge W.I. Grubb and Special Referee Valentine J. Nesbit used a little-known provision of the Bankruptcy Act of 1898 to create what became known as "debtor's court." Instead of forcing people into a straight liquidation—losing everything and ending up in poverty—they allowed workers to repay debts out of their wages under a court-approved plan.

It was a revolutionary idea that gave people a path to financial recovery with their dignity intact. Families could keep the basics they needed to live and work while showing good faith by paying back what they could. This local innovation in Birmingham eventually shaped national law. In 1938, Congress passed the Chandler Act, which created Chapter XIII—the forerunner of today's Chapter 13 bankruptcy.

Labor Day and Chapter 13

Labor Day is a holiday built on the dignity of work. Chapter 13 bankruptcy reflects that same value. It recognizes that most debtors want to pay what they can but need time and protection from creditors to do so.

Through Chapter 13, workers make structured payments over three to five years, all supervised by the court. They often keep their homes, their cars, and their paychecks while creditors are treated fairly. It's not about avoiding responsibility—it's about working your way out of debt.

Birmingham's Legacy Lives On

Birmingham's debtor's court didn't just make history; it continues to shape lives today. Alabama still has one of the highest percentages of Chapter 13 filings in the country. Families here know the value of keeping their assets and paying back what they can, and Chapter 13 allows them to do

For us at Bond & Botes, that legacy is personal. Since 1989, we've had the honor of standing with thousands of working people who want a chance to hold on to their property, protect their families, and regain control of their finances. Every case we handle is a reminder of the same principle that guided Judge Grubb and Referee Nesbit nearly a century ago: labor deserves a path

If you or someone you know is struggling under the weight of debt, there is hope. Just as Birmingham once led the way with debtor's court, we continue that mission today—helping people across Alabama work their way back to stability and peace of mind.

You Don't Have to Carry This Alone

Every day, we sit down with good, hardworking people who are just trying to make ends meet. Many have never missed a payment in their lives until now. Life happens—job loss, illness, rising costs—and when it does, there are steps you can take to get control back.

If you're feeling like things are slipping through your fingers, we're here to help.

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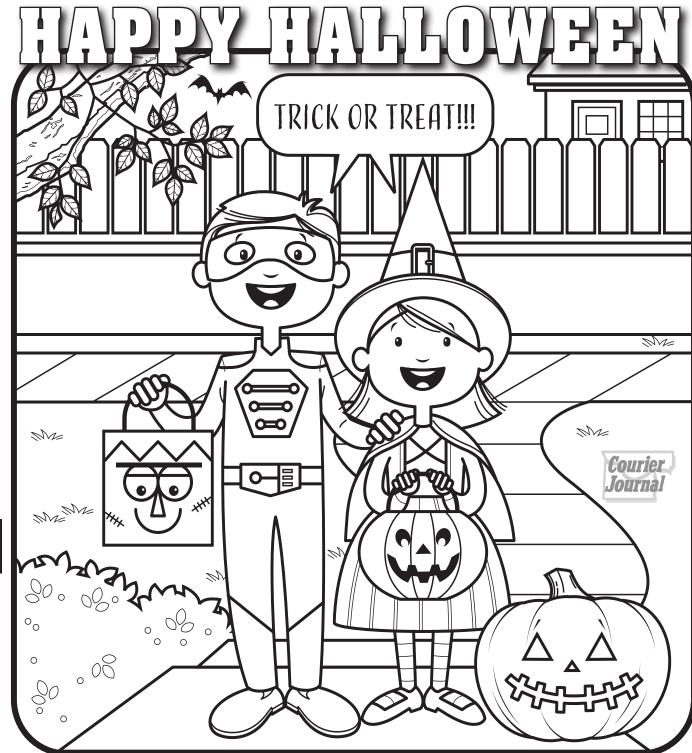
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How to Use Medicare's **Star Ratings System During Open Enrollment**

of plans are based partly

on member experience,

prescription drug safety

healthy and if ones with

recommended to them.

chronic conditions get the

tests and treatments typically

Be aware that five-star

plans are few and far between.

The Centers for Medicare &

has revised the Medicare star

rating methodology in recent

years, making it extremely

hard for a plan to earn five

In 2025, just 2 percent

Advantage/Part D plans and 5

percent in stand-alone Part D

star plans are much easier to

find, as more than 70 percent of people with Medicare

plans have five stars. Four-

Advantage are enrolled in

Here are some tips to

consider when evaluating Medicare Advantage and Part

D star ratings during open

a Medicare Advantage or Part D plan only because

of its star rating. Costs and access to services or health

providers should be your top

plan. But a star rating could

be your deciding factor when

choosing between two plans

• Don't panic if a plan's

with similar out-of-pocket

2026 star rating is slightly

lower than its 2025 rating.

are computed from year to

year. It's best to look at a

several years.

The downgrade could be due

to a blip in the way the ratings

plan's star-rating history over

• If you're fine with the

cost and coverage of a plan

but concerned about its star

Medicare Plan Finder for the

rating, click through the

star ratings subcategories.

specific quality and member

satisfaction yardsticks that

If you have questions

or need help choosing a

plan, contact your State

You'll be able to see how

the plan scored in the

matter to vou.

costs and coverage.

priority when choosing a

• Don't choose or reject

Shopping Tips

them.

enrollment:

of people with Medicare

Medicaid Services (CMS)

performance.

customer service, and plan

Part D ratings also assess

and pricing, while Medicare

Advantage ratings also look at whether members are staying

Dear Savvy Senior, What does Medicare factor into their star rating system? I need to find a new Medicare plan during the open enrollment period and want to get it right this time.

Medicare Shopper

Dear Shopper, If you're shopping and comparing Medicare Advantage plans (the alternative to original Medicare) or Part D prescription drug plans during the open enrollment (Oct. 15 – Dec. 7), you'll likely find a dizzying number of options to choose from. The Medicare star rating system is a terrific tool to help you narrow down your choices. Here's what you should know.

Understanding Star Ratings

The Medicare star ratings which you'll find in the Medicare's online Plan Finder tool at Medicare.gov/plancompare, offers a shorthand look at how Medicare Advantage and Part D plans measure up for quality and member experience.

In this annual rating system, five stars means excellent, four means above average, three means average, two means below average, and one means poor.

Medicare Advantage plans (but not Part D plans) that get at least a four-star rating get bonus payments from Medicare, which they can use to provide extra benefits.

Ŷou should also know that plans that get fewer than three stars for three consecutive years, can be terminated by Medicare, so plans are incentivized to keep their quality up. Such lowperforming plans show up on Plan Finder with an upsidedown red triangle that has an exclamation point inside.

People in these lowperforming plans can switch to ones rated three stars or better during Medicare's Special Enrollment Period for Disenrollment, which is between Jan. 1 and Dec. 31.

How Ratings Are Comprised

Part D and Medicare Advantage star ratings comprised up to 40 or 30 quality and performance measures, respectively. Ratings for both types

Health Insurance Assistance Program (877-839-2675, ShipHelp.org), which offers free unbiased Medicare counseling in person or over the phone.

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the Country

Editor:

Personal Property

Letters...

Destroying

What is happening to our country? America always welcomed immigrants into country, but there has always been a legal way for them to become citizens or temporary visitors. Students and vacationers can come to the United States for a specific time by means of passports or visas. However, the Democratic administration of President Biden decided to bypass all the laws regarding legal immigration to open our borders to anybody who wanted to enter regardless of their intentions.

These illegals came with health issues, criminal backgrounds, lawlessness, and so many other unsavory intentions and actions. The worst impact on our citizens may be yet to come.

Biden and his party hundreds gave millions of dollars to non-governmental organizations to supply these illegals free cell phones, gift cards, free housing, and free health care.

All these things they weren't entitled to.

Many don't contribute anything positive to our once great country, committing instead crimes, exploiting our young people, robbing, killing, sex crimes, and much more. They didn't come with good intentions because Biden and his party were in CONTROL!

Groups like Indivisible 5th District don't support the fact that these illegals don't have a right to be here, and they object that our current administration wants to use every law enforcement available to remove these unwanted invaders from our country!

Indivisible, a 501c 3 nonprofit, is funded by people like George Soro's and other billionaires provide their funding. In fact, in 2025 Soros organization gave \$7.6 million to the National Indivisible Movement, and that's just one donor to the group!

As a law-abiding citizen, I support Trump's administration's use of ICE and all other resources necessary to remove these They should invaders. have used the legal means, and they would have been welcomed!

I love my country and want my grandkids to have a future free from crime and able to enjoy the freedoms granted to our citizens. So please support all law enforcement and military to make America truly great again!

Philip Goodale Florence

Hate in Name of Trump

Dear Editor,

Jesus said, "Love your enemies, do good to those who hate you." (Lk 6:27)

At the Charlie Kirk memorial, President Trump said, "I hate my opponent, and I don't want the best for them."

Now I see why so many vangelical Christians evangelical are supportive of Trump's presidency. He has relieved them of a whole lot of hard work, forgiveness, and love. They can just hate lots of folks now and be saved in the kingdom of Trump.

Kimball Shinkoskey Woods Cross, UT

CONTACT 2-1-1

Your link to community resources

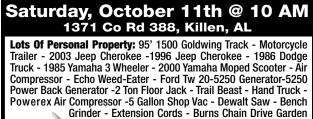
Extra Iron is a **Health Issue**

Editor,

Hemochromatosis, look it up. Common genetic condition that causes the buildup of iron in the body. It eventually attacks the organs causing organ failure. I'm fortunate so far in that area. However, I used to tell my primary care doctor that it was a good thing I hadn't gone into pro sports as I would be in a helluva shape.

I was referring to the fact that one by one my joints were succumbing to osteoarthritis. Back surgery, hip, neck, and knee problems, a total ankle replacement, and now, arthritis is so bad in my hands and wrists that I had to have pain receptor nerves to my left hand and wrist cut in September. I'm simply buying more time to try and stay active before more drastic fusion or replacement is necessary that will limit me to daily care. With hope and prayer there will be a better option by that time. I don't remember exactly when but sometime between the time of Hemochromatosis diagnosis and the shape I'm in now, I began to

See LETTERS... Page 29



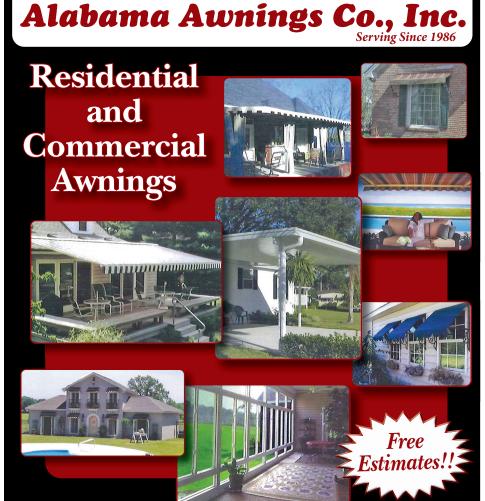
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Community Notes...

Continued from page 18

There will be an afternoon of Gospel Quartet music with the Dixie Echoes at 2pm on October 19 at Cypress Creek Methodist Church, 801 Lewis Bruce Lane in Florence. (off Cox Creek Pkwy)

Florence Flv Fisher & Tvers meets the 1st Tuesday of every month (Oct. 7) from 6:30-8pm at St Bartholomew Épiscopal Church, 1900 Darby Dr. in Florence. Anyone interested is welcome and encouraged to attend.

Swamp John's Fundraiser -Monday, October 20, 3:30-6:30pm. Sponsored by the Pilot Club of Florence. Proceeds benefit our community projects. At the Fashion Exchange Parking Lot -

1401 US-72, Killen (Old Big Star) \$15 per plate (Fish, Chicken Or Shrimp. French Fries, Coleslaw, Hlushpuppies & Tea.

The 2nd Annual Swing for the Arts Golf Tournament tees-off on Friday, October 24 at the stunning RTJ Golf Trail - Muscle Shoals! Hosted by the Trail - Muscie Sribals: Hosted by the Tennessee Valley Arts Association and Shoals Symphony Orchestra, the fun begins with an 8:30am shotgun start and includes lunch, prizes, and plenty of friendly competition.

Team Registration: \$600/team of 4 Entry includes a full round of golf, Prizes for First and Second and A and B. flights. Closest to the Pin and Longest Drive contests, 50-50 raffle on Hole 10. and more prizes, and lots of chances to support the arts in our community.

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recognized with hole signage, program listings, and more!

TennesseeValleyArts.org register and see about sponsorship details, or call 256-383-0533.

There will be a Fall Revival at the Cypress Creek Methodist Church, 801 Lewis Bruce Lane in Florence (off

Ort Cewis Bruce Laire in Fiorence (dif Cox Creek Pkwy) Wednesday-Sunday, October 15-19. Wednesday-Darrin English; Thursday-Jacky Ward; Friday-Donnie McDaniel; Sunday-Cypress Creek's own Blayne McCafferty. Everyone welcome.

e Holos Hope Christmas Market of 2025 will be hosted on Saturday, November 15 from 10am-3pm at 1954 Jackson Rd in Florence. Entry fee is

\$5. Holos Hope is a nonprofit located at an undisclosed location in Florence committed to supporting the recovery of survivors of human trafficking and domestic violence. Proceeds go towards funding our residential program from women survivors. This is an opportunity for the community to get involved in the mission to serve this population and to make a difference. We would love to see you there! holoshope.org

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.

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 (Thursday Oct 16, 5-10PM) 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 after party, 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

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 the Arts, 217 E. Tuscaloosa St., Florence

See NOTES... page 30



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waiting for you! 256-760-6676

Letters...

Extra Iron is a Health Issue

Continued from Page 26

wonder if my osteoarthritis was due to the excess iron. Further research determined it was the likely cause.

Here is the problem: Have you ever looked at the FDA of iron in foods? Especially cereal that often contains 90+ percent in a one cup serving? I've never bothered to sit down for one cup. I and others have addressed this with the FDA to no avail. More recently I have contacted several' sources including the HHS, news outlets, talk shows, etc., and have never gotten a response. I think it is the "doesn't affect me" and the "huh?" mentality that is keeping this from being a public health issue.

Based on my own personal appearance, my complexion, before getting my iron down with 6 months of twice weekly phlebotomy, I think I could have a decent hit/miss ratio picking out random people in a crowd who also have iron overload.

None of my hummingbirds have ever had to get radiation or chemo because of red dye but red dye is being banned. I am disabled in part, probably in large part, by osteoarthritis yet supplemental iron, LOTS of it, is still allowed and based on my research, no one needs it unless they are iron deficient.

Mike Kelly Florence



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Community Notes...

Continued from page 28

triumphant "E.T.: Flying Theme."
Go to shoalssymphony.org for individual show tickets or a season membership can also be purchased.

Information - Office hours 2-5pm Monday - Friday and by Appt. Call 256-710-1623 or info at shoals symphony.org.

The Club/Florence Senior Center at 450 Country Club Drive in Florence serves boomers and seniors of the Shoals Monday-Friday 9am-3:30pm. Games (Rook, Mee, Dominoes, Mexican Train, Chickenfoot, LRC, and others. M-F Lunch served (\$1 donation), BINGO (Wednesday), Chair Exercise (Tuesday, Thursday, Friday), Rock Painting (Friday), Local Exercise, Capate Screen, Dance Lessons Local Events, Square Dance Lessons, (Mondays), Social Dance (Tuesday), and Specially Scheduled Dance Events Master's Games, Shuffleboard (Broadway Rec. on Tuesday).

Group Travel tours this year to The

Ark, Virginia Beach, Cape Cod, Martha's Vineyard, Vermont, Washington DC, and Lancaster. Trips are open to the general public. For more information, email fdavis@florenceal.org or call 256-760-6420.

The Florence Senior Center (The **Club) - Diamonds in the Rough** presents Fabulous Bus Tours for 2025. Fabulous Bus Tours for 2025. Planning

is underway now! Lancaster Show Trip & The Dutch Country, November 16-22, 2025, 7 days nights, 10 meals, 6 breakfast 4 dinners. \$1130 pp/double occupancy. Several shows including, "NOAH", the

Magic and Wonder theater, guided tour of Philadelphia, Lancaster and Kitchen Kettle Village, admission to the Amish experience & Jacob's choice at the F/X theater, Holocaust Memorial, Liberty Bell and Hershey's Chocolate World and

For more information, visit: www. grouptrips.com/TheClub or call The Club 256.760.6642 or email Fdavis@ florenceal.org

ShoalsFest at McFarland Park.
October 11–12 ShoalsFest returns to Florence for two days of incredible music! Headliners include Jackson Browne, Jason Isbell and the 400 Unit, Waxahatchee, MJ Lenderman, Drive By Truckers and more.

Tickets available now: shoalsfest. showticks.com

Shoals Artists Guild Meeting Every 3rd Friday of the month, (October 17), 10am-Noon at the Southall-Moore House, next to the Kennedy-Douglass Art Center, Downtown Florence. For more info, contact Carolyn Wear, 256-710-

Friday, October 17: Sunset Sessions - 5PM - 8PM, Mobile Street Plaza, Florence. Join the Downtown Florence Alliance for an evening of live music under the lights at Mobile Street Plaza! 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.

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

Lego Build - the third Tuesday of each month, (October 21) 3:30-4:15pm at the Florence-Lauderdale Public Library. Thousands of Legos and your creativity make this program FUN!

One Nation Under God Prayer breakfast featuring guest speaker, Coach Bobby Wallace. November 4 6:30AM at the Renaissance Shoals Conference Center

Ticket Info: (256) 648-3470. Tickets are available for purchase (\$35 each or \$300 for a table of eight) and proceeds support our financial contribution towards scholarships and nonprofit support!

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

Trekking the Trails - Every Sunday in October from 2-3:30pm. Tishomingo State Park, 105 County Road 90,

Tishomingo, MS

Join the Friends of Tishomingo State Park for a guided hike through some of Mississippi's Best Hiking Trails, for a scenic hike through the park's rugged beauty and famous rock formations. Trail selection will be based on participant

interest, trail conditions, and weather.

Check in before 2pm at the Park Office for parking instructions and trail location. Bring:

- Comfortable clothing
 Sturdy hiking shoes (for hills and rocky areas)
- At least 1 liter of water per person
- Bug spray (optional)
- Leashed pets are welcome (6 ft. leash required) - please bring clean-up

bags!
The guided hike is free with paid park admission. For more information. Phil Seymour at 662-438-6914 or phil. sevmour@wfp.ms.gov

Applications for the Elk National Foundation's (ENF) Most Valuable Student Scholarship program opened online August 1, 2025. Any high school senior who is a citizen of the United States is eligible to apply. Applications must be submitted online on or before November 12, 2025.





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Offer valid through Friday, October 31, 2025

by DAVE RAMSEY

BIG INHERITANCE COMING.. IS A PRENUP A GOOD IDEA?

Dear Dave,

What are your thoughts on prenuptial agreements? I'm a divorced single mom with two boys, and I'm their primary caregiver. I'd like to get married again one day if the right man comes along. The reason I ask about prenups is I'm expecting to receive an inheritance of about \$5 million sometime in the future. Would it be a good idea for someone in my situation?

Sarah

Dear Sarah,

In a situation like yours, I'd recommend a prenup. Full disclosure: Years ago, I used to be completely against them. I'd tell folks not to get married if they loved money and material stuff more than they loved the person they planned to marry. But after doing decades of financial coaching and even crisis counseling, I changed my tune. The reason I changed my mind is that I started to realize just how many weirdos are out there.

When



involved, a prenup can actually help the married couple by adding an extra level of protection between you and the crazies. Let's say vou marry a great guy, then his deadbeat cousin, a you're suddenly related to by marriage, shows up asking for \$10,000 to open a pizza place. Never mind that he can't even boil water. Your guy says, "Don't look at me. We've got a prenup." He looks at you, and you smile, offer him a glass of water and send Cousin Eddie on his way.

Believe it or not, that kind of stuff actually happens. Sometimes it's the parents asking for a handout, sometimes it's the kids — it doesn't really matter. But it can drive a wedge between you and your Making spouse. and maintaining a good marriage is difficult. It's hard work. You don't need that kind of stuff creeping in and making things even harder.

Do you see what I'm saying? In my mind, the prenup is not to protect you from the guy you dramatic married. He's probably amount of money is okay. Especially if you

two are mature adults who took plenty of time getting to know each other before you walked down the aisle. And if you've been through a divorce, you probably feel that side of things a whole lot deeper than most folks.

Now, I still don't recommend prenups where small amounts of money are concerned. remember one couple who each had normal finances and average net worths. The boyfriend wanted a prenup based on the fact he had a 1967 Ford Mustang. I flat out told her not to marry the guy because he loved a car more than he loved

her. That's planning a divorce.

And Sarah, remember this: Wealth magnifies everything. The good everything. The good and the bad. If someone who has a temper becomes wealthy, they become a bully. If they're compassionaté and generous to start with, they become what we call philanthropists. Kindness and generosity become their personal brand. That's the kind of person you want to marry.

– 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 Ámerica, CBS 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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