

Alzheimer's Symposium

FLORENCE—The Coalition of Alzheimer's and Related Disorders of Northwest Alabama will host its 32nd Annual Alzheimer's Symposium on Friday, November 7 at Crosspoint Church of Christ at 1360 Cox Creek Pkwy. in Florence.

This full-day event will be filled with valuable information, meaningful support, and essential community resources and is designed for both caregivers and professionals.

Registration begins at 7am. The symposium runs from 7:45am-4:45pm.

Keynote speakers include **Troy Skipworth, J.D.**; **Beth Butler, RN**; **Sandra Dembrowski**; **Abby Whitlock, MT-BC, NMT**; and **Pam Kelley, LMSW**.

Caregivers and CNAs Attend for Free! Don't miss this wonderful opportunity to learn, connect, and find encouragement!

CEUs will be available for nurses, social workers, and nursing home administrators. (\$50) Send information to: c.a.r.d.nwa@gmail.com or phone: 256-904-0161.

Musical with Shop Horrors

SHEFFIELD—Step into the thrilling world of the musical "Little Shop of Horrors," presented on October 23–25 at the Ritz Theatre in Sheffield. Directed by **Dylan Bales**, the story follows Seymour, a

See SHORTS... on Page 2

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October 22, 2025

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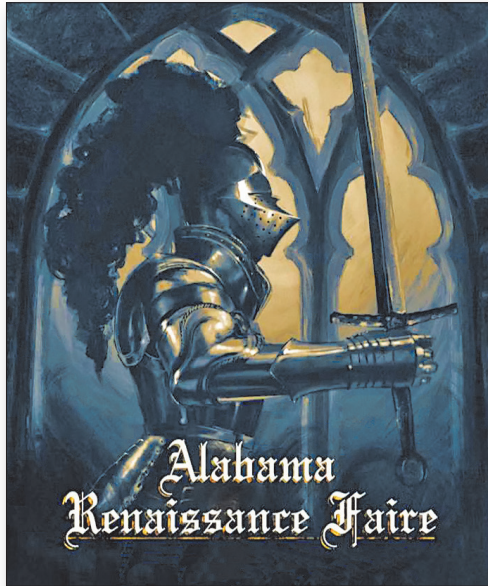
RENAISSANCE FAIRE REVISITS DAYS OF

Whimsy, Wonder, and Grandeur

FLORENCE—The dreams of chivalry, art, and merriment took root in 1987 when the streets came alive with the first glimpses of costumed revelers, artisans, music, and magic.

Thirty-nine years later the Alabama Renaissance Faire is more than just an event; it's a living legacy of creativity, community, wonder and whimsy, honoring the spirit, beauty and grandeur of the medieval and Renaissance periods.

Prepare to revel in the splendor



of the The 39th Annual Alabama Renaissance Faire on October 25-26 in downtown Florence. Just like the medieval harvest festivals held in the village square, this faire takes place in one-city block, the handicapped-accessible Fountains-on-the-Green (Wilson Park) where Faire goers will embark on an unforgettable journey through history!

Enjoy the melodies of minstrels,

See FAIRE... on Page 6

Top Workplace 4 Years Running

PALM BEACH GARDENS, FL – Most Loved Workplace® recently released the 2025 America's Top 100 Most Loved Workplaces® as a custom content feature in the *Wall Street Journal*. The results highlight 100 organizations across U.S. industries that are transforming employee

experience and redefining retention strategies in today's economy. Bank Independent was ranked #32 on this prestigious list, the fourth consecutive year that Bank Independent has been included.

See BANK... on Page 6

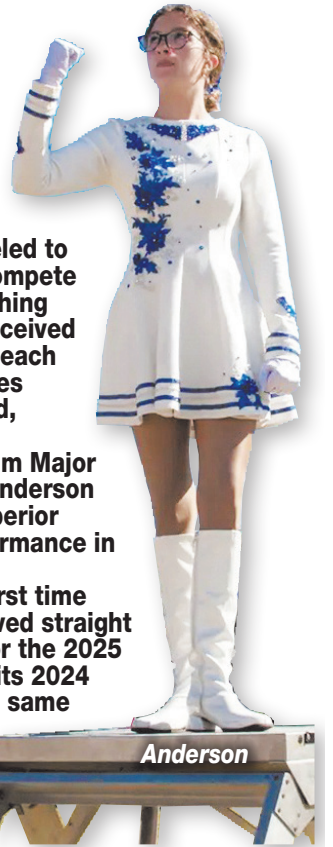
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Superior Ratings

HATTON – The Hatton High School marching band recently traveled to Phil Campbell to compete in the Bobcat Marching Competition and received Superior ratings in each of the five categories – Percussion, Guard, Music, Visual, and General Effect. Drum Major Marli 'Sweet Tea' Anderson also received a Superior rating for her performance in leading the Band.

This marks the first time the band has received straight Superior Ratings for the 2025 season, improving its 2024 performance at the same competition. "Better today than yesterday. Better tomorrow than today."

The Band Director is Troy Morris. Courtesy photo



INSIDE this Issue

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Shorts...

Musical With Shop Horrors

Continued from Page 1



florist who discovers a mysterious, carnivorous plant named Audrey II.

The plant promises Seymour fame and fortune in exchange for food, eventually leading him down a dark path of murder and horror to a compelling path of choices and consequences. This production is a captivating tale that explores themes of ambition, greed, and the unexpected results of human desire. Tickets are available at TennesseeValleyArts.org. For more information, call 256-383-0533.

2nd Women's Conference

TUSCUMBIA—Women from all over the tri-county area merged for the 2nd Annual Women's Conference presented by the Minister's Wives and Widows of the Muscle Shoals District Baptist Association. The speaker was Minister Era Shea Cooper, and her topic was "In His Image; For His Glory" (Psalm 139:13-16). Minister Dora Nicholas spoke from the theme: "Women Fashioned by God." They received a timely



testimony from **Martha McQuire**, a breast cancer survivor, telling how God had carried her through the storms of sickness and restored her health, this being Breast Cancer Awareness Month.

"Women played diverse and significant roles in the Bible. Today's women have faith and preserve," said **Sheryl Hamilton**, President of the MW&W Auxiliary. "They are leaders in our communities who have courage, humility and provide service."

Rev. **Wesley Thompson** is the Moderator for the MSDMB Association.

MWW members, pictured, left to right, are Melvia Russell, Bettie Davidson, Shelia Braxton, President Sheryl Hamilton, Margaret Smith, Doris Franklin, Bettie West.

Courtesy photo

Athletics Administrators Committee.

He joins a distinguished group of athletics directors from across the FCS landscape, including such influential institutions as Montana State, U of Albany, Princeton, North Dakota, Long Island U, Tennessee State, Holy Cross, St. Thomas, Incarnate Word, and UT-Chattanooga.

Looney on FCS Committee

INDIANAPOLIS— The NCAA has announced the appointment of University of North Alabama Director of Athletics, **Dr. Josh Looney**, to the NCAA Division I Football Championship Committee. Looney will represent the United Athletic Conference on the national committee, which oversees the selection, seeding, and administration of the 24-team FCS (DIV. 1-AA) Playoff.

Looney's term on the committee starts this season and will run through August 2028. He previously served on the NCAA Football Rules Committee from 2018–2021 and currently serves as vice chair of the Atlantic Sun Conference



About Denim & Diamonds

FLORENCE—Get ready for a night of sparkle, soul, and giving back at the Big Little Gala: Denim & Diamonds! This unique celebration takes place 6pm Friday, November 7 at Pickett Place in downtown Florence, blending casual charm with a touch of glam. So, throw on your favorite jeans, add some sparkle, and join us for an unforgettable evening in

See SHORTS... on Page 9

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Yard Sales

FLORENCE CARPORT SALE, 1201 County Road 85, Fri., Oct 24th & Sat. Oct 25th, 8am-until? **NO SALES BEFORE 8am!** Tools, Antiques, Lots of Home Decor, Men's & Women's Clothes & Shoes, Cabinet Pulls, Hardware, Windows and more! Rain or Shine!

FLORENCE PALISADE NEIGHBORHOOD ESTATE/GARAGE SALE 524 Palisade Dr., Florence, AL 35630 Sat., Oct. 25th, 7am-Noon
•Furniture •Artwork •Glassware •Household Goods •Linens •Christmas Decor •Clothes •Children's Gear & Toys, & much more!
Cash or Venmo accepted

KILLEN: GARAGE SALE 312 Briarwood Dr. Sat. 7:30 am House-hold items, some furniture, flatscreen TV, window dressings, nice quilts and sham sets, pictures, decor, wall clocks, Christmas, kitchen items and utensils, crock pot, clothes iron, some Men's and Women's clothes, washable rugs. Street parking. Everything must go!

RUSSELLVILLE ESTATE SALE Lindberg & Eva Mae Rickard 2530 Hwy. 33 Oct. 23, 24 & 25 Thurs. & Fri. 8am-4pm Sat. 8am-noon
CONTENTS OF HOUSE: Lots of collectibles, Home Interior, vintage jars, decorative items, Butter Churns, Kitchen Contents and some Cast Iron, Tiara, Pictures, LOTS of Christmas Decor, Nice dresses XL to XXL, Tops & casual wear; Fur-niture included: 1 antique bedroom suite, 2 other bedroom suites. Linens and decorative pillows. **Accepting offers on house.**

MUSCLE SHOALS MULTI-FAMILY YARD SALE, 512 River Road, Fri. & Sat., Oct. 24th & 25th, 7am-2pm, Old and Older Stuff!

FLORENCE MULTI-FAMILY YARD SALE, 19325 Co. Rd. 14, (Rhodesville area) Sat., Oct 25th, 8am-2pm, Lamps, Furniture, Clothes, Jewelry, misc. items. Too much to mention!

FLORENCE: MULTI-FAMILY SALE 542 Riverview Dr.
Sneak preview Thurs. 10-2, Fri. and Sat. 7-4, Sun 1-3 Lamps • Mirrors • Wall Art • Home Decor • Clothes- Women's (Shoes, scarves, jewelry) • Men's • Children's • Pageant Dresses • Halloween Costumes • Toys • Christmas • Corning Ware • Boating, Grilling + Camping Items • Zeler Walker • Some Tools • Nikko Rifle Scope • Window Panels • Old Books + Luggage • Cow Skull

FLORENCE MULTI-FAMILY YARD SALE, (3 Homes), 242 McGough Blvd. Greenbriar Plaza Off of Cloyd Blvd., Sat., Oct. 24th, 8am-3pm, Vintage items, Barbies, Coke-a-Cola items, Furniture, Ladies Harley Helmets and more!

RUSSELLVILLE: YARD SALE 1260 Underwood Rd Fri. Sat. 7am-2pm Furniture, tools, appli-ances, tables, etc.

Estate Sale 255 County Road 282 Florence, AL 35630
Friday, Oct. 24th 9:00 am-3:00 pm
Saturday, Oct. 25th 9:00 AM - 2:00 PM
Numbers given out at 8:30 am
Sunday, Oct. 26th 1:00 pm-3:00 pm
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EstateSales.net for pictures

RUSSELLVILLE FIVE FAMILY YARD SALE 240 Skyline Dr., Hester Heights Sub. Sat., Oct. 25th, 7am-3pm Household items, Winter Clothes & Shoes, Glassware, Kitchen items, Sewing material, Christmas Decor, Gifts & misc.

MUSCLE SHOALS YARD SALE 1405 Brookford Place, Sat., Oct. 25th, 7am-until? Nissan Truck, Doors, Shutters, Household items, Workshop items, Decor, Outdoor Furniture, Small Tables, Lamps, Women's, Men's & Children's clothes, little bit of everything! Cancelled if raining.

SHEFFIELD: MASSIVE CHURCH YARD SALE AND BAKE SALE 1515 E 27th St (Corner of Hatch and 27th) Sat. 8am-until Bikes, household items, col-lectibles. All proceeds go to Teen Dept.

FLORENCE GARAGE SALE, Plantation Springs Sub. 125 Plan-tation Springs, & 101 Karley Dr. Sat., Oct. 25th, 7am-until? Christ-mas items, Hall Tree, File Cabinet, Men's Clothing, Work Boots, Toys

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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**

Northwest RC&D Council invites you to attend our upcoming "Annual Council & Outreach Meeting" on Friday, October 24. Registration: 9:30am Meeting: 10am at the AW Todd Center 201 S Washington Ave in Russellville.

Saturday, October 25 - Helping Hands Half Marathon & 5K. Join the community at the Renaissance Shoals Conference Center, 10 Hightower Place, Florence, for a day of fitness and giving back. This fundraising event supports the Helping Hands Foundation, a 501(c)(3) nonprofit organization.

Participants can register by visiting runsignup.com/BIHelpingHands. Let's run together for a cause that makes a difference!

Bank Independent's Helping Hands Program was founded in 2011 following the devastating April 27 tornado outbreak. The program has since grown into the Helping Hands Foundation, a 501c3 non-profit dedicated to making a positive difference in the lives of our neighbors across the communities we serve.

A few of the ongoing causes that Share Drives supports include:

- Shelter Share - Collecting pet food and supplies for local animal shelters.
- Food Share - Stocking food banks with non-perishable items.
- School Share - Providing backpacks, school supplies, and classroom materials right before school starts.
- Toy Share - Collecting new, unwrapped toys to brighten the holidays for children.

The Lexington High School Purple Pride Marching Band is seeking community support to cover

transportation costs for their upcoming competitions at Hanceville High School's Mud Creek Band Competition and the State Competition at Spain Park on October 25th. Organized by Amanda Daniel, the GoFundMe aims to raise funds for charter bus expenses to ensure every band member can participate in this memorable day. Visit <https://www.gofundme.com/f/vhb9k-transportation-expenses> to view the fundraiser.

Florence Police Department Patch Coloring Contest! Kids of all ages are invited to design our patch! Deadline: Friday, October 25 at 4PM. Come vote for the top entries at our Frights and Lights event later this month!

The winning artwork will:

1. Be our Facebook profile picture for all of November
2. Earn a behind-the-scenes tour of the Florence Police Department
3. Photo op with FPD Officers and the Chief of Police

How to get the coloring sheet:

1. Pick up at the Florence PD lobby
2. Download from here: <https://florenceal.org/63651-2/>

How to submit?

1. Drop off at the Florence PD lobby
2. Email to jhein@florenceal.org
3. Hand it to any FPD Officer

LifeSouth Bloodmobile Dates:
Thursday, October 23

- TNT Fireworks, 4003 Helton Drive, Florence, 8am - Noon
- TNT Fireworks, 4511 Helton Drive 1pm-5pm

Tuesday, October 28 Mars Hill Bible School, 698 Cox Creek Parkway, Florence, 8:30am - 2:30pm

Wednesday, October 29 Colbert Heights High School, 6825 Woodmont Drive, Tusculmbia, 8:30am - 2:30pm

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Free Clothes Giveaway Saturday, October 25, from 10am-2pm at Cloverdale Community Church, Highway 157 north of the Cloverdale post office.

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

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 hands-on 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@gmail.com.

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2013 BUICK REGAL 2G4GV5GV3D9213577
2005 CHEVROLET IMPALA 2G1WF52E259260226
2007 CHEVROLET MALIBU 1G1ZT68N37F212733
2003 CHEVROLET MONTE CARLO 2G1WX12K439274105
1993 CHEVROLET S-10 1GCCS14Z5P8163406
2001 CHEVROLET TAHOE 1GNEC13TX1J114406
2005 CHRYSLER PACIFICA 2C8GM684X5R651967
2005 DODGE CARAVAN 1D4GP45R55B337562
2014 DODGE CHARGER 2C3CDXHGOEH237669
1999 FORD EXPEDITION 1FMPU18LXLB92961
2010 FORD FUSION 3FAHP0HAAOAR138298
2015 FORD MUSTANG 1FA6P8CF8F5309270
2004 FORD TAURUS 1FAPF55S34G165931

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2008 GMC ENVOY 1GKDT13S282125940
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1997 HONDA ACCORD 1HGCD7151VA019440
2016 JEEP CHEROKEE 1C4RJFBMXGC367083
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2009 MAZDA 6 1YVHP81H795M51261
2012 MAZDA 3 JM1BL1L86C1643538
2020 MITSUBISHI MIRAGE ML32A3HJOLH006118
2003 NISSAN MAXIMA JN1DA31AX3T429305
1998 NISSAN MAXIMA JN1CA21D4WM916725
2015 NISSAN MURANO 5N1AZ2MH5FN230551
2011 NISSAN SENTRA 3N1AB6AP5BL623989
2009 SATURN VUE 3GSCL33P59S567569
2012 TOYOTA COROLLA 5YFBU4EE7CP052809
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Deadline to order Nov. 2nd. Order
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Faire..

Continued from Page 1

thrilling sword fighting, and immerse yourself in a world of artistry and adventure from 10am–6pm on Saturday and 12–6 pm on Sunday. Admission is free. The Alabama Renaissance Faire promises a day filled with joy, wonder, and the spirit of bygone eras, a journey back in time that will include 17 performers and over 80 artisans showcase their incredible crafts!

Costumes are never required, but they are often admired.

Rejoice and be part of this family-friendly event celebration that includes free activities for children and adults!

POSTER ON PAGE 1
Local artist and graphic designer, Allison Lott, was winner of the 2025 Alabama Renaissance Faire Poster Contest. The poster was painted digitally in Procreate for the iPad (It is not AI generated).

Bank...

Continued from Page 1

“Being named to America’s Top 100 Most Loved Workplaces list for the fourth consecutive year is a tremendous honor and a true testament to the culture we’ve built at Bank Independent,” stated Macke Mauldin, CEO of Bank Independent. “We are proud that Bank Independent is a place where team members feel valued and connected.”

“We’ve always believed that when you invest in people — supporting their growth, well-being, and sense of purpose — you create a ripple effect that reaches far beyond the workplace,” said Penny Camp, Chief Administrative Officer of Bank Independent. “This recognition celebrates the dedication of our team members and the meaningful impact they make every day for each other, our customers, and our communities.”

Bank Independent was the #2 ranked Alabama-headquartered business and the #7 ranked business in the Financial Services category.

**Courier
Journal**

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

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

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Florence, AL 35630
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well in advance of the planned event. The Editor reserves right to shorten, edit, reword or omit submissions as seen fit. All information submitted for publication becomes property of the Courier Journal. Information published does not necessarily reflect an opinion or endorsement by the Courier Journal, members of its management, or its staff. Advertisers are responsible for all content and claims in their advertising.



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If you've been following the news, you know a new round of tariffs is here, and it's going to affect the cost of new computers. At the same time, Microsoft has officially announced the end-of-life (EOL) for Windows 10, coming in October 2025. This one-two punch has many of you asking, "What's my next move?"

It's a valid question. The idea of buying a new, more expensive PC while your trusty old machine still has life in it feels frustrating. The good news? You likely have a powerful and cost-effective alternative sitting right on your desk.

The computer you bought



Martin Dean

New Tariffs & Windows 10's End: Your Smart Tech Upgrade Path

by "The Computer Skeptic"

five or more years ago often has perfectly good hardware—a strong processor, plenty of RAM, and a reliable hard drive. The real problem is the software. After the EOL date, Windows 10 will no longer receive security updates, leaving your computer vulnerable. So, what can you do?

The most powerful solution is installing a modern, user-friendly operating system called Linux. Before you picture a black screen with lines of complex code, let us stop you right there! Today's Linux

is sleek, intuitive, and perfect for everyday tasks.

Think of it as a tune-up for your computer's brain. We can install a Linux system that lets you do everything you need:

- Browse the web (Chrome, Firefox)
- Send and receive email
- Edit documents, spreadsheets, and presentations (using free software like LibreOffice)
- Store and view your photos
- Stream movies and music
- We have a few favorite Linux

versions that we recommend based on your comfort level:

Linux Mint (Cinnamon Edition): This is our go-to for most customers. If you're familiar with Windows 7 or Windows 10, you'll feel right at home. The menu is clean, the interface is simple, and it's incredibly stable for web browsing, office work, and media.

Ubuntu: A long-time champion of user-friendly Linux, Ubuntu is a robust and well-supported option. It has a modern look and comes with everything you need pre-installed, making the transition seamless.

Zorin OS: This is a fantastic choice if you really want the Windows feel. It's designed to mimic the Windows layout closely, which can make new users feel immediately comfortable and confident.

If your primary computer use revolves around the web, communication, and productivity software, then absolutely. This is a secure, cost-effective way to extend the life of your hardware for years to come, bypassing both the Windows 10 EOL deadline and the rising cost of new PCs.

If we can help, stop by the shop or give us a call. Let's take a look at your current setup and discuss how we can give your faithful old computer a new lease on life. We're here to help you navigate these changes smartly and save you money.



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ON YOUR DEBT

When Confidence Fades: What Declining Consumer Sentiment Means for Alabama Families Facing Debt



**B. Grant
McNutt**
Managing Attorney

Consumer sentiment is falling in 2025 as families struggle with debt, inflation, and job insecurity. Learn how bankruptcy can help you regain financial stability.

Consumer Confidence Is Falling
Recent Reports show that consumer sentiment in the U.S. dropped to a four-month low in September, with lower- and middle-income families feeling the pinch the most.

That may sound like an abstract economic statistic, but it's something many of us in Alabama already feel in our daily lives. Groceries cost more, rent and mortgages eat up more of the paycheck, and wages simply don't stretch as far as they used to.

When people lose confidence in the economy, it is usually because they've already lost confidence in their own household budgets. And that declining confidence has very real consequences — it makes families more cautious, more stressed, and, in too many cases, more overwhelmed by debt.

What "Consumer Sentiment" Really Means at the Kitchen Table

Economists measure consumer sentiment with surveys about how people feel about their finances, job security, and the economy. But for the families we meet every day, "sentiment" isn't just a survey response — it's lived experience:

1. Do I have enough to pay the light bill this month?
2. If the car breaks down, how will I fix it?
3. What happens if my hours are cut at work?
4. Will we have to use the credit card again just to cover groceries?

Declining consumer sentiment is really about declining financial stability for working families. And that's exactly where bankruptcy law can provide meaningful protection.

Alabama State Bar requires the following: "No representation is made that the quality of legal services to be performed is greater than the quality of legal services performed by other lawyers."

Bankruptcy as a Safety Net in Hard Times

Bankruptcy isn't a sign of failure. It's a legal tool Congress created to help people survive financial crises and get a fresh start.

Here's what it offers when consumer confidence — and bank balances — are falling:

- **The Automatic Stay:** As soon as you file, creditors must stop collection calls, repossessions, foreclosures, and garnishments. This gives you space to breathe.

- **Chapter 13 Bankruptcy:** Lets you catch up on car and house payments over three to five years while keeping your property.

- **Chapter 7 Bankruptcy:** Wipes out unsecured debts like credit cards and medical bills, so you can reset your finances.

Think of bankruptcy as your family's version of a security system — you hope you won't need it, but it's there to protect you when times get tough.

Why Consumer Confidence Matters More Here

Families in Alabama and Mississippi often have less of a cushion than those in wealthier states. Many households here live paycheck to paycheck, meaning even a small dip in hours at work or an unexpected medical bill can trigger a cascade of missed payments.

When consumer sentiment falls nationally, it often hits harder and faster in our region. And that's why it's so important to know what legal tools are available when bills start piling up.

Bankruptcy doesn't mean giving up — it means using the law to protect yourself, your family, and your future.

Take Action Before It's Too Late

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Blessing Box in Town Creek

On October 13, the Lawrence County Education Retirees Association presented the citizens of Town Creek with a custom-built Blessing Box as part of their 2025-26 Community Service Project, The ABCs of LCERA: Accept the challenge. Be the blessing. Care for others.

The group will be stocking the box periodically with food and household items collected at their meetings. Area churches, civic groups, and individuals are encouraged to help keep the Blessing going by placing items in the box.

Pictured: L-R, Town Creek City Councilman Aaron Goode, LCERA VP Andy Bradford, Town Creek City Councilman Doug Russell, LCERA President Dr. Delaina Greene, and Town Creek City Councilman Charles Agee. *Courtesy photo*

Shorts...

About Denim & Diamonds

Continued from Page 2

support of Big Brothers Big Sisters of the Shoals.

Enjoy the smooth sounds of live entertainment, gourmet food and cocktails, a live and silent auction, and a night full of connection and community. Your presence helps match more children with caring mentors right here in the Shoals.

World-class violin virtuoso, composer, and entertainment powerhouse, **Richmond Punch**, will be rocking the stage at the Big Little Gala! With a master's from Julliard, a master's from Yale and experience performing for audiences all over the world, he brings the perfect mix of talent, energy, and show-stopping style! Come casual, shine bright, and make a big difference. For more information or to purchase tickets, please visit www.bbbsshoals.org/ or Big Little Gala: Denim & Diamonds on Facebook.

Leighton Grant for Hydrants

MONTGOMERY — Gov. Kay Ivey last week announced a \$90,000

Appalachian Regional Commission grant for the town of Leighton to upgrade the town's fire hydrants and other water system components to ensure effectiveness in the event of a fire, particularly in the downtown district.

Several fire hydrants in the downtown district have been damaged or become inoperable in the last several years and many of the water systems' cutoff or isolation valves do not work properly. The town's water system has been drained several times because officials could not shut off the water.

The town plans to replace or rehabilitate four fire hydrants and seven isolation valves to improve water flow. Operable isolation valves will eliminate the need to shut down the entire water system during emergencies, town leaders said.

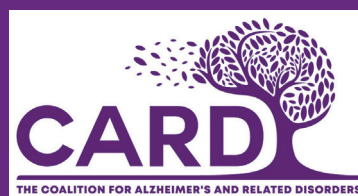
Ivey notified Mayor **Derick Silcox** that the grant had been awarded. The town pledged matching funds of \$90,000 for the project.

The Alabama Department of Economic and Community Affairs (ADECA) administers the ARC program in Alabama.

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Your link to community resources



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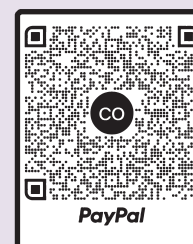
*****If you register before 9/1/25 your registration fee will be \$10**



Or Email information to:

c.a.r.d.nwa@gmail.com

Phone: 256-904-0161



Notes...

Continued from page 4

The annual Trunk or Treat at First Free Will Baptist Church in Florence takes place Sunday, October 26 from 2-4pm in the church parking lot at 2701 Florence Blvd. Lots of candy, games, hot dogs and fun! Everyone is invited! For more information, please call 256-764-3591.

Annual Chicken Truckload Sale at Pleasant Hill Church \$1.75/lb or less. Please visit: PH.Church.com to order or order at the church office, 2705 Co. Rd. 222 in Florence. 256-643-2020 ext. 5. **Deadline to order Sunday, Nov. 2.** Pick up on Saturday, Nov. 8. Order while quantities last. Proceeds will go to the Women's conference.

Sunday, October 26, 3pm - The Shoals Symphony Orchestra "The Planets" For one afternoon, we are turning Norton Auditorium into a planetarium as you experience Gustav Holst's "The Planets" plays alongside breath-taking video of our solar system on a big screen.

The program also includes Missy Mazzoli's "Sinfonia for Orbiting Spheres"—a work that feels like it was built for outer space—and ends with John Williams' 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 shoalssymphony.org.

Bethel Lauderdale MB Church announces the 2nd Pastoral Anniversary for our beloved Pastor, Demetres Towns on Sunday, October 26. Pastor Green Davidson III of St. James MB Church in Leighton will host the 11am Service. Pastor Trevor Crenshaw, Trinity MC Church in Florence will host the 2pm service. Dinner will be served between services. Everyone is welcome.

Join us at 6:30pm on Tuesday, October 28 in the Southall House at the Kennedy-Douglass Art Center for the next Open Mic Night where our theme will be Consuming, featuring original poetry by Miriam Calleja.

Our goal is to promote poetry and create a welcoming space where both published and unpublished poets can share their work while bringing together our diverse communities.

This program is free and is sponsored by the Florence Arts & Museums. The Southall House is located at 209 E. Tuscaloosa St, next to the main K-D Center house. Call 256-760-6379 for more information.

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.

The Muscle Shoals Gun & Knife Show takes place on October 25-26 at the North Alabama State Fairgrounds, 65 Sportsplex Drive in Muscle Shoals. Event hours are 9am-5pm Saturday and 10am-4pm Sunday. The gun show is hosted by A.G. Gun Shows. All federal and local firearm laws and ordinances must be obeyed. For additional information, contact 423-664-2715 or aggunshows@yahoo.com.

FHBS Women's Fall Retreat, Saturday, November 1, 10am-3:30pm. At Forest Hills Baptist Church, 110 Stivakk Dr., Florence. Tickets \$10. Age 12+, Lunch Provided.

"Lessons from Jesus' Table • Strength • Humility • Sense of Belonging" Special Guests Pam Windle and Trina Ross. To register, visit <https://subspla.sh/k939dbz>

See NOTES... page 14

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EMAIL RESUME:
editor@courierjournal.net

POSITION REQUIREMENTS

- Ability to nurture existing and new client relationships
- Good written and verbal communication skills
- Good creative, editing, and interpersonal skills
- 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.

Town of Killen Police Officer Positions

The Town of Killen is accepting applications for full-time and part-time Police Officer positions. Applicants must be A.P.O.S.T. certified, and meet all state and departmental qualifications.

Competitive pay, holiday buyouts, and benefits are offered for full-time positions. **Applications may be picked up at Killen Town Hall, 319 J.C. Mauldin Hwy, Killen, AL 35645, Monday-Friday, 8:00 a.m. to 4:30 p.m. or email kclerk1@att.net.**

Deadline to apply is October 31, 2025.

The Town of Killen is an equal opportunity employer.

Full-Time Machine Operator

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

Responsibilities include but are not limited to:

- Performing standard set up of printing press
- Operating the press
- Making adjustments to maintain quality control
- Performing preventative maintenance and repairs.

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
- Dental Insurance
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- Life Insurance
- Disability Insurance
- Additional Insurance Coverage Options
- Flexible Spending Account
- Paid Time Off (Vacation, Holidays, Sick Time)

Qualified candidates will be available to work nights, weekends.

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

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We're looking for a motivated individual who enjoys working in a fast-paced environment and supporting advertising sales, client communications, and campaign coordination.

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- Coordinating ad schedules, proofs, and deadlines
- Communicating with clients to ensure accuracy and satisfaction
- Helping with creative layouts, promotions, and special projects
- Providing general administrative support to the sales and marketing team

Qualifications:

- Strong organizational and communication skills
- Basic computer and design skills (Microsoft Office; familiarity with Canva, Adobe, or similar a plus)
- Attention to detail and ability to meet deadlines
- Team-oriented with a positive attitude

We offer:

- Competitive pay
- Friendly, collaborative work environment
- Opportunities for growth within a respected local media organization

If you're ready to start or grow your career in advertising, we'd love to hear from you!

Apply by sending your résumé and cover letter to: baretta.taylor@decaturdaily.com

Insurance Insights

"Below is a State Farm® Simple Insights® article about "The benefits of having an insurance agent" is provided by State Farm agent Rebecca Stutts Hovater.

The Benefits of Having an Insurance Agent



Written by State Farm® Editorial Team

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

An insurance agent can help explain the different types of insurance, identify options that may align with your individual needs and more.

Your insurance needs are just as unique as you are, so cookie cutter coverage may not always work. That's why State Farm® agents take the time to get to know you, so they can better understand your needs and help you identify options to consider. But that's just one of the many benefits of having a State Farm agent. Check out other ways they can help.

What do insurance agents do?

- Help explain the ins and outs of insurance.
- Help you understand your coverage options.
- Help identify discounts you may qualify for and other ways to save you money on insurance.
- Help you navigate the claims process.

A State Farm agent can help you understand which insurance options may work for you. And with more than 19,000 agents throughout the U.S., chances are you'll be able to find an agent near you.

The information in this article was obtained from various sources not associated with State Farm® (including State Farm Mutual Automobile Insurance Company and its subsidiaries and affiliates). While we believe it to be reliable and accurate, we do not warrant the accuracy or reliability of the information. State Farm is not responsible for, and does not endorse or approve, either implicitly or explicitly, the content of any third party sites that might be hyperlinked from this page. The information is not intended to replace manuals, instructions or information provided by a manufacturer or the advice of a qualified professional, or to affect coverage under any applicable insurance policy. These suggestions are not a complete list of every loss control measure. State Farm makes no guarantees of results from use of this information.

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Commentary

20 Traded for 1,968 and a Promise

Cease fires in the region rarely seem to go well, but as of this writing 48 hours after the 20 Israeli hostages and the designated 1,968 Palestinian prisoners were set free, all appears to be progressing with fewer issues than I anticipated.

It is amazing really, considering how many splinter groups there are associated with Hamas and how so much of its leadership has been eliminated.

Civilians on both sides were celebrating the peace treaty; President Trump was able to build trust between the two sides when none existed beforehand. However, it can't be all roses.

The ceasefire between Hamas and Israel is tenuous at best. The peace treaty is between regional partners that will make most of the investment in materials and manpower in helping to rebuild Gaza which is about 90% destroyed.

The ultimate hope is to stabilize the entire middle east and to hold all parties accountable.

See CEASE FIRE... on Page 21

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

in the Shoals

October 22, 2025

Happening THIS WEEK

October 24-25



Promotional art

Spring Valley Firefighters Rodeo is This Weekend!

TUSCUMBIA— Spring Valley Firefighters Rodeo returns to the Longhorn rodeo Arena on Three Mile Lane in Tusculmbia October 24–25 and bringing fun for the whole family. Gates open at 5pm each day and rodeo at 7:30. Tickets are available at the gate. Bring your little ones dressed as their favorite rodeo clown for the all-new look-alike contest!

Mutton Bustin' is at 6:30pm with registration starting an hour earlier for a \$20 registration fee.

The Spring Valley Firefighters Rodeo is the largest and longest running rodeo in the Shoals area.

See RODEO... on Page 24

THE CADILLACS WILL PRESENT AN ALL NEW OPRY TRIBUTE TO THE STARS

on Saturday, October 25 at the St. Joseph, Civic Center, 10 Park Drive, in St. Joseph, TN. The show begins at 6pm. Admission is \$15. The event will include tributes to Alison Krauss, Shania Twain, Linda Ronstadt, Martina McBride, Wynonna Judd, Janis Joplin, Elvis, Sara Evans, Aretha Franklin, Patsy Cline, Dolly, Kenny Rogers, George Jones, Tammy Wynette, Johnny Cash, Loretta Lynn, Teri Gibbs, Archie & Edith Bunker, Barry Sadler and many more! Dancers are welcome.

A portion of the proceeds will go to the Jesus Mission in St. Joseph, TN. Everyone is encouraged to bring a canned item for the Jesus mission as well. For more information, contact the event host for the evening, Dennis Odem at 256-762-7383.

FOOTBALL

SATURDAY
OCT. 25 • 3PM
at Austin Peay
Clarksville, TN

NORTH ALABAMA

SOCCER

SAT. OCT. 25 • 1PM
at Central Arkansas
Conway, AK

THE VARSITY NETWORK

VOLLEYBALL

Flowers Hall
OCT. 24 • 6PM vs E. Kentucky
OCT. 26 • 1PM vs Bellarmine U.

THE 2ND ANNUAL SWING FOR THE ARTS GOLF TOURNAMENT tees-off on Friday, October 24 at the stunning RTJ Golf Trail in Muscle Shoals! Hosted by the Tennessee Valley Arts Assn. and the Shoals Symphony, the fun begins with an 8:30am shotgun start. Team Registration: \$600/ team of 4 includes a full round of golf, lunch, prizes, and plenty of friendly competition. Prizes for First and Second and A and B, flights, and more. Call 256-383-0533.

Visit www.roarlions.com for full team schedules and ticket information

YOUR Letters

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

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

UNA Can Find Money

Editor,

The *TimesDaily* has reported that the 2025 budget approved by UNA Board of Trustees will have a deficit of \$3.9 million! The Trustees are hoping that additional funds will be received from the state.

I have two suggestions that I believe will free up funds to cover the noted deficit.

Several months ago, the

Trustees decided to privatize the UNA custodial employees. The employees now work at UNA, but not for UNA. This led to the employees having to pay \$300–\$750 more in medical insurance each month and retirement is not through the state, but through a 401K. If the Trustees privatize their

professors, I believe this would easily free up funds to help balance the budget.

UNA also has a substantial amount in Endowment Funds. These funds may be used to fund

operations, scholarships, and other initiatives. The income earned from investments on these alone will cover the deficit.

In addition, the new Florence City Council members and mayor should review the state law on a city giving funds to a public institution. It states that "every once and a while" is legal.

In a letter dated March 11, 2025, the Alabama Attorney General was asked for a ruling on the giving. A reply was received but there was no comment on the state law. The AG may run for governor in 2026! He will not get my vote!

Bill Smoak
Florence

See LETTERS... on Page 26

... Those sins were for every man, woman, and child who was born before His time on earth and up to and including the end. . .



RV TOY HAULER, 40 ft., \$6,000. Also **40 ft. Fifth Wheel Camper** \$10,000. Purchase both for \$12,500. Call 205-717-9060.

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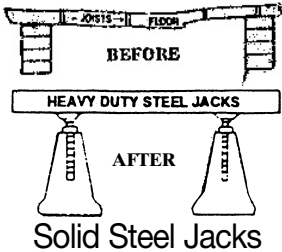
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Notes...

Continued from page 10

The Grand opening and ribbon-cutting ceremony for the new Tennis & Pickleball Complex at Veterans Memorial Park. Thursday, October 30, 2PM, Florence. Mayor Andrew Betterton, the Florence City Council, and the Florence Parks & Recreation Department invite you to attend.

The premier facility is already surpassing expectations and represents a significant advancement for our community. It includes 12 hard tennis courts (including a championship court), 6 clay tennis courts, 14 covered pickleball courts (also including a championship court), and 6 outdoor pickleball courts, in addition to fully equipped pro shops

and rest rooms. Join us as we celebrate the opening of this top-tier recreational destination for Florence and the Shoals.

Mary's Chapel Church of the Nazarene 90th Homecoming Service, Sunday, October 26 10:30am - until. All Day Singing with Dinner on the Grounds. 2595 County Road 39 in Lexington. Singers and Musicians Welcome. Contact: Pastor Marcus Wilson phone 931-242-8519.

The Annual Memorial Service at St. John's Episcopal Church in Tusculumbia will take place on Sunday, November 2, at 3pm. The public is invited to attend this All-Saints' Day service of Evening Prayer, which will be conducted from the 1928 Book of Common Prayer by the Rev. Danielle Thompson, Rector of Grace Episcopal Church in Sheffield. The historic church is located at 300 N. Dickson St. (corner of Dickson and Third Streets).

All are invited to take part in this inspiring service. For more information or to donate toward the preservation of the historic church, contact Ninon Parker, Church Trustee, 106 N. Dickson St., Tusculumbia, AL 35674. Telephone: 256-710-9081.

City of Florence Leaf collection Attention All Early Birds: We need to test our equipment as we anticipate the heavy leaf fall of November and December. Already have a pile of leaves? You can call us at 256-760-6460 for leaf pick up.

Starting November 1, we will work the regular leaf collection schedule and will NOT accept call-ins.

Tuesday, November 4: "One Nation Under God Prayer Breakfast" - Mark your calendars for this year's One Nation Under God breakfast featuring guest speaker, Coach Bobby Wallace. 6:30 AM at the Renaissance Shoals Conference Center.

Ticket Information: 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!

See NOTES... page 18

LEGAL NOTICE

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

Notice Is Hereby Given that on **Saturday, The 25th Day of November, 2025 At 9:00 a.m.**, The following motor vehicles will be sold at public auction for cash. The Auction will be **Held at Horne Wrecker Service, Inc., 1634 State Street, Florence, Alabama.** Horne Wrecker Service Inc. will accept proof of ownership should anyone care to submit same, Monday through Friday, between the hours of 8:00 a.m. and 4:00 p.m. until the day of the sale. **Vehicles may be viewed starting on Monday, November 18th, 2025, between the Hours of 8:00 a.m. and 4:00 p.m.**

98 FORD EXPLORER

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NOTICE OF PUBLIC AUCTION

Bravo Properties LLC will conduct a public auction of the contents inside Storage Units on **Saturday, October 25, 2025** at 9:00 AM to satisfy outstanding debts.

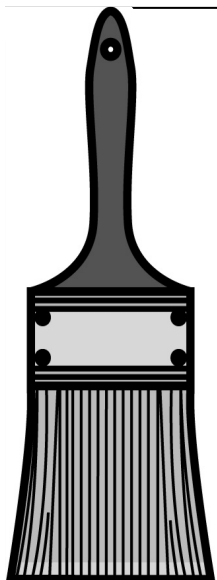
Management reserves the right to withdraw any from the sale. Call 256-765-9983 for more information.

STARTING LOCATION: 3131 Cloverdale Rd., Florence, AL

#26 Chris Brewer	#64 Louis McCroskey
#37 Andrea Goodson	#78 Kim Ellis
#43 Noah Holmes	#84 Kim Ellis
#45 Debra Thorstenson	#86 Willie Griggs
#47 James Austin Jr	#101 Mary C Wells
#52 Thomas Gean	#103 Abbie Brown
#56 Racheal Mathis	#106 Selina Thompson

IMMEDIATELY FOLLOWING: 205 Roberts St., Florence, AL

#57 Richard Shoults	#85 Margie Flippo
#82 Alicia Durham Haraway	#86 Elzabeth Anders



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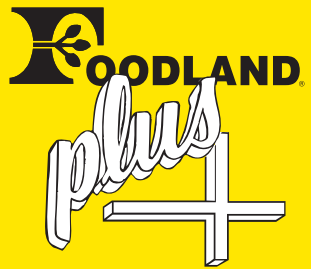
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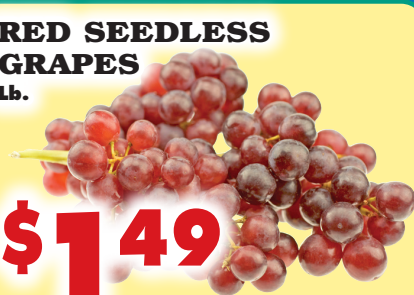
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Community Notes...

Continued from page 14

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

11/21: Snowman Family Portraits
 6:30 - 8pm
Watercolor Class \$120. Students to purchase supply list. 10/27 Monday from 6 - 7:30pm

I Can't Paint! \$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 register, visit TennesseeValleyArts.org. Call 256-383-0533 with any questions.

City of Florence Leaf collection

routes begin November 1! Please follow the guidelines and help us avoid time-consuming truck repairs.

Leaf Collection Guidelines For City of Florence Residents:

Leaves should be raked curb side, but NOT in the street or gutter.

Keep leaf piles away from obstacles like cars, trees, fences, and mailboxes.

Don't cover your WATER METER.

Limbs, pinecones, sticks, and rocks DAMAGE EQUIPMENT and slow the collection process.

BAGGED LEAVES will be picked up weekly with curb side trash.

Starting November 1, we will work the regular leaf collection schedule and will NOT accept call-ins.

Alabama A&M Small Farms Research Center and AL Cooperative Extension System present "Learning and Growing with Us" Agriculture Workshop on Thursday, November 6 from 9:30am-2:30pm. Sign in at 9am at the Alabama Music Hall of Fame Banquet Hall, 617 Hwy 72 West in Tuscumbia.

The presenter is Marcus Garner, Urban Regional Extension Agent (Home Horticulture) Alabama Cooperative Extension System.

Refreshments/Lunch served. Registration is required to attend: email oppia.burke@aamu.edu; call/text 256-320-8051

The Annual Memorial Service at St. John's Episcopal Church in Tuscumbia will take place on Sunday, November 2, at 3pm. The public is invited to attend this All-Saints' Day service of Evening Prayer, which will be conducted from the 1928 Book of Common Prayer

by the Rev. Danielle Thompson, Rector of Grace Episcopal Church in Sheffield. The historic church is located at 300 N. Dickson St. (corner of Dickson and Third Streets).

All are invited to take part in this inspiring service.

For more information or to donate toward the preservation of the historic church, contact Ninon Parker, Church Trustee, 106 N. Dickson St., Tuscumbia, AL 35674. Telephone: 256-710-9081.

A tribute to Muscle Shoals music is set for Thursday, November 6 at the Ritz Theatre in Sheffield. The concert will bring together nationally known performers, headed by T. Graham Brown, whose career spans more than 40 years. local songwriters, and international talent connected to the area's music legacy. Doors open at 6 p.m. and the show begins at 6:30 p.m.

Billy Lawson and the Wishbone

Band will also perform, as will Angela Hacker and James LeBlanc. International recording artist Eve Graham will make a rare U.S. appearance as part of the show. As the original lead singer of The New Seekers, she was the voice behind several international hits in the early 1970s, including "I'd Like to Teach the World to Sing," "Free to Be," "Beg, Steal or Borrow," and "Circles."

The concert is part of Alabama's recognition of America's upcoming 250th birthday and will highlight the ongoing impact of Muscle Shoals music. The Ritz Theatre in downtown Sheffield provides a setting tied to local history and live performance.

Tickets are available NOW at tennesseevalleyarts.org. Orchestra/Floor seating \$35, Balcony seating \$30. For more information, call 256-383-0783.

For details on upcoming events and things to do in Colbert County, visit colbertcountytourism.org.

World Community Day - "Be Kind at All Times" sponsored by Church Women United, will take place at 10am Friday, Nov. 7 at Armstead Chapel, 121 Simpson St., Florence.

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

"Come to the Lord's Table" Women's Fall Conference at Forest Hills Baptist Church, 110 Stovall Dr, Florence. Saturday, November 1, 10am-3:30pm. Speakers: Pam Mize Windle and Trina Ross. Lunch included-Tickets \$10. Contact the church office at 256-766-0721 or admin@foresthillsbaptist.net to reserve your spot.

See NOTES... page 22

GAME DAY SCORE CARD



Courier Journal

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WK 9 Saturday Oct. 25

CHECK BOX BESIDE EACH WINNING TEAM

DEADLINE: FRIDAY, 5PM OCT. 24

MAIL-IN ENTRIES MUST BE POSTMARKED BY FRIDAY AND RECEIVED BY MONDAY!
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TIE BREAKER
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Week 7 WINNER - BLAKE BURNS of Town Creek
Week 8 Winner online by 4pm Tuesday and in the Oct. 29 paper.

Enter online at www.courierjournal.net
 or Mail or deliver your entry to: **Courier Journal Gameday Scorecard**
 219 W. Tennessee St., Florence, AL 35630 - Fax to: 256-760-9618
 Winners will be listed online Tuesday afternoon and in the FOLLOWING week's Courier Journal.

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

ASK THE ATTORNEY



Thomas McCutcheon

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

Property Damage Claims

Virtually all automobile accident cases involve a claim for property damage. I'm not a fan of the way that insurance companies treat property damage claims.

There are some things you should know. First, if your car is a total loss, they will only pay for a rental car up the day or so after the total loss offer is made. If your airbags went off, your car will be a total loss, and you might as well start shopping.

Rental cars create a problem of their own because what the insurance company allows on a daily rate and what the rental car companies charge, by the time you get all the charges people end up owing money than is allowed and may not be in a great position to pay at that time.

When a car is a total loss, the insurance company offer is supported by other similar vehicles and their value. What I mean is that the insurance company does a comparison of similar cars and come up with a value for what your car was worth. You may disagree, but do not disagree and pay storage fees. Have the car moved to your house if you're going to argue. I have seen people argue over a few hundred or a thousand dollars while the wrecked car sits in storage at \$40 a day. I had one case that was over \$1,100.00 difference in the value of the car, but the argument lasted for nearly 400 days before they came to see me. By that time, the \$1,100.00 was small potatoes.

If you do not have the title to your car because there is a loan on your car, the insurance company will have to pay the lienholder (the company that made the loan and has the title) if the car is totaled. If the car is damaged, they can pay to have it repaired but not if the cost of repair exceeds 75% of the value of the vehicle.

What I think most people don't stop to consider is that a car or truck is something that is used up. Every time a car is driven, some of it is gone. Accountants use the term depreciation. Depreciation is the accounting term that uses a decrease in value to account for the decrease in value that all cars experience as they are used. Obviously, a car with 5,000 miles is worth more than a car with 100,000 miles on it. Often loans don't match the depreciation and the difference between what the car is worth and what you owe is what you get. Often this is not as much as people wanted or even enough to pay off the car.

If you traded in a car that was paid for or made a large down payment or simply just got a good deal, you'll have money left over after the insurance company pays you. On the other hand, if you didn't make a large down payment and you use your car a lot and run the mileage up to and from work, school and every errand that we have to run, you may find yourself with a gap in coverage and might consider GAP coverage, which is often available at the time of purchase and will pay the difference between what's owed and what's paid. Thirty years ago, I never thought it was a good idea but I'm seeing longer loans and higher depreciation and now think it is a valid consideration.

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

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

P. O. Box 38, Florence, Alabama 35631 or visit our website at: www.mhatty.com

facebook: McCutcheon and Hamner, P.C.

We will not print your full name in the article. We will not be able to return any written or preprinted items which are submitted.



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KETCHUP
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Find at least six differences in details between panels.



Differences: 1. Cake slice is reversed. 2. Cup is a different shape. 3. Pillow is behind edge of other pillow. 4. Picture is moved. 5. Finger is moved. 6. Nightgown strap is moved.

SIGNS OF THE PAST



FIRST PRESBYTERIAN CHURCH (1818)

The Presbyterians organized the first church in Florence and purchased this property from the Cypress Land Company in 1818. A sanctuary was erected here in 1824. James L. Sloss, an early Alabama Territory missionary, was installed as the church's first permanent pastor in 1830. Although the church buildings have undergone several major expansions and renovations, the present sanctuary occupies the site of the 1824 building -- the "mother church" of Florence. The congregation in 1968 decided to remain an urban church and to continue its historical presence in the heart of Florence.

*Location: 34.8020°N, 87.6741°W
224 E Mobile St, Florence*

Union Col. Harden, during a Federal occupation, attended Sunday service of Dr. Mitchell, who prayed for the success of Jeff Davis. The minister was arrested and sent to a Union prison. After a prisoner exchange, he returned to Florence with great celebration.

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

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Commentary

Cease Fire...

Continued from Page 12

Sure, Hamas gave up much of its leverage in hostages, but I am not convinced they know the whereabouts of even 10 of the 28 corpses that are also meant to be returned. None of the female corpses will remain intact, lest the militants risk being exposed for sexual crimes. They are now claiming rubble is hindering progress in retrieving the bodies. They can play on this for years.

Yet, Hamas and the Palestinian people will come out winners if they continue to abide by the terms of the ceasefire. Hamas members and civilians will stop dying, they will have their area rebuilt to the tune of hundreds of billions in international aid, and they can have a peace that few alive in that region have experienced. They will also have their honest share of the food shipments instead of rations being diverted away from the populous areas so Israel can be accused of genocide, a preposterous accusation from the outset.

Studies confirmed by various humanitarian organizations indicate that a net total of over 470,000 metric tons of food was supplied to Gaza in the seven month period from January-July 2025 (Adjusted for projected food loss and spoilage), enough for every man, woman, and child to ingest about 3,000 calories per day.

However, timely and equitable distribution was nonexistent—for whatever reasons.)

My primary concern is the prisoner /hostage exchange ratio of 197-to-1, with most of the prisoners classified as hardened criminals and war detainees. Over 140 of the 1,968 were to be scheduled to be deported abroad, about 100 relocated into the West Bank through East Jerusalem and three into Gaza. The other 1,700? Who knows?

You can bet your backside, most will be armed, and the U.S. will still be viewed as "The Great Satan." Militant Islamic factions here and abroad will still bring their children up to hate infidels, mistreat women in society, and destroy Christians and Jews.

The ceasefire/peace treaty not withstanding and with all due respect to the families of the hostages and prisoners on both sides, I am not sure how the world is a safer place with almost 2,000 Palestinian criminals back in society. At least 200 of those criminals were convicted terrorists doing life.

If we are honest, it's been common knowledge for many years that if militant Islam put down its weapons and said "no more," there would be a permanent peace in the region; If Israel put down its weapons and said, "no more," it would quickly be obliterated.

We know there will be renegade actions from time to time from those who do not agree on this arbitrary ceasefire that some elected representative, who is far removed from the situation, brokered from across the world.

President Trump proclaimed an end to the war during his speech

to the Israeli parliament in Jerusalem. However, Israel and Hamas have not agreed on the next series of crucial steps in Gaza.

Even if all is agreed upon, holding a sustainable peace in the years coming will be a monumental task. Rebuilding, rehousing, and reestablishing a functional economy will take many years and will require mutual respect from the people and the government. Hopefully, a shared slate of goals and benefits will emerge.

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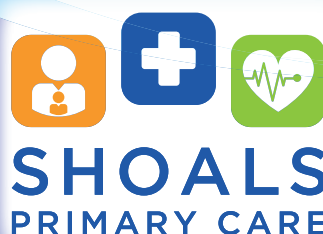
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Community Notes...

Continued from page 18

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 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

2nd Annual Blessing Of The Animals Event - Saturday, November 8, 10am- 2pm at the West Lauderdale Cowboy Church, 100033 AL Hwy 20 In Florence. Hosted by West Lauderdale Cowboy Church and the Shoals Spay &

Neuter Coalition.

Come spend time with us for family fun and activities. Test your skills at the inflatable sports event, free Chuck-wagon lunch (while supplies last), snacks, a chance of winning some fabulous prizes, live music and a whole lot more.

Bring your companion animals (safely on a leash) or pictures for a special blessing and yummy treat for them.

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.

Florence Fly Fisher & Tyers meets the 1st Tuesday of every month (Nov. 4) from 6:30–8pm at St Bartholomew Episcopal Church, 1900 Darby Dr. in

Florence. Anyone interested is welcome and encouraged to attend.

Arts/Crafts/Vendors applications are available now for the 36th Anniversary of CHRISTMAS IN THE COUNTRY at LaGrange College Site Park from 10am-4pm each day, November 21 and 22. Contact: louiselenz9324@gmail.com or 256-702-9799. 1491 LaGrange College Rd. in Leighton.

Big Little Gala: November 7, 2025 - Join us for an incredible event supporting local youth in the Shoals area. This event directly benefits the children and families served by Big Brothers Big Sisters. For more information, email Nicole Hall at nicole@bbbsshoals.org.

James Quad Cities Photography Club, 6:30pm, second Tuesday, (November 11) Kennedy-Douglass Center for the Arts, 217 E. Tuscaloosa St., Florence

See NOTES... page 25

2025 Halloween Coloring Contest

Last Chance To Enter!

Entry Deadline: THURS., OCT. 23 NOON

Winners will be announced in the Courier Journal Oct. 29 issue. Drawings are judged by our staff on the basis of talent of the child's age ability.

It must be colored by the child, or it will be disqualified.

Winners are not selected at random. One entry per person. One winner per family. You may also download and print this entry form from our website: www.courierjournal.net

TOP 3 WINNERS IN EACH AGE GROUP RECEIVE:

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Entry form below must be completed to to qualify.





Child's Name	Age	Address
Phone Number	City	State

Mail or Bring Entries to: Halloween Coloring Contest • Courier Journal • 219 W. Tennessee St. • Florence, AL 35630

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TOYOTA: SIENNA, 2000 \$2,500. Brown 223,700mi 5 door rear heat/AC mid and rear seats Pay/car transfer at TVA Credit Union. Florence 919-297-2294.

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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

1 VISIT

PMA \$119

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Tighten Electrical Connections
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Gods Plan For Eternity

The saved man today gets his eternal life off of a tree of death, the cross! **Galatians 3:13** "Christ hath redeemed us from the curse of the law, being made a curse for us: for it is written, Cursed is every one that hangeth on a tree:" Then why does the Tree of Life appear again in eternity? Because not everyone in every age gets eternal life the same way. **Revelation 22:14** "Blessed are they that do his commandments, that they may have right to the tree of life, and may enter in through the gates into the city." Old testament, tribulation, and millennial saints are not saved the same way we are today! We, today, are saved, when we ask Christ for forgiveness, and trust and receive Him by grace through faith in His shed blood! We are marked and sealed and destined to have a body like Jesus Christ. O.T., tribulation, millennial saints are not. See John 1:11&12, Romans 10:9-13, Ephesians 2:8&9, Philipians 3:21! **Ephesians 3:5** "Which in other ages was not made known unto the sons of men, as it is now revealed unto his holy apostles and prophets by the Spirit;" Paul's the Apostle. **1 Corinthians 11:1** "Be ye followers of me, even as I also am of Christ." At the translation, this age is over!

Notice: **Revelation 21:1** "And I saw a new heaven and a new earth: for the first heaven and the first earth were passed away; and there was no more sea." **John 1:4** "In him was life; and the life was the light of men." Your problem is: **Matthew 22:29** "Jesus answered and said unto them, Ye do err, not knowing the scriptures, nor the power of God." God's plan from the creation is to populate the heavens i.e., Adam and Eve. This time God will do it w/o the presence of the devil. The saints of God will have joyous work throughout eternity. The new earth's occupants, that don't have bodies like the saved of this age, will reproduce, then eat of the tree of life and then be transported throughout the universe to populate eternity. Remember, God doesn't run out of space, but timewise and lengthwise it runs forever. WE HAVE A BIG GOD!

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

Notice is hereby given that on the
21ST DAY OF NOVEMBER 2025 FROM 9AM-3PM
we will be accepting sealed bids on the following vehicles to dealers only. Vehicles will be sold for parts only. No titles will be offered. The auction will be held at

FRANKIE'S AUTO & TOWING
990 COUNTY ROAD 28, FLORENCE, AL 35634

Frankie's Auto & Towing will accept proof of ownership should anyone care to submit the same Monday-Friday 8:00am-5:00pm until the day of the sale. Vehicles may be viewed starting Monday, November 17th 2025 between the hours of 8:00am-5:00pm. Vehicles must be paid for by Monday November 24th 2025. Frankie's Auto & Towing reserves the right to accept or reject any and all bids.

Year/Make/Model	VIN#	Color
2006 Kia Spectra	KNAFE121665270494	Tan
2003 Mazda MPV	JM3LW28A330378751	Silver
2009 Nissan Altima	1N4AL21E59C171992	Black
2016 Ford Escape	1FMCU0G77GUA49795	Red
2006 Chevrolet Impala	2G1WB58K069305965	White
2011 Chevrolet Cruze	1G1PG5S97B7145199	Silver
2011 Chevrolet Malibu	1G1ZB5E16BF269189	Black
1994 Ford F150	1FTEX15N1RKA28564	Red/White
2006 Pontiac Vibe	5Y2SL658X6Z428244	Red
2005 Ford Escape	1FMYU02Z25DA26582	White
2006 GMC Sierra	2GTEK13V761278419	White

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LOOK ALIKE CONTEST.

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Rodeo...

Continued from Page 12

It has grown each year, attracting many spectators from Alabama, Tennessee, and Mississippi. Spectators have come from as far as China and Australia to watch some of the best sports in the world.

Spring Valley Firefighter Rodeo partners with the Professional Cowboy Association to bring some of the top contenders from all over the Southeast U.S. to Tuscumbia trying to collect the points, money, and the title of champion of the annual Spring Valley Firefighters Rodeo. Some 150 competitors are expected to attend the two-night event. We'll see you there. Proceeds benefit the Spring Valley Volunteer Fire Department.

NEED HELP?

CONTACT 2-1-1

Your link to community resources

DIAL- 2-1-1

TEXT- your zip code to 898-211

CHAT- 211connectsAlabama.org

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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 - Dennis Odem

St. Joseph, Tennessee Civic Center

10 Park Drive, St. Joseph, TN

Saturday, October 25 • 6 P.M.

A portion of the proceeds will benefit the St. Joseph Jesus mission. We encourage everyone to bring canned food to the show for the Jesus mission.

DANCERS WELCOME

DON'T MISS THIS EXCITING SHOW

Admission \$15

"You'll get your money's worth the first 15 minutes and the rest of the show will be absolutely free"



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

Promotional space sponsored in part by Courier Journal

Community Notes...

Continued from page 22

The 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

Saturday, November 15: Shoals Salsa Showdown. The Florence Education Foundation is turning up the flavor with this fun and flavorful community

competition. Local participants will showcase their best homemade salsas, and attendees will have the chance to taste, vote, and celebrate the creativity of our area's finest salsa makers.

All proceeds from the event benefit the Florence Education Foundation, supporting programs that enhance educational opportunities for Florence City Schools students.

Readers of the Lost Ark Book Club, 10am, third Wednesday, (November 19) at Helen Keller Public Library, 511 Main St., Tuscumbia. nancy537481@yahoo.com

Somewhere in Time - A social support group for Widow/Widowers in their new life journey after the loss of a spouse. Call for schedule 256-791-5569.

Shoals Artists Guild Meeting Every 3rd Friday of the month, (November 21), 10am-Noon at the Southall-Moore House, next to the Kennedy-Douglass Art Center, Downtown Florence. For more info, contact Carolyn Wear, 256-710-6854.

November 23: Tree Lighting - The City of Florence, AL Beautification Board invites you to a Florence holiday tradition! The North Court Street Tree Lighting will take place on Sunday, November 23, at 5PM.

This festive evening will feature performances by the Shoals Symphony, seasonal treats from UNA Culinary, and joyful music from community carolers. Gather with family and friends as we light the tree and welcome the holiday season in downtown Florence.

The Club/Florence Senior Center at 450 Country Club Drive in Florence serves boomers and seniors of the Shoals area!

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 Events, Square Dance Lessons, (Mondays), Social Dance (Tuesday), and Specially Scheduled Dance Events, Master's Games, Shuffleboard (Broadway Rec. on Tuesday).

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 6 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 FX theater. Holocaust Memorial, Liberty Bell and

Hershey's Chocolate World and more!

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

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

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

The NACOLG SENIORx Medication Assistance Program supplies free and low cost medications for anyone in Alabama with a disability or a chronic illness regardless of age that requires daily medication. Medicare recipients may also be eligible.

For more information contact NACOLG SENIORx today. There is no charge for this service. 1-800-AGELINE (1-800-243-5463) Paula Pardue 256-389-0529

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

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.

The scholarships range from \$1,000 to \$7,500 per year to the highest-rated applicants in this year's competition. Male and female students will compete separately. Applicants will be judged on scholarship, leadership, service and financial need. For additional information and to apply, go to enf.elks.org/MVS or contact Dr. Jean Love, Scholarship Coordinator, Shoals Elks Lodge 2860 at 256-762-5043 or email drjeanlove@comcast.net.

See NOTES... page 31



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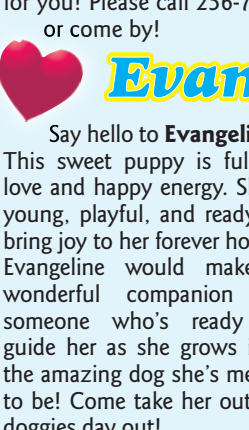


The animals you see here are currently in local animal shelters or rescue facilities. Adoption fees vary and include having your new friend spayed or neutered, if necessary. Help us help these and other animals by adopting a new friend today.



Fayre

Meet **Fayre**. This pretty girl is smart, alert, and full of personality. She does well with one or two other dogs her size, but no small dogs please — she needs a home without them. Fayre is ready for an active family who can give her time, space, and love. Come meet this beautiful girl and see if she's the perfect match for you! Please call 256-760-6676 for more information or come by!



Evangeline

Say hello to **Evangeline**! This sweet puppy is full of love and happy energy. She's young, playful, and ready to bring joy to her forever home. Evangeline would make a wonderful companion for someone who's ready to guide her as she grows into the amazing dog she's meant to be! Come take her out for doggies day out! Please call 256-760-6676 for more information or stop by!



Lawless

Meet **Lawless**. his smaller, gentle boy has spent his life living outside and is now so ready for the comfort of a loving home. He is a little timid at first, but so sweet once he warms up. Lawless deserves the chance to know what it feels like to be safe, cozy, and loved. Could you give her that opportunity? Please call 256-760-6676 for more information or come by. Fostering is free! Ask about our programs.

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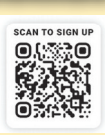
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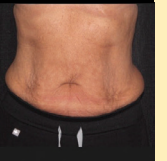
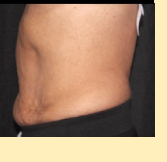
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Letters...

Continued from Page 12

Do We Reject Our Savior?

Editor,

Does Anyone Want To Go To Heaven These Days?

When we look around us at the obvious signs of the time of Lord Jesus' return, we see a society far removed from preparing or being prepared for King Jesus' great day of victory for His people. How far have we gone away from the teachings of Christ? We have been invited to a feast of great worth, and we do not have on the proper apparel for such an occasion as outlined in Ephesians 6: the helmet of salvation, breastplate of righteousness, belt of truth, sword of the Spirit, shield of faith, and our feet shod with the gospel of peace.

It seems like we became lax either with waiting for our Lord and Savior, or we have become lost in riotous living. We can be certain there is no great love from most of us for him. Therein lies our problem. You see, we all know Lord Jesus loves us, but are we willing to reciprocate even a little? What do we do for ourselves and our selfishness in our lack of even trying to return a love so pure and sacrificial that cost our Lord humiliation, rejection and shame? The very one who was in the beginning with the Father is still looking for souls to take notice of His love for them.

I have never been to heaven, but I have read testimonies of others who have for a brief

time. I have come to learn that heaven is all loving and there is peace there that transcends our understanding of what we perceive as peace here on earth. I have also read that heaven's beauty supersedes any beauty here too, and that it is many times magnified in its glory.

So, I ask the people of today: does anyone wish to live for Christ to show appreciation for a love we cannot possibly understand?

Our Lord and Savior took our sins upon His body. Those sins were for every man, woman, and child who was born before His time on earth and up to and including the end. How deep is our understanding to perceive the depth of both the Father and Son's love for us?

Do we reject Him by the way we live or do we try to challenge ourselves to bow in humble adoration of a gift that we can never repay? He, our Lord - if we can call Him that - is the just for the unjust, and that means us.

Barbara Gill
Aiken, SC

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Courier Journal

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Low prices and Free estimates, 256-740-2363 if no answer, leave message

WE GIVE YOU MORE BANG FOR your buck! See page 6.

AMAZING ESTATE SALE!

211 Oak Brook Dr., Florence, AL
October 24-26

Fri.: 9am-2pm; Sat.: 9am-1pm; Sun.: 1pm-3pm

The Most Beautiful Furnishings Throughout This Gorgeous Home! King Size Bedroom Suites, Fantastic Dining Room Suite, 7 Beautiful Curios, "Huge" Collections of Armani, Lladro, Fenton, Bohemian Crystal, Fine Art, Ladies Clothing, Shoes, Handbags, Nice Kitchen Items, Holiday Decor & More!

From Cox Creek, turn behind Martin's Dept. Store onto CR 47. Follow that to Mars Hill Rd. and turn left. See Bentbrook Sub. on the left.

Terms: Sales are final. Everything sells "As-is" and "Where-is." Must bring help to move large items. Not responsible for accidents.

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Week of October 15
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Oretha Sherrod
of Muscle Shoals

who correctly guessed
"Tusculumbia Multi-Purpose Center"



One entry per person. Winners will be announced each week in our paper and on our website. Winners can pick up their Gift Certificate at the Courier Journal office beginning Wednesdays after Noon.

2 Extra Lines FREE with our Clean Sweep Classifieds Special - see page 6

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AVE** Home for Rent 4 Bed,
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October 31, 2025

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FOR RENT:** 2 bdrm., 2 ba.,
\$700 month + deposit, Call
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NOW LEASING Cypress Pointe Apartments

Newly renovated

1-4 bedroom units.
Laundry hook-up, pet
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AUCTION

SAT • NOV. 1ST • 10 A.M.

207 ± Acres • 5 Parcels

2 Homes • Farmland

70 Mt. Nebo Rd., Loretto, TN

Real Estate:

This 207 +/-
acre farm
has been in
the Hollmann
family for
over 100
years.

The property
is pre-
dominately
in row crop
production
and
includes two
farmhouses,
barns and
sheds.

The property
has an abun-
dance of road frontage and lies just outside the
Loretto city limits. The farm will be offered in 5
separate parcels ranging from 24 acres to 65 acres.



Open House: Sun. Oct. 26th 1-3PM

www.kingrealtyandauction.com

Seller: Mary Elenora Simbeck Estate

Terms: 10% down with balance due in 45 days. Possession upon the
delivery of the deed subject to the 2025 crop harvest. Seller will provide
survey, deed and owner's title insurance. Seller reserves the right to
accept or reject any and all bids. The real estate will be sold "AS-IS"
without warranties of any kind. All information contained in this ad is
believed to be correct, but not guaranteed.



AUCTION

Saturday, November 8th • 10 a.m.

2625 Smokey Road, Savannah, TN



Doomsday Military Style Bunker Compound

50 ft. Tower, plus a beautiful home on 4,000 feet of Indian Creek all located
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TONY NEILL #1101 731-412-2344, JAI TEMPLETON #5344 at 731-646-1083,
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All For Only \$65⁹⁹

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You may qualify for coverage through the marketplace. Get LOCAL assistance and a FREE quote. Let's talk!

Depending on your family size and household income, your premium may be as low as \$0 per month, based on the plan you choose!

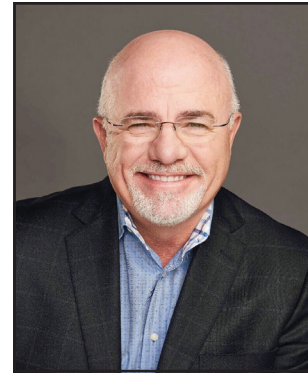
Heather Fowler and Erica Vaughn are available to assist you with an ACA plan. They can enroll individuals in health insurance with Blue Cross and Blue Shield of Alabama.*

885 Florence Blvd.
We are independent agents of Blue Cross and Blue Shield of Alabama. Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association.

www.AlabamaHealthGuidance.com
(256) 648-5710
Ask about specific enrollment times for those who qualify.

DAVE Says

by DAVE RAMSEY



Concentrate on building the biggest pile of cash you can over the next several months. And don't worry about how big that pile of cash gets. There's no such thing as too big in this case, because after you pay everything insurance doesn't cover, you'll put anything that's left over right back into paying off debt.

You're learning something early on about being a parent, Jared. There's nothing in the world that can make you happier—or scare you more—than a baby. I'm praying for you and your family. And I hope that little one is born happy, and healthy and perfect.

God bless you all.
— Dave

NOTHING CAN MAKE YOU HAPPIER...OR SCARE YOU MORE

Dear Dave,
My wife and I recently learned she's pregnant. She's about to begin her second trimester, and we're both really excited. There is a bit of concern, though. During a detailed ultrasound, the doctor found an issue that might mean our baby could need minor surgery soon after delivery. Financially, we're in Baby Step 2 of your plan. With the extra bills after the baby's born, should we save money in a sinking fund for the added expenses while we continue paying off debt?
Jared

Dear Jared,
Congratulations on the new baby! I know you're both probably on an emotional rollercoaster

right now, what with the pregnancy and the possibility of surgery for your little one. Make sure you pray and hug on each other a lot in the days ahead, okay? Doctors can do all kinds of incredible things, but including God in any equation is a good idea.

Now, should you start a sinking fund for the delivery and any extra expenses while you're trying to pay off debt? No. When a baby's on the way, I always recommend folks press pause—not stop—on the Baby Steps and start piling up as much cash as possible. Then, when mom and the baby come home, we pay the bills, push play on the Baby Steps and get back to work on the debt snowball.

Dave Ramsey is an eight-time national bestselling author, personal finance expert and host of The Ramsey Show. He has appeared on Good Morning America, CBS This Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.

Is your company involved in the United Way's WORKPLACE CAMPAIGN?

PROGRAM FOCUS AREA BREAKDOWN

Area	Percentage
Health	71.6%
Economic Mobility	18.1%
Education	10.2%

32.5% of children in Northwest Alabama live in families struggling to afford basic needs.

The United Way Workplace Campaign unites employees within a business or organization, across all industries to give back to the community where they live and work. By donating and volunteering, and advocating for causes that matter to them, individuals can make a difference. Campaigns go beyond raising money for a cause; they strengthen connections between employees and their community.

YOU CAN HELP MAKE A DIFFERENCE FOR AS LITTLE AS \$2 / PAY PERIOD.

Last year, 3,619 Northwest Alabama residents received access to vital services through our community investment partners. United Way of NW Alabama invests your donations in high-performing organizations through an extensive and competitive application and grant process.

49% of households in Northwest Alabama earn less than \$50,000 a year

For more information, call the United Way of Northwest Alabama, 256-764-5892.

Space courtesy of Courier Journal.

Medicare Minute

Value of a Local Agent 2

A local agent can be a valuable asset to you when signing up for a Medicare Plan. Any agent offering Medicare plans must be licensed by the State of Alabama, appointed by the insurance companies they represent and go through an annual certification required by Medicare. If an agent does not have these qualifications they cannot offer Medicare Advantage or Prescription Drug Plans. This is a good thing because you, the consumer, can be assured that your agent has been completely vetted. This includes proof of citizenship and background checks.

Your local agent must also go through training courses with the insurance companies they represent. These courses are designed to assure that the agents have a complete understanding of the plans they are offering. Medicare Advantage and Prescription Drug Plans can be complicated because they have premiums, copays, deductibles and a specific provider network. Knowledge of what you are enrolling in is crucial.

One thing you will want to know from anyone helping you enroll in a plan is; "Do you make a commission on this sale?" You want the answer to that question to be "YES"!! Why? Because if a person makes a commission for enrolling you, that person can go to the insurance company on your behalf if you have a problem. If a person does not make a commission they cannot help you with a problem unless they have Power of Attorney for you.

Agents offering Medicare plans fall under the oversight of Medicare, whereas most non-agents do not. This should give you the peace of mind that the local agent is showing you all of your options. It's also important to know that your premium will be the same whether you go through a local agent or someone else. If that's the case, why not use someone who can go to bat for you if you need it!!

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



Ikey Fowler

885 Florence Blvd. • 256-648-5710
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SATURDAY
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Bring your appetite and enjoy down-home country cooking at a price that feels like family.

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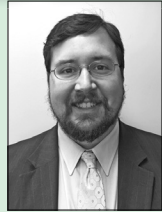
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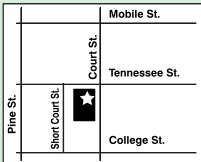
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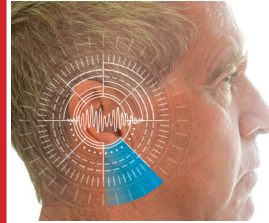
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NO LIMIT to number of ads or weeks placed!

*Offer valid on all private party, commercial, yard sale, and real estate classified ads. Not valid in combination with any other discounts, offers, ad packages, or on previous ad placements. No copy changes. Extra lines do not apply to Employment ads or mdse ads that are free. Regular rates apply to all other ad upgrades or attention-getters. Offer expires after October 31, 2025.



2 Extra Lines FREE

Offer valid through Friday, October 31, 2025

Community Notes...

Continued from page 25

Shoals Artist Guild Member Exhibition at Kennedy-Douglass Center for the Arts, 217 E. Tuscaloosa St., Florence. The exhibit will go from Nov. - Nov. 17. The center is free and open 9 a.m. to 4 p.m. Monday-Friday and 1-4 p.m. Sunday.

Florence Camerata Holiday Concert set for December 4.

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.

The Florence Senior Center/The Club is now offering transportation 3 days a week (Tuesday, Wednesday, Thursday) for seniors, 60 years+, who are no longer driving and live within a five mile radius of The Club. For more program and transportation information please call The Club Monday-Friday, 9am-3:30pm. The Club is located at 450 Country Club Drive in Florence off of Savannah Highway next to the old landfill.

Call 256-760-6420 for more information.

F3 Shoals: Fitness Fellowship Faith. F3 is a free workout group that is open to all men, is always held outdoors, has rotating leadership, and it ends in a time of fellowship and prayer. The mission of F3 is to plant and grow men's small workout groups to invigorate male community leadership. Our weekly schedule is Monday & Thursday at Gattman Park in Muscle Shoals, Tuesday & Friday at Diebert Park in Florence, and Wednesday at TVA Trails Thunder Rd trailhead. All workouts begin at 5:30am. Look for the planted American shovel flag! <https://map.f3nation.com/> or call for more info 256-394-2326.

Historical Plaques Again Available

- After a few years of unavailability, the plaques to mark individual historical homes and buildings in Florence are being offered once again by popular demand.

To be eligible for a plaque, the home or building must be at least fifty (50) years old and must not have had its street side facade significantly altered. Heritage Preservation, Inc., a local non-profit organization, is producing the plaques in lots of 50 or more, and the cost is \$100 each, prepaid. Therefore, when as many as 50 have been ordered, the company will go to press. To receive an application for ordering a new plaque or replacing an existing one, please contact Billy Warren at 256-718-5020 or by email at: brwarren@florenceal.org.

Al Anon Men's Group meets every Thursday night 6:30-7:30pm at St. Bartholomew Episcopal Church, 1900 Darby Dr in Florence. All are welcome.

Saturday Stories - Every Saturday, 11am-11:30am, at the Florence-Lauderdale Public Library. Join us for fun stories and crafts for the entire family! All Ages

Florence Exchange Club meets at noon every Thursday at the Royal Avenue Recreation Center, 421 N Royal Avenue in Florence. Contact for information is: <https://www.facebook.com/ExchangeClubOfFlorenceAlabama>

Ready, Set, Read - Every Thursday, 1:30pm-2:15pm at the Florence-Lauderdale Public Library

This fun class is designed to help students prepare for kindergarten. We practice motor skills (pencil grip, tracing, cutting), letter identification and sounds, and beginner sight words.

This program is for children that are 4-year-olds that will enter Kindergarten the following fall. Registration is required. Contact Youth Services for more details or to register.

There is space HERE for YOUR EVENT, and plenty of eyes to read it. Email your information to editor@CourierJournal.net.

The TN River Bass Club fishes monthly on Tennessee River and Bear Creek lakes. Welcome boaters or non-boaters 16 or older of all experience levels to join. Club is based in Sheffield. For more information, contact Tommy at 256-627-5662.

The Florence Duplicate Bridge Club meets at the Royal Avenue Recreation Center, 420 N. Royal Avenue, Florence, every Monday and Wednesday (except holidays). Players new to duplicate should arrive early for guidance. Players must be fully vaccinated. 256-810-1107

Florence Exchange Club's updated Meeting information: Noon on Tuesdays at the Royal Avenue Recreation Center, 421 N Royal Avenue, Florence. Contact for information is: <https://www.facebook.com/ExchangeClubOfFlorenceAlabama>

Religious Abuse Support Group of the Shoals will meet the first and last Sunday of every month. Time and location will vary. Check Facebook for details: www.facebook.com/ragshoals

Babytime Storytime (Birth to 18 months) - 10:30am - 11:30am. Every Friday at the Muscle Shoals Public Library. Caregivers must remain with children for all programs.

Washington Masonic Lodge No. 36, 207 W. Fifth St., Tusculumbia, meets the second and fourth Monday at 7pm.; practice at 7pm Thursday. 256-856-3852

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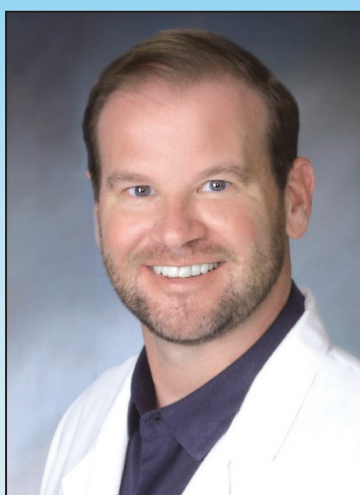
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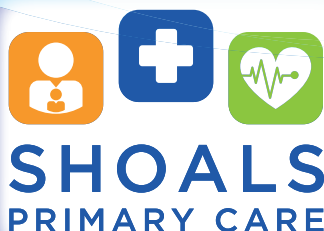
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\$54,888**24 GMC Sierra Denali**

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