

orts Thank Veterans Now/After Nov. 11

Midway Host for Fall Series

FLORENCE-Midway Church of Christ will host its Fall Gospel Series Sunday-Wednesday November 9–12 with guest, **Buc Chumbley** from the Capshaw Church of Christ in Harvest, AL.

An Illinois native, Chumblev has called Alabama home since 1978 and has been preaching the Gospel full time for almost



Chumbley

30 years locally, regionally, and internationally. Services

are scheduled at 10:30am and 4pm on Sunday and at 7pm Monday-Wednesday. Chumbley's

topics will include,"Monday Is Coming, "Living On The Edge," "Surviving 21st Century Sodom," Lord, I Believe – Help My Unbelief," and "To Seek And Save The Lost"

Midway is located at 6000 U.S. 43 north of Killen. Everyone is invited!

Frazier 1 of 6 **PR Honorees**

HUNTSVILLE-Retired University of North Alabama



Frazier

Professor Emeritus. Lisa Darnell Frazier, APR, was one of six members of the North Alabama chapter of the Public Relations Council of

Alabama (PRCA) honored recently at the

See SHORTs... on Page 2

Volume 143 Number 2

November 5, 2025

POSTAL PATRON



Courier Journa



Serving Northwest Alabama and beyond with direct mail sat Our Thanks to Our

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

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SHOALS - As the government shutdown persists, anyone needing

WAY

Call 2-1-1 or

to 898211

help finding assistance resources in our community can call 2-1-1, free and confidential

Calling 2-1-1 to speak with a live Community Resource Specialist can help you find immediate assistance near

United Way's 2-1-1 has also launched an easy way to connect with local food pantries and assistance programs across Alabama. You may also text ALFOOD to 898211

You'll instantly receive a link to search for food

See FOOD... on Page 4

eterans Event

Local Veterans and

First Responders

FREE Diagnostic Fee on all HVAC,

Plumbing, and Electrical services

for our area veterans, active

military, and first responders.

FLORENCE-The city of Florence and Lauderdale County will host the annual Veterans Day program at 11am in the Florence– Lauderdale County Veterans Memorial Park (301 Veterans Park Drive) just north of Wilson Dam and off Cox Creek Pkwy. South.

The Veterans Day Ceremony is conducted to honor all American Veterans, especially those

See VETERANS... Page 4



11am - November 11 **Veterans Memorial Park**

Online Only:

Advancing Wills for Warriors

211

FLORENCE - The law firm of McCutcheon & Hamner has renewed its Wills for Warriors program again this November to offer free simple wills to veterans, fire fighters, police officers, first responders

as well as active-duty military personnel and their spouses. The program begins November 12, in honor of Veteran's Day on the 11th, and it will continue through November.

The Shoals-based law firm views the program as a way to

See WILLS... on Page 13

Local Businesses Saluting Veterans

Automotive Inside



Ray Miller GMC Advance Auto Sales

INSIDE this Issue

- Medicare Minute
- On Your Debt
- Computer Skeptic
- Adopt-a-Friend
- Savvy Senior
- Insurance Insights
- Ask the Attorney
- Dave Ramsey
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Smoked Hog Jowl

Or Fat Back

Chicken

Drumsticks

Shorts...

Frazier 1 of 6 PR Honorees

Continued from Page 1

Southern Public Relations Federation's annual conference in Bossier City I.A

City, LA. Frazier was inducted into the Southern Public Relations Hall of Fame at the conference. Established in 2010, the Hall recognizes public relations practitioners and educators from the southeastern U.S. who have excelled through extraordinary achievements and contributions to their organizations, communities, and the profession. The Hall is permanently installed in the Mitchell Memorial Library on the Mississippi State University campus in Starkville, MS.

Patricia Lloyd was recognized as a Senior Practitioner for demonstrating leadership, experience and high ethical standards.

Blake Williams was recognized as a Young Practitioner for demonstrated excellence and ethical standards early in his career.

Amanda Jarrett, Laura McPhail and Makala

Tasty 10 50 Lbs.

5-Way Scratch \$17

Paul each received Lantern Awards (Awards of Excellence) recognizing outstanding professional and student public relations work across 30 categories. The PRCA North

The PRCA North Alabama chapter hosts monthly luncheons open to members, guests and the public. These events provide opportunities to learn from industry leaders, network with area communication professionals and support student engagement and scholarship programs.

For more information, visit the NAPRCA Facebook page.



Box is Here at CJ/TD Office

SHEFFIELD — The annual Toys for Tots drive was officially launched earlier this month with over 160 decorated corrugated boxes placed in businesses across the five-county area of northwest Alabama.

One of those boxes is located at the *Courier Journal/Times Daily* office at 219 West Tennessee St. in downtown Florence.

The public can drop off new unwrapped toys safely in our lobby from 8am-5pm M-F and they are secured every day. According to officials, last year's Toys for Tots campaign assisted 572 families and 1,851 individual children in the five-county area.

Tucker is New Junior Lender

SHEFFIELD – Bank Independent recently announced that **Jacob Tucker** will transition to the role of Junior Lender as part of a new lender pilot training program.

Tucker joined the bank in June 2023 as part of the Learning and Development team before moving into the Professional Development area in early 2024. He holds a bachelor's degree from the University of North Alabama and a master's degree in leadership and public service from Lipscomb University.

"Jacob's passion for learning, leadership,

and serving others truly reflects the values we hold at Bank Independent," said **Jason Windham**, President of Bank Independent. "His transition



Tucker

into the Junior Lender role is a natural next step in his growth and a testament to his

dedication

to our customers and communities."

A rising leader in the banking industry, Tucker recently completed his first year at Alabama Banking School, where he was elected Class President for the Class of 2026 — an achievement that highlights his dedication and leadership within the field.

Christmas in the Country

LEIGHTON-Christmas in the Country at the LaGrange College Site in Leighton is scheduled for November 21–22 from 10am-4pm each day.

Christmas trees will be decorated by the Art Class at CHS this year and judged by the public, and natural items adorn the Christmas displays inside the log plantation kitchen that express the sentiment of Christmas part

of Christmas past.
Look for HorseCarriage Rides by
Thomas, Musical
Entertainment by
Skipworth, and Wagon
Hay Rides during the
event to the historic
cemetery and back to the
park.

The Shoals Astronomy Club will also open the Observatory to the public on Saturday, November 22 from 10am-2pm. The Club will be using a solar filter to show guests sunspots and provide education flyers and activities for kids.

The legendary bake sale during Christmas in the Country helps provide funding for operations of the LaGrange College Site, and don't forget that visit with Santa and Mrs. Claus beside the fireplace inside the LaGrange Pavilion.

Blacksmithing artisan, **Kenneth Wade**, is one of the special attractions

See SHORTs... on Page 6



Lamb

Courier Journal / November 5, 2025 Alabama's Largest Direct Mail Weekly



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

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

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

CLOVERDALE YARD SALE, 12101 Hwy. 157, Old Cloverdale School Gym, Sat., Nov. 8th, 7am-5pm, Lucy's Poems, Homemade Bracelets, Homemade Lotions, Soaps, etc. Lots of vendors and

GREENHILL METHODIST CHURCH CHICKEN STEW and YARD SALE, 15050 Co. Rd. 47, Sat., Nov 8th, 7am-until? Breakfast, Bake Sale, and White Bean Lunch. 256-757-5007 or 256-740-2569

INDOOR YARD SALE, St. Florian Senior Center, 83 St. Florian Road Sat., Nov. 8th, 7am until? Craft and Art Supplies, Some Furniture, Toys and much more!

CAN YOU FIND THE DIFFERENCES in the two drawings? Look for Hocus Focus each week, only in your Courier

MUSCLE SHOALS YARD SALE, 909 Buena Vista Ave., Fri., Nov. 7th and Sat., Nov. 8th, 7am-1pm, Little bit of everything!

MUSCLE SHOALS HUGE INDOOR GARAGE SALE 160 Ashbey Circle, Brown-stone Sub., Fri., Nov. 7th & Sat., Nov. 8th, 7am-until? Rain or Shine. Lots of Vintage Furniture, Collectibles, Toys, Japanese items, Kitchen, Dog items, Christmas, Shoes & items. Christmas. Shoes & Purses, Quilts, Bedspreads Alabama & Auburn, and more!

FLORENCE HUGE GARAGE SALE

1117 Florence Blvd., (Take access road at Krystal, sale is behind "Turn Around Fashion" next door to Dollar General) Fri., Nov. 7th & Sat., Nov 8th, 7am-until?

FORD CITY MULTI-FAMILY YARD SALE, 2105 Hatton School Rd., Fri., Nov 7th & Sat., Nov 8th, 7am-until? Kitchen Appliances, Baby & Kid's clothes, Toys, Tools, Furniture, knick-knacks and more!

MUSCLE SHOALS HUGE GARAGE SALE: driveway on Eason Ave. Behind Woodward Ave. Baptist Church, Follow signs , Thurs. Fri. Sat. Come Get A Truck-

ESTATE SALE 20 Brannon Court Florence, AL 35630

PLEASE NOTE: Due to lack of parking in this area, Please park on Berry Ave. REMEMBER - Do Not Block Driveways or Mailboxes

Friday, Nov. 7th 9:00 AM - 2:00 PM Saturday, Nov. 8th 9:00 AM - 2:00 PM Numbers given out at 8:30 am Sunday, Nov. 9th 1:00 pm-3:00 pm

Enamel Dental Cabinet, Oriental Rugs, Mid-Century Bar Stools, Chesterfield Style Sofas Spode, Oriental Cabinets, Victorian Pier Mirror, Oriental Lamps Concrete Statues, Vintage Train sets, Christmas Dishes, Refrigerator/Freezer, Washer/Dryer,

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Cypress Creek Antiques and Estate Sales (256) 275-0273 Go to EstateSales.net

for pictures

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You are invited to a

Holiday Open House

Christmas Decorations by Janice

A Variety of Things to Choose from including Large and Small Table Arrangements, Mailbox Swags, Decorative Boxes, Mantle Garlands and Much, Much More.

Thurs. - Sat. | **Nov.** 13, 14, 15 and Nov. 20, 21, 22 • 9am-5pm

> at the home of Janice Richardson **Creekwood Forest**

251 Hillsboro Circle, Florence For larger groups: Call for an appointment 256-766-6061

> Refreshments will be served. Come join us and bring a friend

Do the affairs of today's world worry you?

Do you have anxiety as a result? Are you concerned about your soul?

In Matthew 11:28-29 Jesus says, "Come to Me, all you who labor and are heavy laden, and I will give you rest. Take My yoke upon you and learn from Me, for I am gentle and lowly in heart, and you will find rest for your souls."

At Jacksonburg Church of Christ, we are a family of God who loves the Lord and one another. We welcome visitors who need the Lord and a family who will love them.

If you are broken-hearted and weary, come and with the Lord's help, together we will help you find peace! We hope to see you Sunday for worship or Wednesday evening for Bible study.

Jacksonburg Church of Christ

414 County Road 28, Florence

- Bible Study 9am
- Morning Worship 9:45am
- Afternoon Service 1:30pm
- Wednesday Bible Study **7pm**

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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

year again. We are in need of sponsors for children during Christmas. These children have one or both parents in either iail

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 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

Join a Fascinating Book Discussion with author Ruth Cook on Monday, November 10 at 10am at the Sheffield Public Library, 316 N. Montgomery Ave. Cook will discuss her book, "Guests Behind the Barbed Wire," offering insights into the story. For more information, please call 256-386-5633.

Show your appreciation this Veterans Day by participating in the Veterans Day of Honor Golf Tournament and Ball Drop on Tuesday, November 11 at Cypress Lakes Golf and Tennis on 6th St. in Muscle Shoals Registration begins at 8:30am, followed by the Ball Drop at 9:30am, and wraps up with live music, awards, and dinner starting at 3:30pm. The tournament is supported by sponsors including MOE, Fuller Services, Hyundai of the Shoals, Alabama Health Guidance, Turbo Coffee, and Listerhill. You can host a Veteran Sign on the Walk of Honor, become a supporting sponsor, or sign up vourself or a team by calling the pro shop at Cypress Lakes at 256-381-1232.

Veterans Day Parade - Tuesday, November 11 through historic downtown Tuscumbia that will honor all veterans, past and present. Following the parade, a celebration of veterans will take place on the east steps of the Colbert Co. Courthouse. This is a free event that will begin at 10am. Contact: Colbert County Commission at 256-386-8500

Cypress Moon Studios in Sheffield will host a two-night musical event featuring Dennis Gulley and Friends— "the Voice of Jackson Highway" on Wednesday and Thursday, November 12-13. The event includes a VIP night on November 12 with "Stories and Songs" featuring Ol' Man Russell Gulley, followed by a Band Concert on November 13 featuring Britt Meacham. General Admission tickets are \$22 per night or a VIP package is available for \$53.50. For ticket purchase, please visit the Cypress Moon Studios website, or call 256-335-6961 for more information. Cypress Moon is located at 1000 Alabama Ave.

Free Dental Work for Veterans Only on Friday, November 14 at Ryerson & Associates, DMD, 1013 E. Avalon Ave. Muscle Shoals. 7am-3pm - First Come, First Served. One Procedure per Patient

Cleaning Filling Extraction-Dd214, Military Id, Or Ngb23 is required.

Shoals Artist Guild Member Exhibition at Kennedy-Douglass Center for the Arts. 217 E. Tuscaloosa St. Florence continues throughNovember 17. The center is free and open 9am-4pm Monday-Friday and 1-4pm Sunday.

See NOTES... page 25



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Annual Enrollment is October 15th - December 7th

Food..

Continued from Page 1

resources in your area by ZIP code:

If you or someone you know is struggling to put food on the table, help is just a text away.

Shared lists of food resources often come from a place of care community spirit, and we truly appreciate everyone's efforts to help. However, please note that information can change rapidly in situations like this. Agency hours, availability, and distribution procedures may shift daily, especially during times of increased need. #UnitedIsTheWay

Veterans...

Continued from Page 1

from Lauderdale County, for their service to our nation and helping to maintain our freedom.

Our country owes a debt of gratitude to those who served and to those who are currently serving. Our appreciation should be expressed often, especially on Veterans Day.

This ceremony will serve as Florence's first official America 250 event, a national and state initiative that marks the upcoming 250th anniversary of the founding of the United States of America with the theme, "One Nation, Many Stories."

The event will be honoring local veterans and preserving their legacy through a series of group photos by era of service for inclusion in the Veterans Memorial Museum archives.

A11 veterans community members are invited and encouraged to attend. A small token of appreciation will also be provided to every veteran. Seating will be limited, so bring lawnchairs when bring la possible.

In the event of rain, the ceremony will take place at Cross Point Church of

CONTACT 2-1-1

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NOTICE OF SELF STORAGE SALE

Please take notice A1 Mini Storage located at 2204 S. Wilson Dam Road, Muscle Shoals, AL 35661intends to hold an auction to enforce its privilege against • Robert Hudson, Unit #6. The sale will occur as an online auction via www.storageauctions.net on 11/14/25 at 12 pm. Courier Journal 11/05/2025 and 11/12/2025

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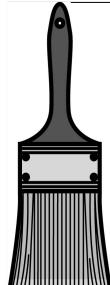
FREE PUPPIES, 8 WEEKS OLD, full blooded British Lab / full blooded Bully, 256-445-0064 Trinity

THREE CEMETERY PLOTS IN Tri-Cities Memorial Gardens, Garden of Everlasting Life 60-A, plots 1, 2, and 3, \$1,000 each. 423-618-9853 or 423-472-5049

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Estimates. Call me at 256-856-4662. References available.

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

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

ADVANCE PAYMENT IS REQUIRED in cash, check or Credit/Debit Card. Phone-in Ads MUST be Charged to Credit/Debit Card! NO EXCEPTIONS! NO REFUNDS!

DEADLINE: Friday 5pm

Private Party I NO REAL ESTATE • 1 item	per ad - 4 Weeks/4	Each additional lines 1 ITEM \$	al line - \$1.50 - Prepay – 16 Each additional line - add \$4.50	Y Wee
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developers and anyone er	ngage in selling, rei	nting, leasing s	e add \$1.50 – applies to agencies, individual, tructures and/or properties in Real Estate or 50 total	\$ 8 00
Yard Sales 6 LIN YARD SALES – An exclusive	VES Each additiona e listing of the area	l line - \$1.50 's better sales _l	prominently placed	\$14
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				9470
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Monday - Friday 8:00am - 5:00pm

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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: written form to:

219 W. Tennessee St. Florence, AL 35630 or email to: editor@courierjournal.net

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

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Shorts...

Christmas in the Country

Continued from Page 2

difficult to locate people who is skilled in this craft.

Parking spaces at the park will be more limited this year because of the increased number of vendors and Arts/ Crafts Booths reserved for the event. So, shuttle buses, (provided by Long Lewis) will be available to transport folks from the old tabernacle building to the college site.

Make plans now to

2025 Special **Olympics**

FLORENCE- The 2025 Special Olympics will take place Friday, November 7 at the Florence Sportsplex (1 Sportsplex Dr. in Florence). This change comes as a result of the exciting growth and attendance projections for this year's event, along with parking and accessibility improvements for athletes, families, and fans.

Parents and fans are encouraged to bring their own chairs. Seating will be provided for athletes and staff attending with the athletes. We look forward to a great day celebrating inclusion, sportsmanship, and achievement.

Randy Burns, City of Florence: "I am excited about hosting this

event at the Florence Sportsplex. It's the perfect place to celebrate our athletes and the incredible spirit of the Special Olympics.

'Silenced No More!'- Music

TUSCUMBIA-The Colbert County Domestic Violence Response Coalition presents "Silenced No More!," a Domestic Violence Music Fest celebrating survivors. This free public event is scheduled for Saturday, November 8 from 11am-4pm at Spring Park in Tuscumbia.

The day will kick off with a memorial walk through downtown Tuscumbia, followed by live music from artists including Taylor Grace, Chris Garner, Wasted Time, Titus Bozeman Band, and Hailey White featuring the Mctazz Band. The festival will also feature music, vendors, and a kids' corner. All proceeds will go toward the CCDVRC. For additional information, you can contact the CCDVRC at 256-284-2284.

Christmas for Kids in Shoals

SHOALS-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:

Debbie Dixon P.O. Box 2234, Florence, AL 35630. 256-443-1297 Tax ID # 27-20011583

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Lyndsay Warren 256.383.7077 **COUNTRY**

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Back in the olden days of computing, accessing a file meant thumbing through boxes of floppy disks. Then, hard drives became our de facto filing cabinets, holding all our stuff in one or two locations inside our personal computers. We graduated to writable CDs, but

the core problem remained: our digital lives were tied to a physical object. The danger was the terrifying click of a failing drive—a sound synonymous with data loss. We all know the horror



Martin Dean

stories. This is the world modern cloud storage was built to solve.

You've heard the term for

From Floppies to the Cloud: Your Guide to Modern File Safety by "The Computer Skeptic"

years. Apple integrated it early with iCloud, and Microsoft later with OneDrive. Now, it's hard to turn on a device without being prompted to sign up. But what does it really mean for you? Why the big push?

Simply put, it's about peace of mind. Cloud storage is an easy, convenient way to ensure you always have access to your documents, photos, and files, as long as you have an internet connection, AND your login information WITH the correct

Let's be clear: that previous sentence is the most important one in this entire article.

In the past, a new computer meant a tedious data migration project. Today, with the correct account information, everything you create can be saved safely to the cloud automatically. That document you edit on your work PC is waiting on your home laptop. The photo you take on your phone appears on your

We spend a significant amount of time helping people safeguard their data and move it between devices. When your system is properly configured with cloud storage, this process—once a tech-heavy chore—becomes almost like magic. You sign into a new device, and after a short while, it feels like home. Your files are there, your settings are familiar. A broken laptop or a lost phone becomes an inconvenience, not a catastrophe.

So, the trade-off is this: You hand over the fear of a physical hard drive failure to a trusted company. In return, you get resilience and incredible convenience. Your only crucial responsibility is to be the sole keeper of the keys. Guard your login details, use a strong, unique password, and turn on two-factor authentication.

Do that, and the cloud becomes your most reliable filing cabinet yet—one that can't be lost, broken, or become obsolete in a drawer.

The cloud is with us, it doesn't have to be a storm cloud, it can be the white fluffy kind you see on a cool spring day. No technology is 100% reliable but this one is convenient and can save more than just your peace of mind.



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ON YOUR DEBT

Can You Protect Your Home in Chapter 13 Bankruptcy If You're Not on the Mortgage



B. Grant **McNutt** Managing Attorney

Many families in Alabama live in homes where only one spouse (or sometimes a deceased parent) signed the mortgage. You may be paying for the upkeep, contributing to household bills, and treating the property as your home, yet your name isn't on the note. This raises an important question:

Can you still protect your home in bankruptcy if you aren't on the mortgage?

In many cases, the answer is **yes**. Through a Chapter 13 bankruptcy, you may be able to stop foreclosure, catch up missed payments, and continue living in your home—even without your name on the mortgage.

The Legal Foundation

The U.S. Supreme Court case **Johnson v. Home State Bank** made it clear that even if someone has **no** personal liability on a mortgage note, the lien against the property still counts as a "claim" that can be handled in bankruptcy.

This means that if you have an ownership or marital interest in the property—whether by deed, inheritance, or marriage—you may be able to use Chapter 13 to protect your home from foreclosure.

Why This Matters

Without bankruptcy protection, a lender could foreclose even if your family depends on the home. Chapter 13 offers a lifeline by allowing you to: **1.** Stop foreclosure immediately

through the automatic stay
2. Catch up missed mortgage
payments over three to five years

3. Maintain current mortgage payments while staying in the home
4. Protect your equity and rights of

ownership, even if you never signed the note

The Importance of an Experienced

Bankruptcy Attorney
Not every situation is simple. Courts may look closely at whether you have a real ownership or equitable interest in the home. Some cases are straightforward, while others involve tricky legal arguments.

An experienced bankruptcy attorney

1. Review your ownership or marital interest in the home

2. Apply the right case law,

including Johnson v. Home State Bank 3. Build a Chapter 13 plan that protects your home and meets court

requirements 4. Handle objections from the mortgage lender and protect your

Without experienced guidance, it's easy to make a mistake that could cost you your home.

Final Thoughts

Even if you didn't sign the mortgage, Chapter 13 bankruptcy may provide the lifeline you need to keep your home. But success depends on how the law applies to your situation. Having an experienced bankruptcy attorney by your side makes all the difference.

At the Bond & Botes Law Offices, we've been helping families across Alabama and Mississippi protect their homes for more than 35 years. We know the courts, the law, and how to fight for your future.

Take Action Before It's Too Late If you're worried about losing your home, don't wait. Call us now!

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."



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Medicare Minute

Medicare Advantage Plans Part 2

A Medicare Advantage Plan (MA) is a type of Medicare health plan offered by a private insurance company that contracts with Medicare to provide you with all your Part A and Part B benefits. If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage. There are six things you will want to consider if looking at a Medicare Advantage Plan. They include the premium, copays, coinsurance, deductibles, providers that take the plan and the drug formulary of the plan. This week we will look at the premium, copays and coinsurance.

The premium of MA plans can vary depending on the type of plan you have and the company offering the plan. Álthough the premium of the plan should be a part of your decision it shouldn't be the only consideration. For some, the MA plan with the lowest premium may fit your needs perfectly but for others it could actually cost you more in the long run if the other five considerations don't match up for you. Also, if you are currently in a MA plan and it is working for you, switching plans solely because of the premium may not be in your best interest.

Copays and coinsurance are also two factors to consider when looking at MA plans. A copay is a set amount you will pay when you receive a service. An example of a copay would be the set amount you pay to your primary care doctor when you see him or her. Coinsurance is a percentage you pay if you receive a specific service. An example of coinsurance would be the percentage you pay for durable medical equipment.

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





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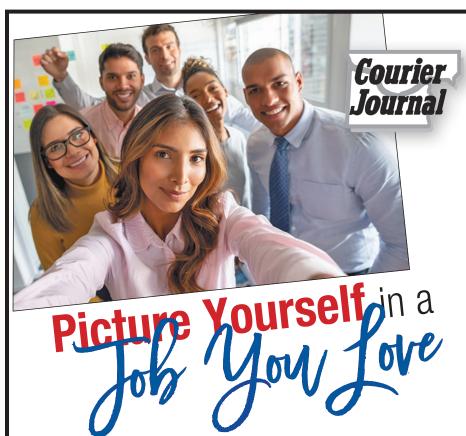




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The Colbert County Commission will be accepting employment applications for a

Administrative Assistant 1 (Collections Clerk 1)

Position in the Revenue Commissioner's Office

Starting pay is \$28,210.90 per year, plus health insurance and other benefits

Job Description and Application are available at the Alabama Career Center 500 S. Montgomery Ave., Sheffield

MUST HAVE ACCOUNT WITH CAREER CENTER AT: alabamaworks.alabama.gov

Deadline for applications is November 14, 2025

Colbert County Commission is an equal opportunity employer.

Sheffield Utilities will be accepting applications for the position of

JOURNEYMAN LINEMAN

Beginning Sunday, November 2, 2025, through 5:00 p.m. on Sunday, November 9, 2025. Please send resume and/or application to Sheffield Utilities, P.O. Box 580, Sheffield, Alabama 35660. Attn: HR Dept. or e-mail to: apply@sheffieldutilities.org. **Applications and Job** Descriptions can be downloaded from our website www.sheffieldutilities.org or picked up at 300 N. Nashville Avenue. Sheffield between the hours of 8 a.m. and 5 p.m. Monday through Friday.

As a condition for employment with Sheffield Utilities, this position must abide by the Residency Policy of Sheffield Utilities.

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No phone call please. E.O.E.

Town of Killen is currently accepting applications for the following positions:

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Application Deadline: Nov. 7th, 2025, at 4:30 pm

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Applications available at Killen Town Hall: 319 J.C. Mauldin Hwy. Killen, AL 35645 or by contacting kclerk1@att.net

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Wills..

Continued from Page 1

give back to area first responders and those who protect and serve.

Every staff member at McCutcheon & Hamner has at least one family member who has served or is serving in the military. "We are so humbled to

experience the impact of this program," explained partner Joel Hamner. "It is amazing how many families we have been able to help with this outreach. It is a blessing to know we can give just a little to those who give so much."

Fellow partner Thomas McCutcheon added, "The overwhelming response we receive each year is very gratifying. Joel and I look forward to setting up Wills for Warriors again this year."

Veterans, fire fighters, police officers, first responders, and active-duty military personnel are invited to contact McCutcheon & Hamner to take part in the program. For more information, call 256-764-0112.

The law firm of McCutcheon & Hamner PC, has represented people locally who have been injured for over 35 years.

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Commentary

American Veterans **Hold Our Liberties**

ver 40 million veterans have served our nation since the first shots of the American Revolution were fired at Lexington and Concord over 250 years ago in 1775. That is a significant sacrifice paid by generations of former and current

In A

Few

Words

TOM MAGAZZU

Editor

soldiers, sailors, airmen, marines, and members of the coast guard.

Veterans Day is a time to celebrate and honor the millions who have served and are still around to thank in addition to spouses and family members who were heavily inconvenienced during, and many times, after the period of service.

Memorial Day, which is set aside to honor patriots who wore the uniform and have already passed from this life, often gets associated and

confused with Veterans Day, especially by those in the younger generations.

It's not their fault. They have not been taught the historic details like the previous generations were. I came through school when the horrors,

See LIBERTIES... on Page 13

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

Courier Journal

hoals

15th Annual Toy

Share

SHEFFIELD - The Helping Hands Foundation and Bank Independent kicked off the 15th Annual Toy Share Drive for area children this week. The bank will accept donations of new, unwrapped toys at all Bank Independent locations now through November 28. You can also donate monetarily through PayPal. All items will be distributed to local children in need through partner organizations across North Alabama.

Last year, the Toy Share Drive collected 5,039 toys and donated \$2,784 in cash to partner organizations in local areas. Over the Over the



years, Toy has gathered more than \$50,000 in cash donations and has had a financial impact of over \$1,150,000 in our communities. "Each year, this initiative brings

See SHARE... on Page 26

Tribute to Our Music

SHEFFIELD-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,



See TRIBUTE... on Page 20

JOIN THE NATCHEZ TRACE GENEALOGICAL **SOCIETY** Sunday,

November 5, 2025

November 9, 2025 at 2pm at the Florence-Lauderdale Public Library, where Board Member Beverly Henderson of the East Lauderdale Historical Society will present a program entitled "A Brief History of the East Lauderdale Historical Society." The program is free and new members are welcome!

THE VETERANS DAY **CELEBRATION IN** TUSCUMBIA on Tuesday,

November 11 will be presented by American Legion Post 31. The Veterans Day Program, "Honoring All Who Served," gets underway at 11am in front of the Colbert County Courthouse, 201 N. Main Street in Tuscumbia, following the 10am Parade along Main Street.

The Grand Marshal and kevnote speaker will be Alabama Department of Veterans Affairs Commissioner, Brigadier General (Ret.) Jeff Newton. Lunch will be provided after the program by L.O. Bishop Barbecue in the Tuscumbia Church of Christ Annex across Main St.





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
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Baptism 'in Jesus' Name'

Editor,

I'm not writing this to argue or debate. I'm writing for the sake of information.

In a previous issue, a pastor stated that the trinity is unexplainable. That is true because there is not a trinity Godhead.

The doctrine of the trinity is a Catholic doctrine that was established at The Council of Nicaea in 325 AD. Also at this Council, baptism was changed from "in Jesus' Name" only to the Catholic form of baptism "of the Father, Son, and Holy Ghost.

The reformation led to the emergence of other denominations. These denominations did away with many Catholic rituals, customs, and beliefs. Many chose to keep the Catholic doctrine

. . . When a man is goal-oriented, he is called a "natural leader." When a woman is goaloriented, she is called "bossy and aggressive."...



of the trinity and baptism in the titles, Father, Son, and Holy Ghost. Most denominations follow these two Catholic doctrines today.

The Bible has always taught there is one

God, and all believers were baptized in Jesus' name according to Deut. 6:4, 1 John 5:7, James 2:19, Acts 2:38, Acts 10:48, and

The Bible doctrine of salvation is found in Acts 2:38. Repent, be baptized in Jesus' name, every one of you, and you shall receive the gift of the Holy Ghost.

For the promise of the Holy Ghost is to you, your children, as many as the Lord our God calls.

There are many people who follow the Bible plan of salvation. We are referred to as; Oneness Pentecostals, Apostolic Pentecostals, and UPCI.

See LETTERS... on Page 24

Commentary

Liberties...

sacrifices, and significance of WWII were still fresh on the minds of many. Virtually every family had been touched to some Virtually degree, and all of America sacrificed make victory in Europe and the Pacific a reality and today's liberty possible. Some parents watched as multiple children went overseas. Some had more than one who didn't return -taken as a casualty or declared Missing in Action. A generation before that, WWI (The Great War) was every bit as emotionally consuming.

In that vein, it is hard to keep my appreciation firmly in the present. Most families can find one or more veterans in their family tree going back for many generations. Many lives have been shaped by those distinguished veterans.

Many have eagerly and bravely served since, with some in wartime, some not, but the sacrifices and life changes are every bit as meaningful,

and that important element of Liberty is still preserved. Today, too have many Americans no connection with that Veteran's service and sacrifice. Nobody who is sane likes war. Sometimes it is a necessary evil. None of us outside of active duty can imagine living in a war zone like others across the globe have for centuries. So, our personal freedom, like many other things, is easily taken for granted.

U.S. Army veteran, Province, Charles M. Founder and President of The George S. Patton, Jr. Historical Society, responsible for the following piece we all should remember:

It is the Soldier

It is the Soldier, not the minister who has given us freedom of religion.

It is the Soldier, not the reporter who has given us freedom of the press.

It is the Soldier, not the poet who has given us freedom of speech. It is the Soldier, not the

campus organizer who has

given us freedom to protest. It is the Soldier, not the lawyer who has given us the right to a fair trial.

It is the Soldier, not the politician who has given us the right to vote.

It is the Soldier who salutes the flag, who serves beneath the flag, and whose coffin is draped by the flag, who allows the protester to burn the flag.

Veterans Day events take place in Colbert and Lauderdale counties on the 11th. Regardless of whether we attend in person, we should make a point to thank military veterans for their service and sacrifices this week and always, and we should live as if we are worthy to call ourselves Americans benefiting from those sacrifices.

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When Life Overwhelms You The passing of my wife has to be the worst trial I've experienced. But, a small voice reminds me constantly

I'm never alone. The world doesn't know how to love or comfort in a Godly way! Our love for God and others ought to be our motivating factor in serving and giving and living. You can give without loving but you cannot love without giving. When I think about how much God Almighty has done for me and my family, sometimes I get ashamed. My blessings are unending and too many to count. His great love and great assuring hands of comfort are always on time to pick me up when I'm down and His provisions have never failed our family. Truly, God is good to all who seek and trust Him. I owe God everything, because everything I have comes from Him. God truly is the only source of salvation, comfort, and blessing. 2 Corinthians 1:4 " Who comforteth us in all our tribulation, that we may be able to comfort them which are in any trouble, by the comfort wherewith we ourselves are comforted of God."

When life gets you down and overwhelms you, turn your eyes upon Jesus, look full in His wonderful face. Look at the crown of thorns He wore for you, the nail prints in His hands and feet. See the spear piercing His side. Notice the blood pouring from the open wounds in His flesh, that was shed for you. Think about his suffering and death for you, His burial and descension into hell and resurrection for you. Friend, that's what real love is all about. Unless you're lost, your problems aren't really that big, are they? God offers salvation freely. Some of us have lived pretty long lives, but what have we done with and for the Lord Jesus Christ? What a shame to have to face a Saviour that you've rejected your entire life. When life overwhelms you, give up the bottle and the dope and turn to Christ. Life is worth living, only Christ can make it that way. Your life reflects the choices that you have made. For the first time in your life, do something right, choose Christ now, today!

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Understanding Social Security Spousal Benefits

Dear Savvy Senior, How do Social Security spousal benefits work? My wife, who's approaching age 62, has had a few smallpaying jobs over the years, but spent most of her time as a homemaker. What is she entitled to?

Primary Breadwinner

Dear Breadwinner,
Spousal benefit questions
are among the most
frequently asked and
confusing parts of Social
Security. The rules that
govern qualifying and
claiming are knotty, and
there are many exceptions.
But understanding how these
benefits work is crucial for
maximizing your family's
retirement income. Here's
what you should know.

What Are Spousal Benefits?

Social Security spousal benefits are designed to provide retirement income to spouses who either didn't work or worked sporadically/ part-time and earned significantly less than their spouses over their working lifetime. A stay-at-home parent is a good example of a spousal benefit recipient.

Who's Qualifies?

To qualify for spousal benefits, you and your wife must meet three conditions: Your wife must be at least age 62; you must be married for a year or more; and you must already be collecting your retirement benefits.

Different rules apply for ex-spouses. Ex-spouses (if you were married for at least 10 years and are not remarried) can receive a spousal benefit based on an ex-spouse's record even if your ex has not yet filed for their own benefits, but your ex must be age 62 or older.

How Much Are Spousal

Renefits

The amount your wife would get for spousal benefits will depend on your earning's history and her claiming age.

The maximum spousal benefit is 50 percent of your Primary Insurance Amount (PIA), which is that amount you're entitled to at full retirement age benefit (FRA). But your wife will only get that much if she waits until her full retirement age to file, which is 67 if she was born in 1960 or later.

Unfortunately, spousal benefits cannot be increased by her waiting beyond FRA, but they are reduced by taking them early. So, for example, if your wife were to start collecting her spousal benefits at age 62 (the earliest possible age), she would collect only 32.5 percent of your PIA.

To calculate exactly how much your wife's spousal benefits would be reduced by taking them before her FRA see SSA.gov/OACT/quickcalc/spouse.html.

You also need to know that because spousal benefits are based on your PIA, even if you (the primary earner) retire early, before you reach your FRA, your wife's spousal benefit will not be reduced. Just as they will not increase if you delay claiming your benefits beyond your FRA.

You should also note that if your wife worked and is entitled to benefits on her own work record, but it's less than what she's entitled to as a spouse, Social Security will pay her the higher of the two amounts, but not both.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit *SavvySenior.org*. Jim Miller is a contributor to the NBC *Today* show and author of "*The Savvy Senior*" book.

Survivor Benefits

In addition to spousal benefits Social Security also pays survivor benefits to spouses and ex-spouses starting at age 60 (50 if disabled).

So, if your wife outlives you, she'll be able to switch from her spousal benefits to survivor benefits and receive a higher payment. Survivor benefits range between 71.5 and 100 percent of the deceased's benefit, based on your wife's age when she claims.

There is, however, one exception. Surviving spouses and ex-spouses that are caring for a child (or children) of the deceased worker, and they are under age 16 or disabled, are eligible to receive 75 percent of the worker's benefit amount at any age.

Online Calculators

There are several online calculators that can help you and your wife figure out the best time to claim your benefits to ensure you get the highest possible lifetime payout. One that's completely free to use OpenSocialSecurity. com. Or for a more thorough analysis use MaximizeMySocialSecurity. com. This tool, which costs \$49 for a year, will run whatif scenarios based on your circumstances to find your best strategy.







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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 LD. 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 taxing, first make a CLEAN COPY, then FAX THAT COPY. NEWSPRINT DOES NOT REPRODUCE CLEARLY ON A FAX. WE ARE NOT RESPONSIBLE FOR ILLEGIBLE COPIES.





Insurance Insights

"Below is a State Farm* Simple Insights* article about "Make Your Windows Energy Efficient" is provided by State Farm agent Rebecca Stutts Hovater.

Make Your Windows Energy Efficient



With these fixes, you can keep your home warmer in winter and cooler in summer.

Outdated windows can add to your energy bills, not to mention lower your comfort at home. However, you don't have to replace all old windows to improve energy efficiency. Try these DIY updates to make windows energy efficient:

make windows energy efficient:
Install storm windows: Look for low-emissivity storm windows, which can save 12% to 33% of heating and cooling costs, according to the U.S. Department of Energy (DOE). Exterior storm windows will fit on most standard double-hung windows.

Hang curtains: According to the DOE, medium-colored drapes with white-plastic backings can reduce heat gain by 33% when they're drawn over windows that receive direct sunlight. During winter, drapes can act as insulation, reducing heat loss by as much as 10%.

Add caulk to windows: The DOE estimates that sealing air leaks

Add caulk to windows: The DOE estimates that sealing air leaks around windows can cut energy costs by 10% to 20%. You'll need approximately half a cartridge of caulk per window or door.

Use weather stripping: The DOE reports that weather stripping can help you save up to 10% on energy bills. Metal and vinyl weather stripping are the most effective, but foam is an inexpensive alternative. Clean the area thoroughly before applying for best results.

Create exterior shade: Awnings and other exterior shading help keep your home cool in the summer by blocking sunlight. The DOE says awnings can reduce heat gain by 65% to 77%. Look for awnings that are opaque but light in color to reflect the most heat.

Replace your windows: If your windows are very old or ineffective, stabeling them payable best. But don't them every Consider.

replacing them may be best. But don't throw them away: Consider environmentally friendly disposal options, such as donating them to a Habitat for Humanity ReStore or bringing them to a building materials reuse center.

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Tribute...

Continued from Page 12

and international talent connected to the area's music legacy. Doors open at 6pm and the show begins at 6:30pm

Billy Lawson and the Wishbone Band will also perform, as will Angela Hacker and James International LeBlanc. Eve recording artist 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.

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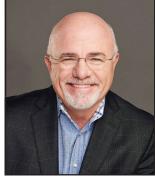
by DAVE RAMSEY

WE DON'T SEND 3-YEAR-OLDS TO THE SALT MINE

Dear Dave,

I'm trying to wrap my head around your commission method giving money to kids. We have an 11-year-old and a 16-year-old. Should they have individual lists of tasks, or should there be one big list they both work from on a first-come, first-served basis? Also, should giving, spending and saving be a mandatory part of the commission structure? Is there a time when children should age out of the commission structure? Camilla

Dear Camilla, I really like the "age out" part of your question. So, let's look at the entire scenario as an evolution. For starters, you should teach kids to work and manage money early, but at an age-appropriate level. We



don't send 3-year-olds to the salt mines. We might send a 16-year-old there ... I'm kidding, of course. But it's not unfair to expect more of a 16-yearold and teach them with more sophistication and detail than you would a preschooler.

those of us who have had kids that age know the child will put away two or three toys — and you'll do 90% of the actual work. Then, the kid gets lots of high-fives and praise for being the best room-cleaner on the planet. Oh, and here's a dollar for doing one of your chores.

an emotional connection job here and there, that's between work Work creates money. It's a simple money. concept, but I still talk to folks in their 40s and 50s every day who can't seem

to grasp the idea. After that, you can move on to things that are a little more complicated. You have to clean the room yourself. It's your turn to feed the dog. And tasks get a little bigger, and little more complicated. This is a great time to introduce them to the uses for money — I'm talking about giving, saving and spending — and how to do all three.

By the time they're 16 or so, they should know enough about money and how to handle it properly that you can help them open their own checking and savings accounts. Cosign on the accounts for them, and as they If you tell a 3-year-old begin making more to clean up their room, money through things like after-school and summer jobs, they can practice managing their finances on a different level with parental

oversight.

But the real point behind the commission structure is this: If you do the work, you get paid. If you don't do the work, ou don't get paid. When The point at that age they're younger, and is to teach them to make maybe don't want to do a and okay. They're kids. What you're doing is new to them, and it's a learning process. But if it goes on for a couple of weeks, or they decide they're just

not going to do anything that's not an option. They're going to learn to work.

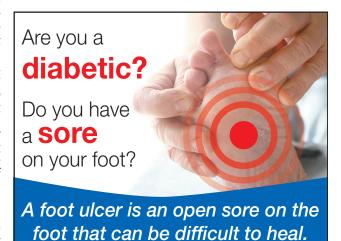
Camilla, my goal as a parent wasn't to raise great kids. It was to raise kids who became great adults. In my mind, parents do their kids an awful disservice if they don't teach them how to be mature, functioning adults in the real world. And handling their finances wisely, along with learning the value of work, is a huge part of that.

- Dave

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

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Letters...

Baptism in Jesus' Name

Continued from Page 12

You may think you are following a Baptist, Methodist, Presbyterian doctrine, etc., but in truth you are following Catholic doctrine.

I found all of this information by looking up the Council of Nicaea 325 AD, especially in the Encyclopedia Britannica.

Tamera Barrett Florence

From the Kitchen to the Government

Editor,

Stop the presses and rite the headline: write² Women Are Leaders. They are not weak, not less, and definitely not made only for the kitchen. A woman does not belong behind a stove, wielding a rolling pin — she belongs in the parliament, in the boardroom, on the stage, at the front lines, and

wherever decisions are made.

who criticize People women in leadership are not strong; they are often insecure and fearful. Yes, insecure and fearful both! Why? Women carry qualities these critics lack: strength, patience, intelligence, balance, and emotional power. Instead of admitting that truth, the insecure try to drag women down with cheap comments, hateful remarks, and malicious slander.

When a man is goaloriented, he is called a "natural leader." When a woman is goal-oriented, she is called "bossy and aggressive." When a man speaks loudly, he is "confident." When is "confident." When a woman speaks with the same volume, she is "too noisy." You call that logic? I call it terror. You call that wisdom? I call it cowardice.

Look at history: Cleopatra, Queen Victoria, Catherine the Great, Joan of Arc, Fatima Jinnah, Indira Gandhi, Margaret Thatcher, Benazir Bhutto, Angela Merkel — these Angela Merkel — these women didn't hide in kitchens. They led nations, built armies, and carried countries on their backs. And in our modern era, a new generation has emerged. Jacinda Ardern of New Zealand guided her people with empathy through tragedy and terror, while Sanna Marin of Finland stood firm for democratic values on the world stage. In Estonia, Kaja Kallas became a global icon of resolve, leading her nation with steely courage against regional aggression. Across the Atlantic, Mexico's Claudia Sheinbaum made history as the first scientist elected to lead the nation, and Ukraine's Olena Zelenska transformed the role of First Lady into a global diplomatic mission for her country's survival. They stood tall in moments of crisis, led their countries with strength and vision, and proved once again that women don't just belong in leadership outclass all expectations. build. Women

women reign, revolutionize, We women women are the justice for your historical debt. We are the cancellation of the stereotype. outdated We are the product of generations of women

who had to be twice as good. Now, we are ten times more powerful.

> Yumna Zahid Ali Karachi, Pakistan

Will the New Council Be **Transparent?**

Editor,

A couple days prior to their scheduled meetings, the Florence City Council will post its agenda on the internet. This helps citizens know the plans and possible actions of the council and lets them decide if they want to make a comment/statement at the meeting. However, changes have been made to this procedure.

Per the internet, the

agendas for the July 1, July 15, August 5, and for the August 19, 2025 meetings were posted. On each agenda; in Item 10 this statement was shown – "Business from the floor pertaining to items on the consent and regular agenda."

There were five council meetings in September: two regular meetings, and three special meetings. The agendas for these meetings did not include the statement mentioned above. Why not? Was proper notice given to citizens on the special meetings?

There were two regular meetings in October. The agenda for these meetings did not include the statement noted above, either. Why not?

Due to the omissions, are any actions taken by the council legal? Why weren't the omissions noted by the council?

The new Council will take office on Tuesday, November 4.

Bill Smoak Florence

Armed Attack is Hardly New

To the editor,

Over the past couple of weeks, we have witnessed U.S. Naval forces acting direct under orders from President Trump make numerous attacks on boats ferrying drugs allegedly to the United States resulting at least 43 deaths! The liberal 43 deaths!

Congressional Democrats leftwing and wringing news media are literally having a fit that this is, "unnecessary, illegal and lacks required Congressional approval." "unnecessary, This is totally without basis and is, in fact, untrue. All that is required is to go the Congress itself, The Congressional Research Service, File #R42738, for a complete extensive record of 193 instances where we have used armed forces to protect our interest. Beginning with the U.S. Marines going into the Barbary Coast in 1806, to rescue U.S. personnel and address pirates attacking shipping. Since 1806, the U.S. has literally pursued such policies over the entire planet including 18 incursions into Mexico for a variety of reasons, all without declaring war.

Not only is this outcry not justified, but history also indicates that the majority of such policies were by Democratic administrations. conflict 58,432 that Vietnam lives claimed was, in fact, such an "undeclared" police action carried out by democratic Presidents Kennedy and Johnson.

Such tactics are not only necessary but are the duty and responsibility of a sitting President to protect the security of our nation and the lives of American citizens. Not to do so would be an unforgiveable impeachable offense.

Trump has indicated that his current tactics will also include U.S. troops on the ground in Venezuela. Depending on his current success, Americans must be prepared for the U.S. to make incursions yet again into Mexico to clean up the drug cartel problem.

I applaud President

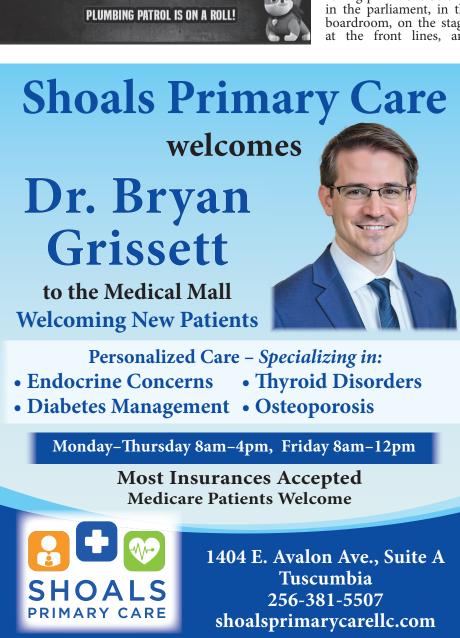
Trump actions and stand 100% behind him. I urge every American to do the

*Source: The U.S. Congress, Congressional Research Service, File #R42738

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Rain, Ruins and Renewal

In the book of Ezra, the people of Israel stand among the ruins of what once was. After years of exile, they begin rebuilding the temple—their



sacred meeting place with God. As the foundation is laid, joy and sorrow mingle. The young shout praises; the elders weep, remembering the glory of what was lost. Ezra writes that the sound of joy and mourning blended together until it could not be distinguished both were holy.

It was much the same in 1623 when the Pilgrims, suffering through a devastating drought, humbled themselves in prayer. As their governor William Bradford recorded, gentle rain soon came "as if the very touch of God" had fallen upon them. Their gratitude overflowed into what became the first Thanksgiving.

Both scenes—the temple's foundation and the Pilgrims' rain—speak to the same truth: that joy and sorrow often dwell together, and gratitude is born in their meeting place. The people of God learn to sing even through tears, trusting that new life always grows from what has been broken.

This Thanksgiving, some of us celebrate in abundance; others carry grief. But as the ancient builders and the early settlers discovered, the caring

heart of God is not lost in the noise. He is near—bringing renewal, purpose, and peace to all who look to him with thankful

Each season. God gives us the same invitation: to make a **beginning together**, trusting that his steadfast love endures forever.

- Rev. Trey Suey Westminster Presbyterian Church



If you want to learn more about what we believe, visit us Sundays at 11 am for worship service. You can also reach us at our website: www.Westminsterpcusa.net, friend us on Facebook as Westminster Presbyterian Church or find us on YouTube, WPCFlorence.

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NOTICE OF ABANDONED AND UNCLAIMED MOTOR VEHICLES

Notice Is Hereby Given That On Wednesday, the 10th Day Of December, 2025, AND Monday, December 15, 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 <u>STARTING</u> Wednesday, December 3rd, 2025, between the hours of 8:00 a.m. and 4:00 p.m.

YR MAKE MODEL VIN# COLOR LOCATION TAG#

SALE DATE DECEMBER 10, 2025 07 Honda Accord 1HGCM56807A075752 AL41C08H1 Gray Co. Rd. 9

YR MAKE MODEL VIN#

SALE DATE DECEMBER 15, 2025

10 Chevy Impala 2G1W85EK2A1174842 AI41C12RO Wh Court St. Chevron

Notes...

Continued from page 4

TVAA Quilt Exhibit — Tennessee Valley Museum of Art, 511 W. Water St., Tuscumbia, will celebrate the rich twadition and creativity of quilting through this vibrant exhibit of intricate designs, titled "Call for Quilts." The Quilt Exhibit will be on display at the Tennessee Valley Museum of Art through November 8. 256-383-0533

Mary Linville: Retrospective - at the Kennedy-Douglass Center for the Arts. This Memorial Exhibition, continuing through January 5, 2026, features the paintings and drawings of the late Mary Linville who produced a wide variety of work, including florals, local historic places, abstracts and landscapes.

Although she was mainly a watercolorist. she also worked in oils, acrylic, mixed media and pastels.

The Kennedy-Douglass Center for the Arts_is located at 217 E. Tuscaloosa St. in Florence and is open to the public Monday-Friday from 9am-4pm and on Sundays from 1-4pm. Admission is free. Call 256-760-6379.

Art Workshops at The Ritz - All workshops for adults age 21+

Wine & Canvas Series \$40/class. All supplies provided. Nov. 21: Snowman Family Portraits 6:30-8pm

I Can't Paint! \$100. Students to purchase supply list. Tuesdays - November 11 and 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 timeconsuming 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

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DAMAGE EQUIPMENT and slow the collection process.

BAGGED LEAVES will be picked up

weekly with curb side trash in the city.

7 Points Press will be hosting **a book release celebration** 6pm, Thursday, November 6 at Southall House. Admission is free for this event.

Authors include Donna Geise, J. D. Manders, Jeanie Thompson, and Wayne Sides. The authors will read and discuss their work, and books will be available

Donna Geise began writing after her recent retirement as a literature and

composition teacher.

J. D. Manders is an author, historian, and poet who deployed three times to the Middle East with the U.S. Army National Guard.

Jeanie Thompson (Montgomery) is an award-winning poet and literary arts leader. She is the retired founding Director of the Alabama Writers' Forum.

Wayne Sides is Professor Emeritus the University of North Alabama



Meeting will be Sunday, Nov. 9 • 2pm

Woodmont Church East Campus, 2002 Darby Dr., Florence

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Share...

Continued from Page 12

our community together to make the holidays a little brighter for children and families in need," said Jason Windham, President Bank Independent. It's an honor to see how much generosity and care our team members and partners continue to show season after season.

Toy Share donation and shopping links can be found at www.bibank.

com/help. C h a r i t a b l e organizations distributing Toy Share in our service area include:

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Terms: Cash or good check day of item pickup. Debit and credit cards accepted through online auction website. Seller reserves the right to accept or reject any and all bids. Personal Property will be sold "AS-IS" without warranties of any kind.

All information contained in this ad is believed to be correct, but not guaranteed. Announcements made on the auction website supersede any printed material.



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NOTE: The home and land with the Doomsday Bunker has been sold prior to Auction, we will be selling at AUCTION the personal property and equipment of this facility.



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FLORENCE TOWNHOUSE FOR RENT: 2 bdrm., 2 ba., \$700 month + deposit, Call 256-764-3986

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Real Estate: The Gary Simpson estate is liquidating its excess properties consisting of 4 tracts, 1 in Sheffield and 3 in Muscle Shoals. Each tract will be a final call and 3 in Muscle Shoals. tract will be a final sale and will not be combined with other parcels.

Tract 1 - 1.2± Acres at 1410 Second St. The majority of the property is a gravel parking with chain link fence.

Tract 2 - 0.3± Acres fronting Glendale Av, just south of Second St in Muscle Shoals. This property is currently leased to a cell tower. Lease will be assigned to buyer at closing.

Tract 3 - 0.29± Acres of undeveloped land fronting Florence Av between Gusmus Glendale Av, one block south of Second St.

Tract 4 - 7.6± Acres located at 202 Cox Blvd, Sheffield. This tract consists of 7 properties separated by undeveloped streets and alleys. The tract features a 15,000± sf building with 3 +/- acres fenced.

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Terms: 10% down payment due upon signing of the contract within 24 hours from end of sale. Balance due upon delivery of deed within 30 days from day of sale. Seller will provide deed and owner's title insurance. Seller reserves the right to accept or reject any and all bids. Real Estate will be sold "AS-IS" without warranties of any kind. All information contained in this ad is believed to be correct but not guaranteed. Changes made by the Auction Company during the online auction supersede any printed material.



Maximize Your Selling Power When You REDLINE Your Ad! - See Page 6

PLAY THE GAME DAY SCORE
CARD Contest every week during the football season. Win a \$50 gift Guaranteed. Free Estimates, 256-card from Lost Pizza Co. for the best card and another \$50 gift card, plus \$50 cash if it is a perfect card.

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- The 150-day period would break down into three treatment sessions, each spaced 50 days apart, unlike the old machine one treatment!
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Notes...

Continued from page 26

Department of Art and has been a force for more than 40 years in the Shoals area community art scene.

Southall House is next door to the Kennedy-Douglass Art Center's main building, at 209 E. Tuscaloosa St. Call 256-760-6379 for more information.

Alabama A&M Small Farms Research Center and AL Cooperative 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,

Aladaria Music Hall of Faine 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 Registration is required to attend: email oppia.burke@aamu.edu; call/text 256-320-

Rummage Sale for Missions: Russellville First Methodist Church Friday, November 7, 7am-5pm, and Saturday, Nov. 8, 7-11am. Furniture, baked goods, kitchen items,

household goods, jewelry, books, and more – 311 N Jackson Ave. Russellville.

World Community Day - "Be Kind at All Times" sponsored by Church Women United, will takes place at 10am Friday,

November 7 at Armstead Chapel, 121 710-5497 or dsledge@bibank.com Simpson St., Florence.

Shoals Habitat for Humanity's 1st Annual Trap Shoot is Friday, November 7 at the Muscle Shoals Skeet & Trap Club, 1301 County Rd 346, in Florence. Check-in begins at 8am, and the shoot starts at 9am. Teams of two can compete for prizes across three rounds, with breakfast and lunch provided.

Ear and eye protection are required, and participants must supply their own ammo. The event will also feature a raffle and silent auction. Rain-out date: November 14. For more information or to register, contact Deanna Sledge at 256-

Clothes Giveaway infants – adults, clothes and shoes Thursday, November 6 from 8–10am at the Care Center, First Baptist Church in Killen.

Big Little Gala: November 7- 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

See NOTES... page 30



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 outer and a new friend today. these and other animals by adopting a



Meet Harper Lee. this sweet soulful-eyed pup! She's gentle, loving, and just waiting for someone special to notice her. She has a calm nature and loves quiet attention and kind words. Whether you're relaxing at home or heading out for a stroll, she'll be right by your side. Come by Florence Lauderdale Animal Services to meet her or call

256-760-6676 for more information. Adoption fee: \$85 includes spay/neuter, vaccinations, and everything needed to keep your new best friend happy and healthy!

CRRY Lit

Meet Jenny Hill! This happy face says it all — full of love, energy, and joy! She's the kind of dog who will keep you laughing and make every day brighter. She adores attention, loves to play, and has a heart that's just as big as her smile. Come by Florence Lauderdale Animal Services to meet her or call 256-760-6676 for more



information. Adoption fee: \$85 — covers spay/neuter, vaccines, and all the essentials for a healthy, happy life.



Meet Mindy. Just look at those ears! This adorable cutie is full of personality and always ready to greet you with a wag and a grin. Friendly, alert, and full of fun. she'll make a wonderful companion for an active family or someone looking for a loyal Florence friend. Come by Lauderdale Animal Services to meet her or call 256-760-6676 for more information. Adoption fee: \$85 — includes spay/neuter, vaccines, and

everything they need to start their next chapter strong!



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Thomas McCutcheon

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

Wills For Warriors

Each year beginning on Veteran's Day and for the month of November, McCutcheon & Hamner does Wills for Warriors. We provide free Wills for all veterans, fire fighters, police officers, first responders as well as active-duty military personnel and their spouses. This is a service Joel and I provide at no cost to show our appreciation for those who risk their lives to help others. It's a privilege to be able to

The fact is that everyone eventually needs a Will, and a free one is a good deal. A Will provides for your estate to be divided as you wish and how you wish. A Will is a way to make a difficult time in life easier for your family. It makes your wishes known and saves your family money.

Contrary to popular belief, probate is not always long or expensive. Children can't argue over who gets what if it's written down.

When you make a Will, you need to know how you want your property divided and the name of the person you want to oversee your wishes. These people are known as an Executor (male) or Executrix (female).

We not only want a first choice but also a second choice for the person to be in charge of distributing your estate.

People often leave their estate to the surviving spouse and then to the children. If a husband and wife have Wills that are mirror images (known as reciprocal Wills), they carry out the goals of leaving everything first to the spouse and then to the children. We recommend that people consider using the phrase "per stirpes". Per stirpes simply means that in the event a child dies before a parent, and if that child had children, then those children would get what their parent would have received.

All Wills should contain a residuary clause that leaves everything, no matter what it is or where it is, to the heirs you choose. This way all your real property, personal property, investments, and money goes to the individuals you have chosen.

Drive safely, buckle up and as always, your referrals are appreciated! 256-764-0112

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



"Ask the Attorney,"
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Community Notes...

Continued from page 28

Greenhill Methodist Church Chicken Stew and Yard Sale on Saturday, November 8 from 7am-until at 15050 CR 47. Breakfast, Bake Sale, and White Bean Lunch. 256-757-5007 or 256-

Violence. Saturday, November 8. Signin is at 9:30am on the Colbert County Courthouse lawn. Walk starts at 10am through Downtown Tuscumbia into Spring where we kick off the Celebration of Life! For more info contact 256-815-5136.

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 citizen of the United States is en inflatable sports event, free Chuck-wagon lunch (while supplies last), snacks, a online on or before November 12. 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 vummy treat for them.

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

Colbert County Domestic Violence
Response Coalition (CCDVRC) 1st
Annual Memory Walk - In honor of those who we have lost to Domestic at 11am at Veterans Park, 301 Veterans Park Drive in Florence.Group photographs will be taken of veterans according to time served to preserve veteran history in the Veterans Memorial Museum on site..

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

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

The scholarships range from \$1,000 to \$7,500 per year to the highest-rated applicants in this year's competition. 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 Dirty Rain Revelers at the Ritz Studio

and to apply, go to enf.elks.org/MVS or contact Dr. Jean Love, Scholarship Coordinator, Shoals Elks Lodge 2860 256-762-5043 or email drjeanlove@

Get ready for an afternoon of storytelling with Dolores Hydock as she presents "Abundant Blessings," on Thursday, November 13 at 10:30am at the Muscle Shoals Public Library, 1918 Avalon Ave. featuring heartwarming stories about

Thanksgiving. Tickets are \$10 and brunch will be served. For ticket purchase and additional detavils, you can contact 256-386-9212.

The classic story of "The Lion The classic story of "The Lion King" comes to the stage with a special production of "The Lion King KIDS!" on Thursday and Friday, November 14-15 from 7-8pm at The Ritz Theatre, 111 W. Third St. in Sheffield. Directed by Emily Pardon the phosy follows the improved Borden, the show follows the journey of the young lion prince, Simba, as he seeks to reclaim his throne after the death of his father, Mufasa, and the betrayal of his uncle, Scar. Along the way, he encounters familiar friends like Timon and Pumbaa, and learns valuable lessons about responsibility and inner strength. For more information, please call 256-383-0533.

work, weaving soulful tapestries in song. Known for their unforgettable live shows and honest, relatable songwriting, their music has earned them major tours with legends like REO Speedwagon. For more information, please call 256-383-0533.

The Tennessee Valley Art Association presents its 6th Annual Winter Art Market from November 29-December 24, from 10am-5pm This Association presents its 6th Annual media campaign.

Winter Art Market from November 29-December 24, from 10am-5pm This thoughtfully curated seasonal showcase about 40 local and regional artisans Development Center.

The Variation Seasonal solution presents its 6th Annual media campaign.

• Collaborate with the Florence-Lauderdale Public Library, UNA's Mane Agency, and the Small Business about 40 local and regional artisans Development Center. exhibiting distinctive fine art, jewelry, pottery, and gifts. Admission is \$5. 511 N. Water St. For more information, please call 256-383-0533.

Free Clothes - The Samaritan Business Saturday on November 30th! House, 600 Geneva Ave., Muscle Shoals, gives away free clothing each Tuesday from 9-11am - except for every 5th Tuesday. Donations are accepted.

Sunday. November Thanksgiving in the Park. Knox Media Group, Inc. and Florence Park & Recreation will host Thanksgiving in the Park: Let's Share & Care on Sunday, November 16, from 3 to 5 p.m. at Wilson Park, 250 E. Tuscaloosa Street, Florence, Alabama.

The community event will feature free booked meals and the distribution of coats, hats, gloves, socks, household supplies, and more while supplies last.

For more information or to participate, call 256-712-2887.

on scholarship, leadership, service and on Sunday, November 16 at 4pm. This COUNTRY at LaGrange College Site Park Alone, Love Actually, Harry Potter, and financial need. For additional information seasoned musical power union features from 10am-4pm each day, November 21 more - all paired with classic clips on the and to apply, go to enf.elks.org/MVS high-octane vocals over intricate guitar and 22. Contact: louiselenz9324@gmail. big screen. or 256-702-9799. 1491 LaGrange College Rd. in Leighton.

> Are you a UNA Graduate that owns a Small business? Sign up to be featured on Small Business Saturday, Nov 30.

This is your chance to:

• Be spotlighted in a special social

The Town and Gown Task Force, a partnership between the University of North Alabama and the City of Florence, is inviting local business owners to participate in an exciting new initiative ahead of Small

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

The Shoals Symphony at UNA is rolling out the red carpet for "Holidays on the Silver Screen" Saturday, December Arts/Crafts/Vendors applications 6 at 7pml Step into the magic as they are available now for the 36th perform music from The Polar Express, It's Anniversary of CHRISTMAS IN THE a Wonderful Life, White Christmas, Home

Walk the red carpet in the lobby and have your photo taken paparazzi-style. Between piece short, fun recreations of iconic holiday movie moments featuring members of our community will be shown. And, of course, there will be plenty of music, magic, and holiday cheer for the whole family.

The concert will run around 90 minutes lorence- including a 15-20 minute intermission. It UNA's is the perfect way to kick off the holiday season. For more information and tickets -from \$19-\$39- visit shoalssymphony.org or call 256-710-1623.

> 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

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.

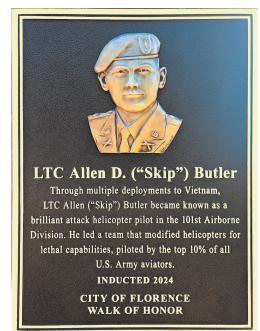
The City of Florence Beautification Board invites you to a Florence holiday tradition! The North Court Street Tree Lighting will take place on Sunday, November 23, at 5PM.

This festive evening will feature performances by the Shoals Symphony. seasonal treats from UNA Culinary, and iovful music from community carolers.

> **Shingle** & Metal Roofing

See NOTES... page 31





Location: 34. 8062°N, 87.6314°W River Heritage Park, Florence

Of Honor in 2024. Tuesday Nov 11 is Veterans Day, which originally was Armistice Day following WW I. This holiday was renamed in 1954 to honor ALL veterans. Each town usually has a fitting ceremony in its local Veterans Park.

~ Courtesy David Curott ~ author of



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"Skip" Butler was inducted into Florence's Walk

"Historical Markers and Other Signs of the Past"



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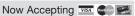
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Notes...

Continued from page 30

Gather with family and friends as we light the tree and welcome the holiday season in downtown Florence.

Crossroads Community Outreach will host its Annual FriendsGiving Thanksgiving Lunch on Thursday, November 27 from 11am-1pm at the Handy Recreation Center, located at 1105 Beale Street, Florence.

The event, sponsored by the Long-Lewis Foundation and the Florence Parks & Recreation Department, will provide a warm meal and fellowship for the West Florence community.

To volunteer or donate, text 256-284-

December 3: John Paul White's "Home for the Holidays" Concert

John Paul White returns to Norton Auditorium for his Home for the Holidays concert on December 3. Ticket information will be released soon. Stay tuned for

Florence Camerata Holiday Concert is 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.

Florence Flv Fisher & Tvers meets the 1st Tuesday of every month (Dec. 4) from 6:30-8pm at St Bartholomew Episcopal Church, 1900 Darby Dr. in Florence. Anyone interested is welcome and encouraged to attend.

Wednesday, December 12, 7p.m. -Tim Lowry, a nationally known storyteller, will perform Charles Dickens' "A Christmas Carol" at the Florence-Lauderdale Public Library. The program is free and open to the public. the Holidays concert on December 3. Ticket information will be released soon. Stay tuned for

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The Florence Senior Center (The Club) - Diamonds in the Rough group presents Fabulous Bus Tours for 2025. 256
Fabulous Bus Tours for 2025. Planning is org underway now!

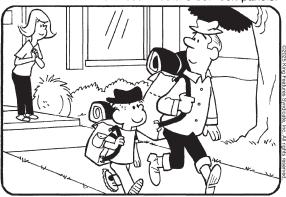
Lancaster Show Trip & The Dutch Country, November 16-22, 7 days/6 nights, 10 meals, 6 breakfast 4 dinners. \$1,130 pp/double occupancy. Several shows including, "NOAH", the

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

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

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