



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

Volume 133 Number 2

November 9, 2016

POSTAL PATRON

Alexander in Dixie Boys Hall of Fame

OZARK –Florence resident **Charles Alexander** was inducted into the Dixie Boys Baseball Hall of Fame in an October 16 ceremony in Ozark, Alabama. Alexander recently announced his retirement as the Assistant State Director of the Alabama Dixie Majors.

Alexander made lasting contributions to the Dixie Boys/Major Baseball program. His commitment to the organization spans over fifty years. He started his career with Dixie in 1966 as a coach and



Alexander

within two years became one of the founding members of the Underwood Alabama Dixie franchise. Underwood community leaders built the first playing facilities for the local league in 1970. Alexander was instrumental in the Underwood local league franchise hosting successful district and state tournaments.

Alexander was appointed Alabama Dixie Majors Assistant Director for District One in 1992 and served until 1995. He has held numerous leadership positions within the Dixie Majors organization since 1996. For his tireless efforts the Alabama Dixie Majors Baseball Board of Directors voted in 2014 to co-name their Sportsmanship Award given at both the Alabama Pre-Majors and Majors State Tournaments each year in honor of Charles Alexander.

Dixie Boys Baseball, Inc. was founded in 1957 in Alexandria, Louisiana.

Post 31 Will Host Parade

TUSCUMBIA - American Legion Colbert County Memorial Post 31 is hosting a Veterans Day Parade and Program Friday, November 11.

The parade will begin at 11am in front of Deshler High School in Tuscumbia. Veterans organizations, high school

See SHORTS... on Page 32

Courier Journal

Verification of weekly circulation upon request

Northwest Alabama and beyond with direct mail, total market coverage



NAMC Construction Officially Underway

Hospital Completion is Expected in Two Years

FLORENCE—Several hundred people gathered last week under a huge tent for the official groundbreaking of the North Alabama Medical Center at the northeast corner of Veterans Drive and Helton Drive in Florence.



Governor Robert Bentley talks with local attorney and former Alabama State Representative, Greg Burdine, before last week's ribbon cutting.

Staff photo:TVM

Numerous city, county, and state officials - past and present -attended last Wednesday's ceremony. Among them was Gov. Robert Bentley who noted the strategic location in serving rural patients from north Alabama and beyond.

The 23 acre site will be home to the new five

See HOSPITAL... on Pg 41

Room for Restaurant Week Winners

FLORENCE –The culmination announcement of several award of Florence Restaurant Week was celebrated last week with the Thirteen restaurants participated in Florence Restaurant Week October 21-30. Adding an extra incentive to dine at participating restaurants, local charities were



See RESTAURANT...Pg 6

McDaniel Window & Door staff and Room in the Inn-Shoals founders, Beth Howard and Krista Manchester. Florence Main Street

Courier Journal Perma-Note

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East Tennessee's Streetscape Open

FLORENCE—The completion of the East Tennessee Street Streetscape project was celebrated last week with a ceremonial ribbon-cutting in front of Progress Bank.

The facelift includes new traffic signals, landscaping, angle parking, new parking meters, asphalt resurfacing, mid-block crosswalks, and covered rest areas.

The total cost for completing all phases of the project is approximately \$2.6 million.



Streetscape Ribbon Cutting

Courtesy photo

Inside this Issue

Online Only:

CORRECTION: An article in last week's issue included an error about local cardiologists. The paragraph should have read: Dr. Cole and Dr. Naidu are the only doctors in this area who specialize in both leg pain and cardiology. In addition, they are on staff at both ECM and Helen Keller.

- Operation Christmas Child
- Dr.'s Weekly Quiz
- Medicare Minute

- Cat & Kids
- Dave Says
- Veterans Salute
- Soaps
- Hocus



- Ask the Attorney
- Lio
- Jr. Whirl
- Adopt-A-Friend
- Bucket List
- Score Card

- Mystery Photo
- Web Poll
- Pet Talk
- Outdoors



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GOSPEL MEETING
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Salem Church of Christ
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Monday-Wednesday 7pm

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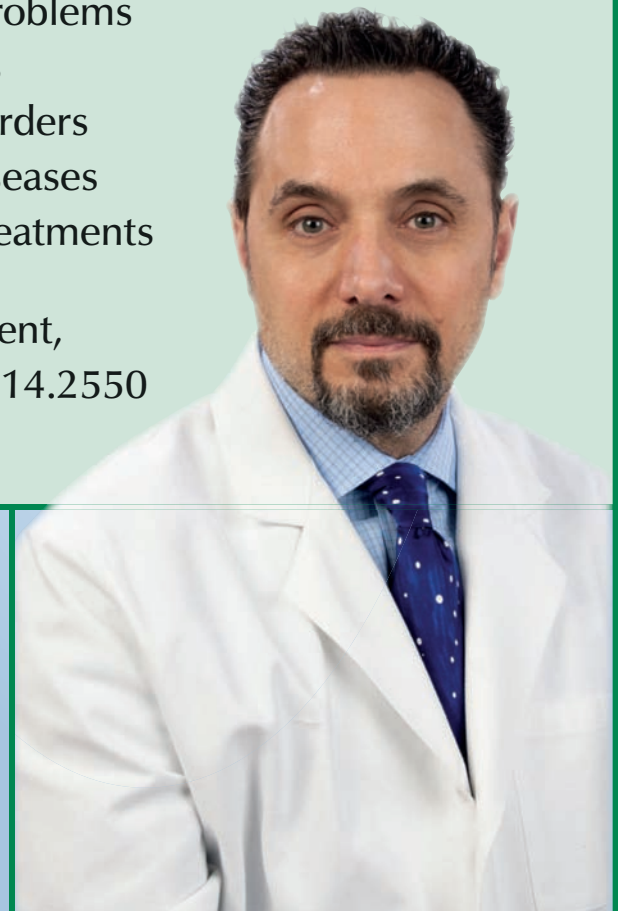
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Yard Sales

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

To list your sale, fill out the form on page 6.

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

TUSCUMBIA MULTI-FAMILY GARAGE SALE, Saturday, Nov. 12th, 8 am until? 701 E. 5th St., Furniture, collectibles, and more!

MULTI-FAMILY

FLORENCE: 116 W. MEADOW-HILL Dr. Saturday 7 a.m.-?? Robbins Ridge. Treasures of all kinds! Something for everyone! CASH ONLY! SEVEN FAMILIES!

MUSCLE SHOALS GARAGE SALE 2218 Robbie Ave. Thurs. - Sat. 9 a.m.-?? Jackson Heights. Furniture, clothes including maternity, dryer.

FLORENCE MOVING AND DOWNSIZING SALE, Saturday, Nov. 12th, 7am-1pm, 207 Myrtle Dr. (Kendale Gardens) Lots and lots of stuff, too much to mention!



KILLEN: BRIDGEWOOD, BRIARWOOD & Baybrook Subdivisions. Fri - Sat Nov. 11-12. Multiple Homes in the neighborhood. 1 mile north of Brooks Elementary. Starts at 7:00 a.m.



FLORENCE: 2355 PARC PL (Ridgewood Parc) Saturday Sat. 6:00 - 2:00, Multifamily sale, large variety of items, dealers welcome.

CHEROKEE: BARTON STORAGE, SATURDAY 7AM-3PM. Furniture and toys + MORE!

KILLEN: HWY 64 AND CR 25 Saturday Sat. 6-3, Killen Multi family Yard sale/Retail. Yard sale items include clothes for men, women, plus, toddler boy. Baby items, toys, real antique wicker, motorcycles, motorcycle gear, doll house, daybed and much more. Also retail items including uggs, hunter rain boots, makeup, boutique clothing. Monogramming and vinyl orders taken.

TUSCUMBIA: YARD SALE, 102 Hwy 43 S, across from fairgrounds. Saturday, 7 a.m. - 1 p.m. TVs, bikes, toys, household items, kids' and adults' shoes and clothes. Gel nail polish and UV light, Pedi Cart, many more items!!

Estate Sale

MUSCLE SHOALS: 310 2ND St Fri - Sat, Nov. 11-12 at 9am-Until **EVERYTHING MUST GO! ONE** block from former Kilgores Lumber Yard. Furniture, Glassware, Home Decor, Christmas items, Tools and ect.

HUGE SALE

FLORENCE: CHURCH YARD SALE, Chicken Stew and Bake Sale, Saturday 7-12. Pleasant Hill Church, 2705 Co. Rd. 222, off Hwy. 20.

FLORENCE: MULTI-FAMILY YARD SALE, 425 Russell St. Sat. 11/12, 7 a.m.- 1 p.m., off Rasch Rd., back entrance to Forest Hills. We've got something for everyone!

SHEFFIELD BACK PATIO SALE 221 Pickwick St. Fri. - Sat. 7 a.m.-?? Too much to list! CASH ONLY!

NOTICE OF PUBLIC AUCTION RT COMPANY, LLC WILL conduct a public auction of the contents inside storage units on Saturday, NOVEMBER 19, 2016 at 9:00 AM to satisfy outstanding debts. Management reserves the right to withdraw any unit from the sale. Call 256-762-3694 or 256-764-3137 for more information.

STARTING LOCATION
3131 CLOVERDALE ROAD
Robert Behel Unit #3,
Kevin May Unit #4,
Adam Horton Unit #9,
Joyce Williams Units #11,
Nabresha Barnett Unit #21,
Brady Trapp Unit #34,
James Byram #45,
Edith Masell & Carol Daniel Unit #61,
Phillip Burbank Unit #63,
Amy Inman Unit #70,
Henry Vicks Unit #77,
Vernon Webster Unit #98,
Charles Newell Unit #99,
Courtney Thigpen Unit #100,
Jeremy Berryman Unit #115.

IMMEDIATELY FOLLOWING
205 ROBERTS STREET
Howell Sledge Unit #6R,
Howell Sledge Unit #24R,
Julie McDaniel Unit #27R,
Leon Glaze Unit #29R,
Allen Hall unit #34R,
Rhonda Herron Unit #46R,
Rhonda Herron Unit 64R,
Bill Thomas Unit #84R.

2 PIECE STAR OF DAVID PUNCH bowl/stand, \$35. 22 matching cups, \$1. each, Hartselle 256-606-8471

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PONTIAC: FIREBIRD, 1969 \$25,000 obo. Original condition, auto 350, limelight green, very solid, 256-275-3338. Call 4PM-7PM

CHRYSLER: 300 TOURING, 2005, \$7,988. 103k, financing available, Long Lewis Mitsubishi Volkswagen 256-764-3351

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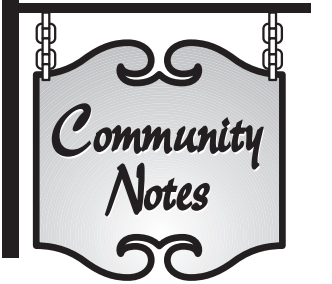
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The deadline for businesses and authors to register for the Shoals Writers Guild "Christmas in the Renaissance City Authors Crawl" has been extended to November 14. Email shoalswritersguild@gmail.com for more information.

DivorceCare, a special help seminar and support group for people experiencing divorce and separation, will be held on Wednesday evenings at First Baptist Colbert Heights beginning November 9 at 6pm. Please contact the church at 256-383-8016 for more information.

The NW AL Chapter #2 of the Korean War Veterans Assoc. will meet for breakfast and business at Hampton Inn and Suites, 505 S. Court St. Florence, Saturday, November 12. The meeting will begin promptly at 8:30am. We will be using a meeting room separate from the dining area so come earlier and eat breakfast before coming to the meeting room. Questions should be directed to President Jim Taylor at 256-383-8172.

Belly Dance Classes - Join the Rainbow Dancers and Noelle Smith at the Royal Avenue Recreation Center for a beginning Belly dance Class that will be offered every Tuesday night from 6:30-8pm. The six week class runs from November 1 - December 6. The cost for the series is \$45 and classes are taught by Noelle Smith, Wiporwil, Queen of the Rainbow Dancers.

420 North Royal Ave, in Florence. For information call: 256-383-1094 or 256-762-8740 or wiporwil@hotmail.com or www.wiporwil.com

Basketball Registration for Tuscumbia Parks & Recreation Dept. through Thursday, November 10. Registration fee is \$35 per child, \$20 each additional child. Ages begin at 4 years old through 12 years old. Registration will be held at the Tuscumbia Multi Purpose Center, 601 N. Commons St. East, Tuscumbia. Contact 256-386-5655 for more info.

P.A.W.S. Rummage Sale November 11 and 12, 7am-2pm at 1542 Florence Blvd., next door to Lauderdale Lanes Bowling Alley. Donation drop off Monday-Thursday, November 7-10, 9am-7pm. No clothing please. For more info or pick up, contact Terry Whalen 256-263-2009 or Jenny Hall 256-710-3215.

P.A.W.S. is a 501(c)(3) non profit organization.

Florence Walk of Honor nominations will be accepted until Friday, December 2 for the 2017 City of Florence Walk of Honor. The walk recognizes individuals from Florence and Lauderdale County who have achieved national or international acclaim. Contact the Florence Mayor's office at 256-760-6400 or www.florenceal.org for nomination forms and information.

Day By Day, Grief Support For Bereaved Parents, meets for its monthly Sharing Session, Sunday, November 13, 2pm at Woodmont Baptist East Campus, 2002 Darby Drive, Florence. Learn from other bereaved parents ways of finding hope for the upcoming holidays following the loss of a child. These parents know and understand. Everyone welcome. For more information: anita.watkins@comcast.net or Nena 256-764-8093.

Men and Women Fast Break Basketball Teams Online Registration conducted by the Florence Parks and Recreation Dept. now through November 30. Register your team online at www.FPARD.com. Team fee is \$350. Limited space available. For more information call 256-760-6628.

Food From Christ - Saturday, November 12, 10:30-11:30am. Call 256-810-8690.

See NOTES... page 42



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| <p>John Morrell Smoked or Polish Sausage 7 oz. pkg. 1.19</p> | | <p>PIGGLY WIGGLY Ketchup 2/\$3 34 OZ. SQUEEZE BTL.</p> | |
| <p>Gwaltney Sausage 12 oz. roll 99¢</p> | | <p>PIGGLY WIGGLY Steak Seasoning \$1 16 OZ. BTL.</p> | |
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| <p>PIGGLY WIGGLY Soft Margarine 45 OZ. TUB 2/\$4</p> | <p>PIGGLY WIGGLY Dry Pinto Beans 2 LB. BAG 2/\$3</p> | <p>PIGGLY WIGGLY Frozen Crinkle Cut French Fries 2 LB. BAG 2/\$4</p> | <p>PIGGLY WIGGLY Jumbo Biscuits 16 OZ. CAN 2/\$3</p> |
| <p>ARGO Sliced Peaches 29 OZ. CAN 1.19</p> | <p>MAYFIELD 2-PACK Ice Cream 1.5 QT. PAILS 2/\$10</p> | <p>PIGGLY WIGGLY Cream Cheese 8 OZ. BLOCK 2/\$3</p> | <p>MAXWELL HOUSE Original Coffee 31 OZ. CAN 5.59 (EXCLUDES DECAF)</p> |
| <p>PIGGLY WIGGLY Frozen Whipped Topping 12 OZ. TUB 2/\$4</p> | <p>PIGGLY WIGGLY Crescent Rolls or Cinnamon Rolls 8 CT. OR 8 OZ. TUBE 2/\$4</p> | <p>TINA'S Frozen Burritos 5 OZ. PKG. 2/\$1</p> | <p>ARMOUR Chili w/Beans 15 OZ. CAN \$1</p> |

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**Customer has a one-time opportunity to increase the interest rate at the time presented at the prevailing rate that is nearest to the remaining maturity of the certificate. Special rates excluded. This offer cannot be used in conjunction with any other advertised special. No additional funds may be added. The rate increase will not extend the maturity date.

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2008 MAZDA TRIBUTE GRAND Touring, 84k \$10,362. Financing available call Long Lewis Mitsubishi Volkswagen 256-764-3351

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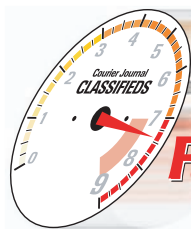
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- Yard Sales** 5 LINES Prepay Each additional line - \$1.25 YARD SALES - An exclusive listing of the area's better sales prominently placed **\$11⁰⁰** Week
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DEADLINE: Friday 5pm



Restaurant

Second Place Charity - Sidney's Safe Foundation Photos courtesy Florence Main Street

Continued from Page 1

nominated to be included on a ballot where diners could vote for them to receive a \$5,000 check.

Florence Main Street's Restaurant Week is in its third year of helping local citizens see what all the excitement is about when dining downtown. "Kind of like a prophet isn't recognized in his own town, our locals don't quite get what an amazing food scene we have here in Florence," said Teryl Shields, Florence Main Street Executive Director. "Our out of town guests are always amazed at our restaurants, their variety of cuisine, and the number of our options. Florence Restaurant Week was a way of showcasing our great food to folks in our area."

The presenting sponsor again this year was McDaniel Window and Door. They presented the \$5,000 grand prize check to Room in the Inn-Shoals, which received the most votes from diners during Florence Restaurant Week.

The charity receiving the second highest number of votes was Sidney's Safe Foundation. They were presented a monetary award by Alabama Outdoors.

Two additional awards were also presented. Best Restaurant Week Special Dish ended in a tie. Carmen Erdmann from Woodpecker Café won for her wonderful



Best Dish Winners - Carmen Erdmann, Woodpecker Café and John Cartwright, River-town Coffee Company.



Favorite Restaurant - Pie Factory - Randy Alred, Mike Alonzo and Nick Franks

Bread Pudding. John Cartwright of River-town Coffee Company won for a scrumptious Sausage Biscuit with a balsamic red pepper reduction and black pepper goat cheese.

The favorite restaurant was The Pie Factory for the second year in a row.

Charities eligible for the top prize this year included H.A.S.R.A., Meals on Wheels, Sidney's Safe Foundation, Room in the Inn-Shoals, and The Salvation Army. McDaniel Window & Door Co., Alabama Outdoors, and Blue Olive Strategic Solutions made the event possible.

Courier Journal

Personnel

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Thomas V. Magazzu
- ADVERTISING EXECUTIVES**
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- OFFICE STAFF/CLASSIFIED**
Janie Brasfield

CIRCULATION
Evan Sherrill

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

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

Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to 70,173 Shoals area and surrounding homes. It is Alabama's Largest Weekly-Mailed Direct, and enjoys a larger circulation than all local subscriber based newspapers combined.

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

219 W. Tennessee St. Florence, AL 35630
 or email to: editor@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 all content and claims in their advertising.



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VOLKSWAGEN: JETTA, 2013 \$11,488. 30k, cloth, financing available call Long Lewis Mitsubishi Volkswagen 256-764-3351

POOL TABLE, REGULATION SIZE, Golden West Slate and accessories, \$600.

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HYUNDAI: ELANTRA, 2011 \$9,755. Leather, 85k, Financing available call Long Lewis Mitsubishi Volkswagen 256-764-3351.

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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.

Q I was working in a plant and cleaning the top of a machine. I had to stand on a brace, like I always do to clean this machine. My foot slipped off and I fell and broke my arm and ankle. I was taken to the hospital by ambulance and now I have all these bills. My employer says I was supposed to use a ladder and that they are not going to pay my medical bills. I didn't do anything wrong. They have seen me clean this machine by standing on this brace. What should I do?

Charles, Athens, AL

A Under the Alabama Workers Compensation Act, an employer has a defense to a claim if an employee breaks a known safety rule. The violation of the rule has to be a willful violation of a known rule.

This type of defense is an "affirmative defense" meaning that the employer has to prove all of the elements of the defense. They would have to prove that the employee deliberately and

intentionally violated a reasonable rule that was known to the employee.

The penalty for the violation of a known safety rule relieves the employer from paying compensation. I haven't seen a case that tells me that the employer does not have to pay the medical bills and I would take the position that even if successful in their defense, the employer would still be responsible for the medical bills.

If an employee is injured and fails a drug test, the employer is still responsible for the medical bills but they do not have to pay any compensation to the employee.

I don't think the employer would be successful in your case if they had seen you doing your job in the same manner before. The safety rule has to be known to the employee and consistently enforced by the employer for the employer to be successful in this type of defense. You should hire an attorney.

Buckle up and drive safely.

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

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

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FORD: TAURUS, 2006 \$2,500. 167k miles. Call 256-577-3299 after 5 p.m.

1967 MUSTANG 351-B-TO 408, lots of detail very good condition, \$6,400. For pic 256-740-1100

CHRYSLER: 300 TOURING, 2005, \$7,988. 103k, financing available, Long Lewis Mitsubishi Volkswagen 256-764-3351

HONDA: CIVIC, 2000 TWO door, five speed, \$1,900. 256-627-8173

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 Free to Community • No Reservation Required
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Candidate must be able to work
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Send cover letter, resume and writing clips to gregg.dewalt@TimesDaily.com or Times Daily 219 W Tennessee Street Florence, AL 35631

DENTAL OFFICE SEEKING EXPERIENCED Hygienist. Please fax resume to 256-760-4681 or email smile@shoalspediatricdentistry.com

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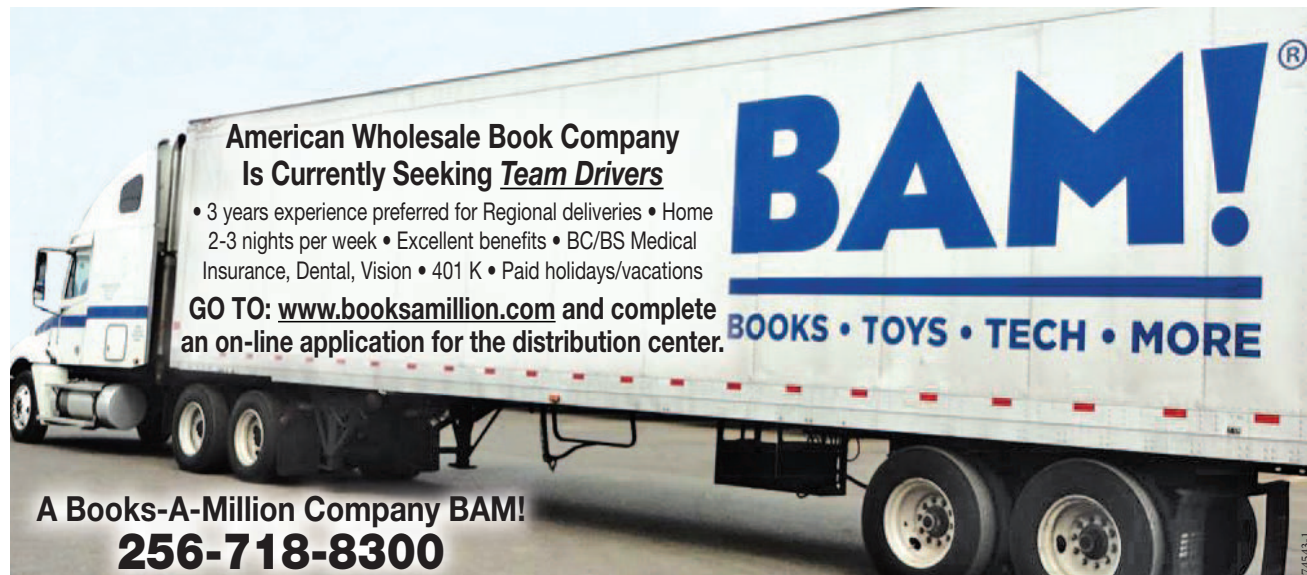
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Primary requirements: 5 years experience in plant or automobile mechanics required. Electrical troubleshooting skills needed: AC/DC motors, relay's, safety circuits, starters. Mechanical skills needed: welding, hands-on, pumps, forklift. Must be able to work any shift, be able to repair equipment, perform preventive maintenance and have good communication skills. Must be able to lift and carry heavy items as well as work on elevated levels. Strong work ethic required.

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 Good Saturdays only!
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FREE
 Loaded Fries Appetizer with the purchase of an entree



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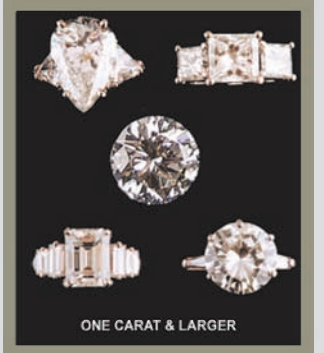


THURSDAY, NOV. 10 10AM-5PM & FRIDAY, NOV. 11 10AM-5PM

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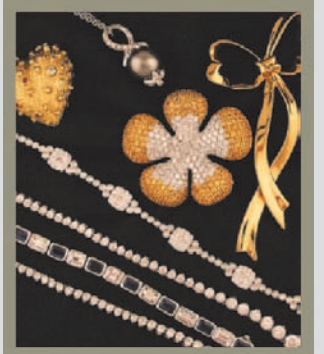
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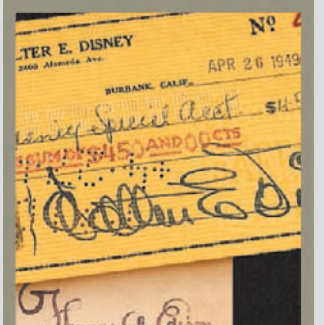
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Guest Opinion-Editorial

Premiums Skyrocket, Co-ops Fold, and Illegals Qualify

Obamacare was one of the earliest failures of the Obama administration, now through its faults the next president will have to make health care reform a pillar of their first year in office. Yet the mainstream media seem to have left it off the radar, ignoring the obvious reality that our health system is becoming dangerously ill.

Under Obamacare, Consumer Operated and Oriented Plans (co-ops) were created with the goal of offering competitive health plans for consumers. However, as health professional and economists predicted, these co-ops are quickly failing and bankrupting the health system.

The *Washington Free Beacon* reports that two failed co-ops in Oregon and the failed co-op in Connecticut join twelve other co-ops that have failed in Arizona, Colorado, Kentucky, Michigan, Nevada, New York, Ohio, South Carolina, Tennessee, and Utah, and a co-op that served both Iowa and Nebraska. This leaves only eight co-ops in existence out of the 23 initially created under Obamacare.

Of the remaining co-ops only one has reported a positive net income. The ten operating as of June 30 reported a cumulative loss of \$202.3 million.

See **PREMIUMS...** on Page 37

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



Natalia Castro
Contributing Editor
Americans for Limited Government

Courier Journal

THIS WEEK

in the *Shoals*
November 9, 2016

Happening
THIS WEEK



Children in Malawi opening gifts
SamaritansPurse.org

THOSE SPECIAL SMILES THROUGH OPERATION
Christmas Child

SHOALS - Operation Christmas Child is a project of Samaritan's Purse. It will host its national collection week November 14-21 in an effort to collect 12 million gift-filled shoeboxes to distribute to children around the world. Thousands of NW Alabama residents are on a mission to make a lasting impact on children in need. They are looking beyond their own wish lists and packing shoeboxes for boys and girls around the world. For many of the children, it

will be the first gift they have ever received.

Local churches that are involved include:

- ATHENS**
Clements Baptist Church
8690 US Highway 72
- FLORENCE**
First Baptist Church
316 E Tombigbee Street
- MOULTON**
Berea Baptist Church
1805 County Road 221
- TUSCUMBIA**
Calvary Baptist Church
601 N Main Street

Nov. 14-21

See **CHILD...** on Page 15

Writers in the Round

SHEFFIELD—American Idol finalist Siobhan (pr: Sha-VAHN) Magnus hosts a Songwriter's "Round" in the tradition of Nashville's Bluebird Café on Thursday, November 10 at the Creative Grape Wine and Arts Market in Sheffield.

Magnus will be joined by local favorite songwriter, Coby Greer, local newcomer C. Tyler Jones and guitarist Mike Machaby for an evening of new self-penned songs with insights into the songs, and the inspiration behind them.

All three singer/songwriters are relative newcomers to the business in the Shoals region choosing to create and record here because they have found a warm welcome within the music industry here.

Tickets are \$5 at the door. For more information: www.creative-grape.com

Nov. 10



THE TENNESSEE VALLEY HISTORICAL SOCIETY will present a new trolley tour, "Pathways to Prayers: Historic Florence Churches," at 11am on Saturday, November 12. Lee Freeman, Florence-Lauderdale Public Library Historian, will conduct the tour departing from the Florence/Lauderdale Visitors Center in McFarland Park. Admission is \$10 for adults, seniors, and students. Children small enough to sit in their parent's laps ride free. All proceeds go to the TVHS - UNA scholarship fund. Call Florence/Lauderdale Tourism at 256-740-4141 to reserve a seat.

FREE DENTAL WORK FOR VETERANS ONLY - November 11 by Ryerson & Associates Dentistry at 1013 East Avalon in Muscle Shoals. No appointment is required. First come, first served. One procedure per patient - free cleaning, filling, or extraction. DD214, Military ID or NGB23 required.

FLORENCE MIDDLE SCHOOL'S 2ND ANNUAL CRAFT AND VENDOR Holiday Market takes place Saturday, November 12 at the Hibbett Middle/Florence Middle Cafeteria (1603 Appleby Blvd., Florence) from 10am-3pm. Register for door prizes and enjoy shopping from local crafters and vendors. The public is invited.

A BENEFIT TACK AUCTION for Lauderdale Co Sheriff Dept mounted posse for purchase of equipment takes place November 12 at the Coats Farm at 1458 Co Rd 298 in Florence. Chicken stew, hamburgers, and hot dogs will be ready at 10:30am. Singing and Pony/Horse rides start around 10:30. The auction starts at 12:30pm. For more information, contact Robert Coats 256-762-2514 or Dwight McCain 256-810-0267

FOOTBALL
Sat. Nov. 12 • 1:30pm
at Mississippi College
Clinton, MS

GO LIONS!

Check www.roarlions.com for complete Athletic schedules

Tickets: call the Ticket Office 256-765-5466 or Benjamin Ray UNA Athletics Director of Ticketing and Marketing 256-765-5467 • Baray@una.edu

Women's Basketball Playing Nov. 11 & 12 in Tuskegee, AL

VOLLEYBALL
Fri. Nov. 11 • 6pm
vs West Florida - *Flowers Hall*
Sat. Nov. 12 • 1pm
vs Valdosta State - *Flowers Hall*

BASKETBALL
Men
Sat. Nov. 12 • 4:30pm
vs Tampa - *Flowers Hall*
Sun. Nov. 13 • 2pm
vs Saint Leo - *Flowers Hall*

YOUR Letters

Your Courier Journal welcomes tastefully presented 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 subject to editing. Please limit letters 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. Please submit typed or neatly written letters to: Editor-Courier Journal

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

Any Costume I Feel Like

Editor:

Hillary Duff and her husband apologized for being insensitive by dressing as Indians for Halloween. Have we gone politically correct crazy? I will exercise my freedom to dress as an Indian, a black person, a Chinese, a Russian etc. - any costume I feel like portraying. If someone doesn't like it, sue me.

Besides, I was always told that imitation is the best form of flattery.

Paul Sabatino
Florence

A Real Life Spy Novel

Dear Sir:

FBI Director, James Comey, started a firestorm when he announced that he was reopening the investigation

into Hillary's use of a private server to conduct official business. This was after the Agency found 650,000 emails on aide, Huma Abedin's, personal computer. This is significant since the Clinton email cache apparently held roughly one tenth of that.

The obvious conclusion is that the

So far this year the United Way has touched the lives of over 21,083 children in northwest Alabama.



aide was harvesting and storing data from multiple sources. Add this to the fact that her mother and brothers are active members of the Muslim brotherhood, and you have a potential real life spy novel.

All that was necessary for complete compromise was the sharing of a password. The possibility exists that the movements of Ambassador Stevens was known to the Muslim brotherhood and that the raid on the complex at Benghazi was, as rumored, carried out by Mori's thugs.

This is conjecture, of course. However, the FBI has a warrant in hand and can determine whether that account was accessed from a remote location. The activities of Hillary while Sec. of State, and that of her aides, is highly suspect. FBI Director, Comey, has no choice except to investigate

Jimmy Wayne Cosby
Rogersville

See **LETTERS...** on Page 18

Medicare Minute

"Types of Medicare Advantage Plans"

There are basically two types of Medicare Advantage Plans. One type is a HMO. HMO stands for Health Maintenance Organization. The other type is a PPO or Preferred Provider Organization. Although both are Medicare Advantage Plans there are some distinct differences in the two.

In most HMO plans you generally can only go to doctors, health care facilities or hospitals that are on the provider list of the plan except in emergency. HMO plans require you to name a primary care provider (PCP). Your PCP becomes the quarterback of your health care. This means you may have to have a referral from your PCP if you want to see a specialist or another health care provider. All HMO plans do not require a referral so this is a question you will want to ask of considering a HMO.

In a PPO plan you also have a defined network of providers. You will pay less if you use a provider in the plan's network but, unlike a HMO, you may have some coverage if you go to an out-of-network provider. You will pay more for using an out-of-network provider versus an in-network provider. Also a PPO plan may give you the option of getting your health care from a provider outside your immediate geographical area whereas a HMO can be more limited.

HMO and PPO plans are similar in many ways. They both have a defined network of providers, both have a copay on most services you receive and except for a few exceptions will both include prescription drug coverage. Finding a Medicare health plan is about finding the plan that is right for you. It's a good idea to research both HMO and PPO plans if you are considering a Medicare Advantage Plan.

If you have questions regarding any aspect of Medicare or Medicare health plans feel free call us at Alabama Health Guidance (256-284-7249), stop by our office at 879 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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Child...

Continued from Page 14

Area residents will transform thousands of empty shoeboxes into gifts of hope filled with school supplies, hygiene items, notes of encouragement, and fun toys such as a doll or soccer ball. The churches will accept donations daily at various time from Monday-Monday November 14-21. Check online at www.samaritanspurse.org/occ or contact the churches for respective times.

Operation Christmas Child will deliver these shoebox gifts to children overseas living in extreme poverty or who have been affected by war, disease, and natural disaster.

"This week our community is focused on making a difference in the lives of children facing difficult circumstances," said Florence/Lauderdale County volunteer Oscar Beck. "There is no joy quite like that of giving. It is an honor to use our resources to let children around the world know they are loved and not forgotten."

Other collection areas in our region are listed at www.samaritanspurse.org/occ at the "Drop-Off Locations" link.

For more information on how to participate in Operation Christmas Child, call 256-764-4921 or visit www.samaritanspurse.org/occ. By going online to give the suggested donation of \$7 per shoebox gift, participants can follow their box to discover where in the world it will be delivered. They can also pack a shoebox gift online and even upload a photo and a note of encouragement.

Operation Christmas Child packages are delivered to rural areas in third-world nations by raft, canoe, donkey, camel, wagon, truck, bike, and as these men in Fiji demonstrate, by foot.

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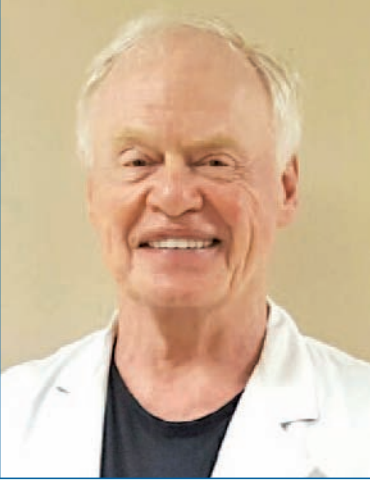
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Celestial Thoughts

Some advice I give on a regular basis and use in my everyday life is, "Act your way into a better feeling." Research proves inconclusive about where this phrase originated, either way, I find it brilliant. Essentially, to make this work in your life, you do exactly what is says. For example, if you aren't feeling particularly good, but you want to, then start smiling. Just smile. Smile at passersby, co-workers, family, and friends. Sing out loud in the shower or car. Act as if you are happy and you will be amazed how you begin feeling. Or if you are stressed out or high strung and you want to feel calm, think of the most laid back person you know and start acting like them. It takes some practice, but I'm convinced you will find it very helpful.

"May the God of hope fill you with all joy and peace as you trust in Him..."
 Romans 15:13



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by Hal Kaufman



Answers On Page 42

YULETIDE RING!

Will she or will she not get that Yuletide ring? Pick line 1, 2, 3, or 4 and trace it through.

SUM NUMBER!

Get out your calculator for this. It seems the prime number 37 has a rather unusual characteristic. Multiply it by 3 and the result is 111. Multiply it by 6 and the result is 222. Multiply it by 9 and the result is 333. Now then, multiply 37 by continuing step-ups of three: 12, 15, 18, 21, 24 and 27, and see if the three-digit pattern continues, or if there's a break in the spell. Just for fun, indeed, see what happens when you multiply by 30.

BORN WINNER!

Devilish Dan will wager that he was born in 1842. Take him up on his bet and you will discover it's a bet he can't lose. Why is that?


| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | E | L | T | E | R | E | N |
| P | B | N | S | G | C | I | S |
| A | I | H | O | R | T | H | E |
| G | R | P | B | A | W | F | T |
| E | N | A | D | L | I | C | A |
| M | T | R | G | L | N | K | J |
| A | L | U | M | E | O | O | S |
| C | N | S | T | P | B | V | E |

SANTA'S AMAZING GIFT LIST

THIS IS only a game, of course, but let's suppose that Santa will make available the gifts named below to anyone who finds them in this letter maze. How many can you puzzle out?

| | | |
|-------|---------|-------|
| Pogs | Paints | Horse |
| Books | Balloon | Pen |
| Ties | Tenpins | Train |
| Watch | Camera | Jacks |
| Ball | Gloves | Bat |
| Drum | Trumpet | Oboe |
| Belt | Skates | Gum |
| Boat | Film | Mug |
| Knife | Engine | Sled |

Connect adjacent letters horizontally, vertically or diagonally to spell names. Perhaps you can find others.



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REDLINE Your Ad! - See Page 6

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Letters...

Continued from Page 14

Surely You Are Proud of Her

Editor:

In response to Mr. Soroczak's letter of November 2, (He's Your Grown Child), Trump may be our grown child and we did not do a good a job raising him. At least his business activities were legal. However, Mr. Soroczak, we did a great deal better than you did raising your grown girl. Hillary was fired from her first job out of college because her boss publicly stated she had no ethics and was a liar.

She speaks out of both sides of her mouth. On any subject she has a public and a private policy, making one of them a lie.

Surely you are very proud of her illegal activities attempted during Bill's tenure in office, her "lost" cartons of subpoenaed files, her foul mouth, and her attitude when dealing with Secret Service men as reflected in several books that would be legal slander if unable to support with witnesses.

Apparently, you love her public attitude of "What difference at this point does it make" when questioned about the loss of lives in Benghazi, her proven lies about her emails, and her refusal to answer any questions about possible serious health problems.

Hopefully, you have your checkbook handy to help your child pay for the indication that she will continue Obamacare and the tremendous burden her unlimited immigration of people from the Middle East and other countries unfriendly to the USA will place on taxpayers. She completely ignores the possibility of terrorists coming in that group in an effort to gain more votes.

You are obviously very proud you have raised an inept statesperson and pathological liar. In the event your child wins, I quote you without curse words. "I indeed hope you reap what you have sown. As for the rest of us, it's our country too." And may the Good Lord have mercy on us all!

Floyd Price
Florence

Time for Us to Touch Lives

Editor:

The fourth quarter of 2016 is a good time for us to reflect on all that we have to be thankful for here in northwest Alabama. Our local United Way has been as active as ever in expanding volunteer service opportunities and in reaching new under-served areas with early childhood

See LETTERS... TOP RIGHT

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Letters...

Time for Us to Touch Lives

Continued from Below

education programs.

So far this year the United Way has touched the lives of over 21,083 children in northwest Alabama. We have provided 729 children from birth to age five with a free, age-appropriate book each month from Imagination Library through our Success By 6 program. We have also directed nearly 5,000 individuals to over 8,000 resources to meet their needs through our 2-1-1 Information and Referral Helpline. As these needs continue to grow, we have all been adjusting to less money and fewer payroll contributions caused by recent large employer closures.

There are more children in our community who have been victims of abuse, whose interests are unrepresented in custody battles, or who return from school to an empty home. There are more homeless in our area than ever before, more aging people with special needs, and more women who are experiencing domestic violence. These people need help from our dedicated community partners who, regardless of budget constraints, consistently work diligently to encourage them in their lives and provide them with necessary services. We are so grateful for how many in our community continue to support these programs and their work.

Most impressively, ninety-nine cents of every donated dollar stays in OUR community.

We are launching our United Way annual giving campaign, and we sincerely hope that you will consider giving either through your employer or as an individual. Considering that one in three people in Northwest Alabama is impacted by a United Way funded program, I'm sure you will agree that increasing participation in Colbert, Franklin, and Lauderdale counties is a worthwhile pursuit.

You may contact me or Beth Haddock, our Executive Director, at 256-764-5892 if you have further questions or if you would like more information.

Teresa Bartek
Director of Resource Development - United Way of Northwest Alabama
Florence

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See Page 6



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| GE® Mini Light Set 100 Count | 4.99 | Multi-Function Light Set 150 Count, 16 Function | 12.99 |
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SAVE THE HARVEST
Most gardeners end up with too much produce, and it's a real waste to throw it away. Therefore, I freeze mine! There's a good chance the produce can be frozen without any special preparation. Peas, tomatoes, peppers, and other veggies can go straight from being washed into the freezer. A few like corn and carrots require blanching (which isn't hard) before being frozen. Now I'll have free veggies for months!

David

BROKEN CAR WINDOWS
If your car windows won't work, try this before you take it in for repairs (which are expensive!). Spray some silicone lubricant in the tracks. Use enough so it drips down the track. I did that with my 12-year-old Honda and now they open and shut just like new!

Keith

ESTATE SALES
I enjoy estate sales. Often they include rarely used and well cared for items. For instance, last summer I found some great luggage for my daughter who was leaving for college. It was good quality luggage in great shape and priced to sell. I've already started buying the things she'll need when she gets her first apartment.

Roz

WINTER CLOTHES
It's time to take your winter clothes out of storage. I store mine with mothballs, but I hate the smell they leave on my clothes. Therefore, I remove the mothballs from the storage bags and replace them with charcoal briquettes. After about a week, I take them out of the bag and anything that's washable is washed. I put two cups of vinegar into the washer. That kills the smell!

Heidi

LOSE YOUR WALLET?
What would you do if you lost your wallet or had it stolen? That became real for me last month when my purse was snatched! Fortunately, I had an inventory of everything in it. I had photocopies of all my credit cards front and back. I also had copies of my insurance cards and other association cards (like AAA). It was still a pain, but that did make it easier to notify those who needed to know.

Kara

PROTECT YOUR WOOD FLOOR
Many wood floors, especially the laminates, are damaged when heavy furniture is pulled across it. Furniture pads solve this problem. If your heavy

furniture does not have padded legs, you should go to Home Depot and buy some. Your floor will thank you!

Cody

FALL GARDENING
Each winter, I prepare for next spring's gardening season. I have a plastic garbage can that I use to store used coffee grounds, egg shells, and other organic food. By spring, I have some great compost! I also save egg cartons and toilet paper and paper towel rolls. You can make wonderful plant starters with them. I can hardly wait until next spring!

Tom

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Shoes & Socks - Blankets & Bedding
Personal and Misc. Items
For the Entire Family

Florence Housing Authority Housing Choice Voucher Program Wait List Announcement of Opening & Guidance and Instructions

Florence Housing Authority Housing Choice Voucher Department will accept preliminary applications for the Housing Choice Voucher program (formerly Section 8 Existing Housing) through the Authority's Applicant Portal which is located on the Authority's website, www.flohousing.org. The open period for preliminary applications shall be 12:01 a.m., Tuesday, November 1, 2016 to 11:59 p.m., Tuesday, November 15, 2016. The Authority reserves the right to extend the open period for any time frame deemed necessary without additional notice. This is a "date and time" created Wait List. There is an advantage to returning a preliminary application at a specific time. Please visit the Authority's website prior to the open date to familiarize yourself with the "Apply Online" button located on the front page of the website.

Once the wait list opens, the portal will be available 24 hours per day until the Wait List closes. The preliminary application can be completed from any computer or cell phone with Internet access (e.g. home, library, community-based organizations). There are also computers available in the lobbies of all of the Authority's Property Management Offices and the lobby of the Housing Choice Voucher Department located at Magnolia Gardens I, 110 South Cypress Street, Florence, AL. The Authority receives many more requests for

assistance than the number of vouchers available. All applicants are placed on a Wait List. A determination of program eligibility will be made at the time the applicant is selected from the Wait List. The Authority will choose names from the Wait List in order of their placement and according to HUD guidelines. Only one preliminary application per applicant will be accepted. Incomplete preliminary applications will be rejected and not entered on to the Wait List. It is the sole responsibility of the applicant to maintain a current address with the Housing Choice Voucher Department to continue eligibility. Once the applicant completes and submits their preliminary application online through the portal the applicant is prompted to print their confirmation page which includes the confirmation number. The confirmation number is not emailed but is presented on the screen for either printing, taking a screen shot of or writing down by the applicant. It is strongly recommended that the applicant do this and keep it in their possession until being contacted by the Authority when they reach the top of the Wait List.

Once a voucher becomes available, the next applicant at the top of the Wait List will be contacted by the Authority with further steps in the process. If assistance is required to complete the preliminary application, resources for assistance will be available through the Housing Choice Voucher Department.

FY 2016 Income Limits - Lauderdale County

| Persons in Family | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|-----------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Very Low (50%) Income | \$19,000 | \$21,700 | \$24,400 | \$27,100 | \$29,300 | \$31,450 | \$33,650 | \$35,800 |
| Extremely Low Income | \$11,880 | \$16,020 | \$20,160 | \$24,300 | \$28,440 | \$31,450 | \$33,650 | \$35,800 |



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\$1.28 Lb.



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\$2.99 Lb.



Wonderful halos

\$3.99 3 Lbs.



Crisco CANOLA OR VEGETABLE OIL

Gallon

\$6.99



Hellmann's MAYONNAISE

30 Oz.

\$2.99



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US #1 Russet POTATOES

\$3.99 15 Lbs.



Luck's BEANS

Chili, Kidney, Pinto, Northern Or Mixed 15 oz.

2/\$1



Del Monte VEGETABLES

14-15 Oz.

68¢



CUCUMBERS OR GREEN BELL PEPPERS

59¢ Each



Mtn. Dew, Sunkist, Mist Twst Or PEPSI

2 Ltrs. **97¢**



Food Club Crushed, Diced, Whole TOMATOES

28 Oz. **98¢**



Ocean Spray CRANBERRY SAUCE

14 Oz. **2/\$3**



Gold Medal Self-Rising FLOUR

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Kellogg's POP-TARTS

All Varieties **\$1.88**

6-8 Ct.



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MEAT



Swift Premium All Natural Country Style PORK LOIN RIBS

\$1.49 Lb.



USDA Select Star Ranch Angus BONELESS CHUCK STEAK Family Pack

\$4.19 Lb.



Bryan Sliced Bologna Regular Or Thick 12 Oz.

\$1.39



Swift Premium All Natural CENTER CUT PORK CHOPS

\$1.99 Lb.



Bryan Spiral Sliced HALF HAM Glazed Or Unglazed

\$2.59 Lb.



Bryan Sliced Bacon Sweet Hickory Smoked Bacon Reg. Or Thick 12 Oz.

\$2.59



Oscar Mayer LUNCHABLES All Varieties

5/\$5 (3.1/4.3 Oz.)



Bryan WIENERS

\$1.39 12 Oz.



Bryan Sliced Ham Or Turkey Breast All Varieties 10 Oz.

\$2.39



Bryan CORN DOGS Regular Only

\$1.99 12 Oz.



Bryan SMOKED SAUSAGE All Varieties

\$2.19 12/14 Oz.



Reser's Main Street Bistro SIDE DISHES All Varieties

\$2.79 20 Oz.



Hormel LITTLE SIZZLERS

99¢ 12 Oz.



Sea Best FLOUNDER FILLETS

\$5.79 2 Lbs.

PRODUCE



Cluster TOMATOES

\$1.49 Lb.



Dole Sweet Baby Lettuce, Baby Spinach Or SPRING MIX

\$2/\$5 Bag



Michigan Red Delicious, McIntosh Or Jonagold APPLES

\$2/\$5 3 Lb. Bag



Yellow Or Zucchini SQUASH

\$1.29 Lb.



Petite Baby Peeled CARROTS, SWEET FIXINS OR CARROT CHIPS

\$1.29 Bag

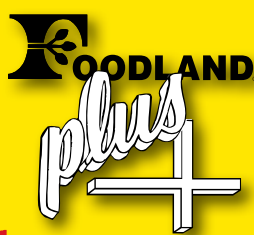


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15 Oz.

88¢



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24 Oz

2/\$3



Betty Crocker All Varieties FROSTING
12-16 Oz.

4/\$5



Domino SUGAR
4 Lb. Bag

2/\$4



Food Club CHICKEN NOODLE OR TOMATO SOUP 10 Oz. Can

2/\$1



Food Club SUCRALOSE OR STEVIA
9 Oz.

\$3.98



Betty Crocker SPECIALTY POTATOES 4-5 Oz.

5/\$5



Nabisco All Varieties Chips A'hoj! COOKIES
7-13 Oz.

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Mtn. Dew, Sunkist, Mist Twst Or PEPSI
12 Pk. Cans Or 8 Pk. 12 Oz. Btls.

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Ocean Spray Asst. Flavors CRANBERRY JUICE 64 oz.

2/\$4



General Mills HONEY NUT CHEERIOS
17 Oz.

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All Grinds Except Decaf
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12 Oz.

2/\$5



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15 Oz.

\$1



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20 Oz.

2/\$4



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Quaker All Varieties INSTANT GRITS
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2/\$3



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59¢

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lb.



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- MUSCLE SHOALS** 3001 Woodward. • 7am-11pm • 256-381-7277
3413 Woodward Ave. • 7am-11pm • 256-978-6093
- SHEFFIELD** Foodland Plus • 106 Towne Plaza • 7am-10pm • 256-381-6552

- TUSCUMBIA** 103 West 1st Street • 7am-11pm • 256-383-9425
- FORD CITY FOODLAND** River Road • 7am-10pm • 256-446-5842
- ELGIN CROSSROADS** ELGIN Forest Plaza • 7am-11pm • 256-247-1958
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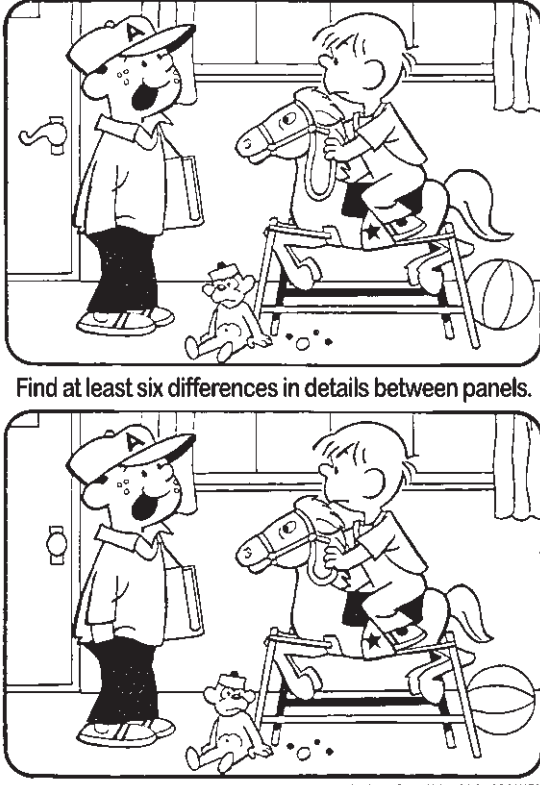
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ABANDONED VEHICLE SALE
THE COLLISION CENTER TOWING
3110 NORTHINGTON CT. • FLORENCE, AL • 256-766-4080
Abandoned Vehicle Sale Friday, Nov. 18, 2016.
Bids will be taken on Friday from 8am-4pm.
Cars must be paid for by Monday, Nov. 21, 2016
and picked up by Wednesday, Nov. 23, 2016

CARS ARE SOLD FOR PARTS ONLY AND AS IS • CASH ONLY

| YEAR/MAKE/MODEL | VIN | P/U LOCATION |
|--------------------------|-------------------|---------------------------------|
| 1995 Ford Thunderbird | 1FALP62W4SH205313 | Dover / 2nd St., Sheffield |
| 2002 Buick Century | 2G4WY55J621185577 | Sweetwater Ave., Florence |
| 2001 Lincoln Town Car | 1LNHM81W81Y737888 | Keystone Lot, Florence |
| 1985 GMC Jimmy | 1G5CT18BF0516577 | Hatch / Jackson, Sheffield |
| 2009 Kia Sportage | KNDJF724597585724 | Hatch Blvd., Sheffield |
| 2000 Ford Ranger | 1FTYR10V4YPB29145 | Cox Blvd, Sheffield |
| ---- Ford Granada | FSE821231980F | Carver Homes, Florence |
| 1991 Pontiac Bonneville | 1G2HX54C0M1243862 | Carver Homes, Florence |
| 2004 Pontiac Montana | 1GMDU03E14D232453 | Co. Rd. 11, Florence |
| 2002 Ford Taurus | 1FAPF53U32A151452 | Co. Rd. 7, Florence |
| 1997 Saturn SL2 | 1G8ZK5279VZ413072 | Royal Ave., Florence |
| 2013 Chevy Camaro | 2G1FF1E39D9132485 | 2nd St., Sheffield |
| 2001 Dodge Status | 1B3EJ46U91N692608 | Auto Doc, Florence |
| 2004 Mazda RX8 | JM1FE17N540137685 | Pine / Spring, Florence |
| 2000 Ford Explorer | 1FMZU34E2XUC23187 | ECM Hospital, Florence |
| 1999 Mercury Mountaineer | 4M2ZU52P7XUJ42605 | Tuscaloosa St., Florence |
| 1997 Chevy Cavalier | 1G1JC5240V7312853 | UNA Lot A, Florence |
| 2007 Suzuki Forenza | KL5JD56Z97K542424 | Auto Doc, Florence |
| 2003 Ford Mustang | 1FAPF40403F360652 | George Wallace, Sheffield |
| 2010 Chevy Malibu | 1G1ZC5E06AF236647 | Hwy 43 / Cook Lane, Sheffield |
| 1995 Pontiac Bonneville | 1G2HX52K7S4213599 | Aycock Cemetery Rd. |
| 1999 Dodge Caravan | 2B4GP44G8XR277680 | W. Montgomery / 11th, Sheffield |

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FORD: F-150, 2004 \$8,978. 155k Financing available call Long Lewis Mitsubishi Volkswagen 256-764-3351

NOTICE OF SALE NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Self Service Storage Act. The undersigned will sell at public sale by competitive bidding on Thursday the 17th day of November, 2016 at 10:00 AM on Lockerfox.com. Said property is iStorage Florence, 4121 Florence Blvd, Florence, AL, 35634 Lauderdale County;

Saint, Robert, 815, 3401 Veterans Dr. Florence, Al. 35660. Miscellaneous and HHG.

Purchases must be paid for at the time of purchase by cash only. All purchased items are sold as is, where is, and must be removed within 48 hours of the sale. Sale is subject to cancellation in the event of settlement between owner and obligated party. Dated this 27th Day of October, 2016 and 3rd Day of November, 2016.

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ANDY'S WRECKER SERVICE
 Sale of Abandoned & Unclaimed Vehicles

Pursuant to the provisions of Alabama Abandoned Motor Vehicles Act: Section 32-13-4 Code of Alabama 1975, notice is hereby given to the owners, lienholders and other interested parties that the following described vehicles were taken into custody by Andy's Wrecker Service to wit: The named vehicles will be sold at public Auction to the highest bidder for cash or Credit Card payment at Andy's Wrecker Service located at 20850 Hwy 72, Tusculmbia, AL on **Saturday December 3, 2016 at 9am**. All Vehicles can be inspected during working hours only Monday through Thursday from 9am to 5pm.

| Year/Make/Model | Color | Vin# | Tow Date | Location |
|-------------------------|-------|-------------------|-----------|------------------------------|
| 1995 Chevrolet Camaro | Red | 2G1FP2255S2185270 | 8/27/2016 | Colburn Mill Rd., Tusculmbia |
| 2003 Chevrolet Cavalier | White | 1G1JC1ZF037267257 | 2/2/2016 | County Line Rd., Leighton |
| 1995 Dodge Dakota | White | 1B7HL36X05S369359 | 10/1/2016 | County Line Rd., Leighton |
| 2000 Ford Explorer | White | 1FMDU65P3YZC62919 | 9/7/2016 | Frankfort Rd / Hwy 72 |
| 2001 Ford Taurus | Blue | 1FAFP55U01A127251 | 10/3/2016 | Café Realty |
| 1990 Ford Ranger | Blue | 1FTCR10AZLUB57968 | 9/15/2016 | Hwy 72 / Old Lee |
| 1996 Ford Ranger | Green | 1FTCR14U2TTA11901 | 10/2/2016 | Meadow Circle / Hwy 72 |
| 2006 Hyundai Sonata | Blue | 5NPEU46F76H072175 | 5/6/2016 | Hwy 72 / Chevy Dealer |
| 2001 Kia Sportage | Gray | KNDJB723915042444 | 8/28/2016 | O'Reilly's, Tusculmbia |
| 1996 Toyota Corolla | Black | 1NXBB02E4TZ436709 | 9/2/2016 | Cooks Ln / Hwy 42 |
| 1996 Volvo 850 | White | YV1LS5543T1325539 | 9/26/2016 | Texaco, Hwy 72, Tusculmbia |

Andy's Wreckers Service does not make any warranties expressed or implied as to the mechanical condition, mileage, year, make, model or related paperwork of any vehicle. Andy's Wrecker has provided as much information as possible for the buyer's convenience. We will not guarantee the accuracy of that information on any vehicle. Vehicles are sold as is, no warranties or guarantees. All sales will be final and must be paid for on the day of the sale, seller also expressly reserves the right to bid and purchase at the public sale.

For information or questions pertaining to any vehicle please contact
 Andy Wayne Smith 256-627-8565 or Pam Hallmark 256-483-8565.

Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Katie had an ulterior motive when she checked in on Eric's recovery. Hoping that it was not too late to save Wyatt's marriage, Quinn extended an olive branch to Steffy attached to a rewarding career opportunity. Rick attempted to console Maya when she couldn't help but feel responsible for the problems between Zende and Nicole. Not everyone was on board as Quinn attempted to take the lead in preparing for the fashion show. When Katie paid another visit to Eric's home to thank him for his favor, he invited her to watch the show with him. *Wait to See: Jealousy rears its ugly head in a new marriage.*

DAYS OF OUR LIVES Gabi came to Chad's rescue. Andre received some unsettling news from Laura. Steve proposed to Kayla. Hope and Andre made a deal. Sonny hired Paul to investigate the docks. Joey opened up to Steve about

ending things with Jade. Brady and Theresa had a huge confrontation. Gabi arranged a welcome home party for JJ with Sonny, Paul and Chad. A mysterious woman arrived in Salem. Theo heard Valerie lie on the phone and was determined to figure out what was going on with her. Brady called Kimberly to see if there was any way she could help him deal with Theresa. *Wait to See: Theresa is rushed to the hospital.*

GENERAL HOSPITAL Tracy witnessed a meeting that piqued her curiosity. Alexis's careless behavior led to some scary consequences. Sam and Jason came up with a new theory about Morgan's death. Franco comforted Liz after she received some upsetting news. Hayden stepped into the path of danger. Nelle made an ominous prediction about Carly. Finn and Laura jumped into action during a crisis. Obrecht was determined to take down Finn. Dillon comforted Kiki. Jordan and Andre witnessed a meeting that raised a few eyebrows. Hospital politics interfered with a medical emergency. *Wait to See: Sonny makes a stunning confession.*

THE YOUNG AND THE RESTLESS Later, Billy confided to Cane that he didn't like having Travis around his kids. Victor told Abby that he was using GC Buzz to do his dirty work. Cane struggled to balance work and family life after Charlie and Mattie complained about him not being around. Tension between Hilary and Mariah escalated, and Hilary was more determined than ever to find a juicy story for GC Buzz. Travis told Victoria that he was not going to live in Billy's shadow. Ashley scheduled a press conference to announce her new plan for Jabot. When Travis appeared too confident, Victor strongly reminded him that he needed to learn his place. *Wait to See: Sharon takes her story public.*

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Losing Your Own Soul
 Mark 8:36-37 "For what shall it profit a man, if he shall gain the whole world, and lose his own soul? Or what shall a man give in exchange for his soul?" Isaiah 59:2 "But your iniquities have separated between you and your God, and your sins have hid his face from you, that he will not hear." Sadly, this is happening not only in individuals and families today, but also in our nation as a whole. What sin are you clinging to so dearly, that is worth you losing your eternal, immortal, never-dying soul? Is that sin so wonderful that is worth you suffering in HELL fire forever? The above passages in the Bible tell us that even if you gained all the wealth and riches of this world and lose your soul, you haven't gained a thing. Your health and wealth are just a temporary, short lived moment compared to eternity. No matter which road you take and or try to escape from God, God is at the end of it, waiting for you to enter eternity. Every one of us shall give account of himself to God. Then you can tell Him in front of the whole world what sin was so important that you decided to trade your soul for it. See Romans 14:12.

Revelation 20:11-15 "And I saw a great white throne, and him that sat on it, from whose face the earth and the heaven fled away; and there was found no place for them. And I saw the dead, small and great, stand before God; and the books were opened: and another book was opened, which is the book of life: and the dead were judged out of those things which were written in the books, according to their works. And the sea gave up the dead which were in it; and death and hell delivered up the dead which were in them: and death and hell were cast into the lake of fire. This is the second death. And whosoever was not found written in the book of life was cast into the lake of fire." My lost friends, if you're still breathing, you can get saved. God's patience and longsuffering will eventually run out. Today, now, this moment, ask Jesus Christ to bring you to God and save your soul. See 1Peter 3:18.

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Doctor's Weekly Quiz - Topic: Gas

1. During the Nazi regime in 1937, the Zeppelin Hindenburg exploded over New Jersey due to this highly combustible gas?
 A.) Oxygen B.) Helium
 C.) Hydrogen D.) Nitrogen

2. Earth's atmosphere we breath is a combination of gases. Which one of these gases comprises the largest percentage?
 A.) Carbon Dioxide B.) Nitrogen C.) Oxygen

3. Which two (2) gases control our rate of respiration (breathing)?
 A.) Nitrogen B.) Oxygen

4. Ozone is a natural gas, compose of three oxygen atoms (O3). This gas is blue in color and has a strong odor. Is this statement true or false?
 True or False

5. Some natural gases are flammable. If one eats a bowl of pinto beans, watch out! That foul odor is a combination of oxygen and this gas:
 A.) Methane B.) Ethane C.) Propane D.) Butane

Answers: 1: C 2: C 3: B&C 4: True 5: A

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Cat & Kids

by Cathy Turner

Accord

Hey y'all, I get to go home tomorrow! Wait, I am already at home...No, home will always be that place where your mama lived. "Country road, take me home, to the place, I belong, North Carolina, mountain mama. Take me home, down country home..." Yes, for me North Carolina will always be home. Because home is where you go to smell the smells of your mama - crisp leaves of the fall, warm spiced cider, Cashmere Boutique Soap (smells like Caress), cool mountain air, and mothball sweaters. Home is where you go for refuge and peace. Safety is lying your head on your mama's bosom.

And when she's gone, you go back there to see the things that she saw - tall trees, blue sky, fresh vegetables and the smiles of the people who knew you when you were born. You relish in the sights, smells and sounds that were a part of your childhood - birds of all types chirping and singing outside your window, curvy mountain roads with short sight distances, smoke from wood-burning fireplaces, fog everywhere in the morning, and hand-cooked breakfasts - white flour biscuits, gravy, jelly and thick, fried bacon. You beckon home comforts. You rest your heart in the land where you learned about good.

Yes, I'm taking my family there tomorrow, because we have been going through some difficult times. So I am going where I can sit in a rocking chair on the front porch and see nothing but God's handiwork. My mom had a swing on her porch and my grandmom

had a double glider on hers. Now I am old enough to understand why. The leaves will be at peak and there will be no traffic. I will sit in that rocker this weekend and will talk to anyone who wants to talk and I will rock with anyone who just wants to rock. We are going to walk some mountain paths and probably play some board games. I imagine that there might be some crying down by the lake. You know, God's beautiful creations will do that to you. But whatever happens, I know that there will be rest and revival on our retreat because we will have each other.

We are at our best when we are together. It's pure support. It's mama's bosom. Oh, don't get me wrong - we challenge each other - but it is within the pure joy of the fact that we respect how each of us are. It is within the sheer enjoyment of hearing what the others are thinking and knowing that they are using the mind that God gave'em. It is within the antics of the dramatic and the soft-speaking of the ruminators. We listen. Our challenges do not stem from wanting to be right, but from wanting to add something that might add to the other good thoughts to have all of us come to a more perfect understanding or solution. Our discussions have an "us" movement. We weave. We move. We see. One spirit. One breath. Help in the time of storm. Accord.

It's time to go home, y'all. God's country. "God's favorite color is Carolina blue." :)

Email comments or suggestions to CatnKids1@gmail.com

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Classified Form on Page 6

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Honoring Our Veterans



Thank you, Veterans

On Veterans' Day we honor all
Who answered to a service call.
Soldiers young and soldiers old,
Fought for freedom, brave and bold.
Some have lived while others died,
And all of them deserve our pride.
We're proud of all the soldiers who
Kept thinking of red, white and blue.
They fought for us and all our rights.
They fought through many days and nights.
And though we may not know each name,
We thank ALL veterans just the same.

by Cheryl Dyson

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VETERANS' DAY
November 11



In grateful remembrance and appreciation to the veterans and active duty military past and present whose commitment, sacrifice, and heroism have served this country and helped guarantee our freedoms

First proclaimed by U.S. President Woodrow Wilson as Armistice Day November 11, 1919.

In Honor of
Robert Jones
82nd Airborne,
Operation Enduring Freedom,
Afghanistan



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Shorts...

Post 31 Will Host Parade

Continued from Page 1

bands, twirling groups, antique car owners, etc., are encouraged to participate. Those participating in the parade should be lined up by 10:30am.

The Veterans Day program will begin approximately at noon on the front lawn of the Colbert County Courthouse in Tusculumbia. There will be a Veterans Day speaker and patriotic music. In case of inclement weather, the program will take place in the Post meeting hall at 110 1/2 N. Main St. Refreshments will be provided at the Post 31 meeting hall across the street from the Courthouse at the conclusion of the program. For more information, please call 256-577-6968.

There's Hope for the Holidays

FLORENCE—*Hope for the Holidays*, is a community-wide seminar for teens and adults that will be presented Tuesday, November 15, 6-7:30pm at Marriott Conference Center.

The event is sponsored by The Healing Place and Hospice of the Shoals. Speakers are those who have experienced the death of a loved one due to accident, illness, homicide, or suicide. They will be talking about normal grief reactions, handling guilt, and offering tips on coping with the holidays and our memories. The speakers will be available afterward to answer questions.

The event is free to community, and no reservations are required. Free take-home material will be included. This event is for teens and adults only. No children please. Child care is NOT provided.

Open House at Legion Post 11

FLORENCE—The American Legion Post #11 is hosting an Open House on Veterans Day, November 11 for our veterans and the community to celebrate our 80 years of service in the same building. Doors will open at 9am. A guest speaker will kick off our ceremony at 11am after the posting of the colors by the Color Guard.

Post #11 of Florence is the oldest American Legion building in the state.

The symbolic ceremonies and events that the Legion participates in for the public are a constant reminder of the dedication of those who have served. Veterans can still serve their community by volunteering at various events such as posting of the flags at schools, honor guard details at grave site, and conducting public ceremonies. Auxiliary Unit #11 members, wives, and daughters of veterans, cook free meals and support the Legion programs.

For more information, please call Mary Day Smith at 256-764-5122.

Warm Meal for Thanksgiving

FLORENCE- The 2nd Annual Free Thanksgiving meal will be served to those in need on Thanksgiving Day, November 24. The event will take place at Season's Restaurant at 1420 Huntsville Road and Sweetwater 227, the all-occasion venue at 1418 Huntsville Road next to Staggs Grocery.

Individuals or families in need of a free holiday meal with all the trimmings can come by from 11am-2pm. The sit-down restaurant style meal will be provided to families or anyone who is in need, struggling, alone, or college students who couldn't make it home for the holiday.

AHU Entertainment owner and international rap artist **Geoffrey, "GMANE" Robinson**, a Shoals native, wanted to help those in need during the holiday season. Expanding the partnership with New Remnant Church in Florence, Sweetwater 227, and Season's Restaurant, the group shares the common goal of making sure that no one in this area who wants to eat and be with others on Thanksgiving is denied that opportunity.

Dinner will consist of turkey, dressing, green beans, mashed potatoes and more. Donations and volunteers are welcomed.

Those in need of transportation, wishing to make donations, or to volunteer are encouraged to call **Kym Robinson** at 256-810-8426 for more information.

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ESTATE SALE: OAK ROLL-TOP desk, \$150; Rattan sofa, coffee, and end tables, \$500 set; Rattan chair, \$50; oak dining table/chairs, \$300; two wicker end tables, \$50; wicker bookcase, \$40; handmade coiner cabinet, \$200; floor lamp, \$20. 256-810-6467

PLUSH SANTA, 46 IN. tall, 44" around his tummy, from one arm to the other is 22 in. \$25. 256-353-3691.

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TOYOTA: FJ CRUISER, 2010, 4x4, 96K miles, gray, fully loaded, in excellent condition, \$21,750 OBO. (Florence) 256-503-4349

FORD: FUSION, 2013 \$10,988. 100k miles Financing available call Long Lewis Mitsubishi Volkswagen 256-764-3351.

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Courier Journal ADOPT A FRIEND

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.

BANE is a 10 month old male Walker Hound. He weighs 52 lbs so he is a nice size young boy! He would love a home where he can get lots of attention and a family that would let him sleep on the human bed at night. He does have a lot of energy and without a fence he will follow his nose into the next state. Please give this sweet boy a chance! He is available for adoption or rescue. **THE PET OF THE WEEK SPECIAL ADOPTION FEE IS \$15**, which includes spay or neuter & rabies! To learn more, call the Colbert Shelter at 256-381-4073

MAX is about 9 mos, very friendly with people and other dogs! He's medium energy and would love a family with kids to play with! He is HW neg, neutered, and current on vaccines. **ADOPTION FEE \$85** For more information, call the Florence Shelter at 256-760-6676!

My name is **DIXIE!** I am the cutest and sweetest boxer mix girl ever! I was born November, 2015. I love to play. I am good with other dogs and with children. I am crate trained, doggie-door trained and ride well in the car. I will melt your heart if you meet me and know we will have a long and happy life together! I would need a fenced in yard to play safely with my humans. I'm spayed, up to date on my shots, and micro chipped. If you're interested in being my forever family, please call PAWS at 256-383-0690!

BISCUIT (ARZU) is a total sweetheart with a playful and affectionate nature. He's intelligent, alert, friendly, and loves interacting with adults and kids at adoptions or when out and about. He's looking for a family that will provide him with the physical exercise and mental stimulation he needs in the form of walks, runs and playtime when he appreciates praise, attention and companionship. Biscuit is house/crate trained therefore can adapt to indoor living. He's a brindle color Boxer/Bulldog mix born in October 2012. Biscuit is fully vetted and on HW prevention. **ADOPTION FEE \$50** To adopt or meet Biscuit, call/text REAL at 256-460-0596

Mystery Photo of the week!

Courier Journal

WIN A MEAL FOR 2 at *Rosie's CANTINA* Downtown Florence.

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Enter at www.courierjournal.net

Last week's winner is Elizabeth Pruitt of Killen who correctly guessed "Hopewell A.M.E. Church, Florence"

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 on Wednesdays after 12 Noon.

CHRYSLER: 300, 2005 \$7,988. Touring 103k Financing available call Long Lewis Mitsubishi Volkswagen 256-764-3351.

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FIREWOOD, DRY AND GREEN, pecan wood, \$50 per load, negotiable, 256-383-7949

HONDA: ACCORD, 1996 275,000 miles, tires 75%+, \$2,100 OBO. 256-710-9092 or 256-760-0261.

FREE PINE STRAW MOSTLY racked, high amount, do not want to burn. 256-565-1313. Trinity area

MENS CLOTHING- 4 PAIR Levi's 560 Jeans, new with tags, size 34-32, \$25 each. Polo shirts size L and XL, Rockport loafers and Timberland boots size 10.5, still in box. Leather bomber jacket XL. Call for details. 256-366-7296.

1999 MERCURY SPORT VILLAGER, good shape, leather, air, cruise, power driver seat/windows, new battery/alternator, \$2,000 OBO. 256-810-0424

CADILLAC: SEDAN DEVILLE, 1978 \$5,000. OBO Excellent condition, new motor and tires. Show piece, considered antique 916-204-6628

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TOYOTA: COROLLA, 2012 \$9,750. Red, gray int, automatic, 37,000 mi, great condition. Call 256-577-9980.

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2012 FORD FUSION SEL, real nice, sunroof, leather heated seats, \$7,850. 256-335-0702

NISSAN: ALTIMA, 2013 \$11,768. 2.5s 67k Financing available call Long Lewis Mitsubishi Volkswagen 256-764-3351.



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Page 1

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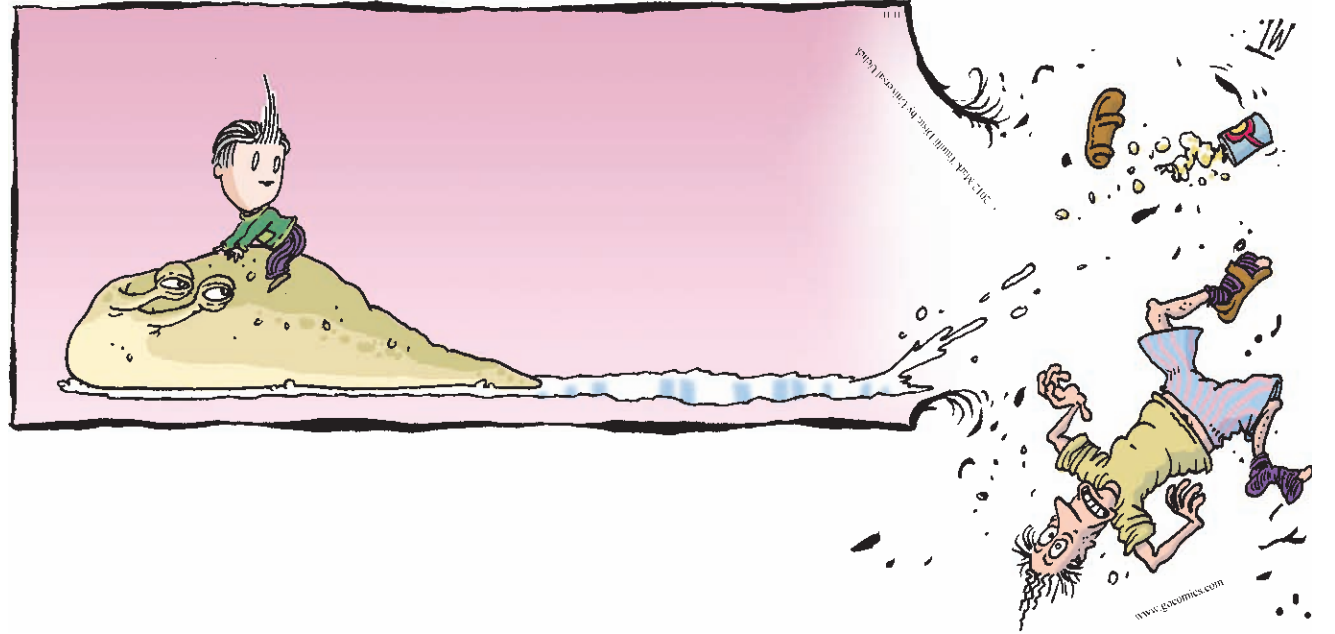
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HYUNDAI: SONATA, 2013 \$11,976. 69k, Loaded, Financing available call Long Lewis Mitsubishi Volkswagen 256-764-3351.

CHRYSLER: 300C, 2009 \$10,988. 120k, Loaded Financing available Long Lewis Mitsubishi Volkswagen 256-764-3351.

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NISSAN: PATHFINDER S, 2007 \$8,788. 115k, 4WD, financing available call Long Lewis Mitsubishi Volkswagen 256-764-3351

DODGE: RAM 1500, 2006 \$11,500. 4-door, AUTO, air, V8, 256-710-8120

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Winners will be listed online Tuesday afternoon and in the FOLLOWING week's Courier Journal.

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WTYK 93.9 - THE SCORE **93.9 THE SCORE**

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RULES: You can only enter for yourself, not other people. Only one entry per person per week. Only one winner per week. Winners must present a photo I.D. when picking up their gift certificate(s). Check the box beside the appropriate picks for the first 11 games, then write in the exact score of the tie-breaker game. Person with the most correct picks receives a \$50 Gift Certificate from Legend's Steakhouse in Florence. 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 tie-breaking procedure. 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 Legends Gift Certificate. 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.**

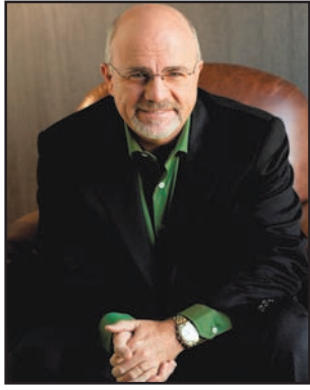
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| | <input type="checkbox"/> MISSISSIPPI ST. at ALABAMA | <input type="checkbox"/> APPALACHIAN ST. at TROY |

DAVE Says

by DAVE RAMSEY



YOU CAN'T JUST CRUISE

Dear Dave,
I work for a small company that just won a cruise trip for all the employees. The prize covers just the cruise tickets, and we have to pay for everything else. The problem is that my wife and I currently have more than \$50,000 in debt, not counting our home, and about \$10,000 of that is in collections. We're trying to fix our finances and start saving money, but we just don't feel like we should take a trip right now. How do I tell my boss?
Ricky

Dear Ricky,
First, let me say how proud I am of you and your wife. Most people would be really irresponsible in a position like this and simply borrow more money to take the trip. The fact that you're behaving like mature adults tells me you're on your way to getting out of debt and solving your financial problems.

I've got to wonder, is there a lot of pressure from your company to go on this trip? I understand the benefits of team building and socializing with colleagues, but when you have no savings and are that deep in debt — and a chunk of that includes some in collections — it's no lie to say you can't afford to go. A decent company will understand.

Just sit down with your boss or owner, and explain why you can't make it happen right now. You don't have to unload all the details, but let them know that you can't do something like this in good conscience when you're trying to get your finances under control and already owe a lot of money.

That's one heck of a temptation you're standing up to, Ricky. I love that you and your wife are on the same page and have made the decision to take control of your finances together!
—Dave

HE SET YOU UP

Dear Dave,
I'm a senior in high school, and I have a job after classes and on weekends. I made a down payment of \$2,500 on a \$7,500 motorcycle last week, because I always wanted to have one before I got out in the

real world and had bills and other responsibilities to think about. I asked my dad if that was a smart move, and he said I should ask you. So, what do you think? Should I go ahead with the purchase?
Tad

Dear Tad,
I'm glad you're working and learning the value of money and having a job. But I think your dad set you up on this one. I've got a feeling he knew what I'd say, and he wanted you to hear it from me.

I teach people how to stay out of debt and build wealth. And there's always one thing I remind folks of when it comes to buying anything — if you can't afford to pay cash for the whole thing, then you can't afford it. The only thing I back off on is when it comes to buying a house.

I love shiny things that go fast, and so do a lot of people who work here at my office. Right now, there are about six or seven motorcycles sitting in our parking lot, and they're owned by folks who make good money. And the bikes sitting out there probably range in value from about \$1,000 to \$10,000. But you know what? Whoever rode in on the \$1,000 bike had just as much fun as the one who owns the \$10,000 bike.

A motorcycle is a toy, and you should always pay cash for toys if you want to be wealthy one day. Having lots of payments and handing your paychecks over to the bank is not the way to build wealth. I would advise talking to the guy at the bike shop to see if you can rework this deal for a ride you can actually afford!
—Dave

Dave Ramsey is America's trusted voice on money and business, and CEO of Ramsey Solutions. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

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Guest Op-Ed

Premiums

Continued from Page 14

During a Senate hearing on the topic, Dr. Scott Harrington, a professor at the Wharton School, told lawmakers that very little, if any, of the \$1.24 billion in federal start-up and solvency loans to establish those co-ops will be repaid, and at least several will be unable to meet all of their obligations to policyholders and health care providers.

The co-ops' failure is just one stain on the Obamacare legacy. Premiums have been on the rise and through 2017 will only get worse.

According to the Kaiser Family Foundation, premiums have increased

an average 7.6% a year since 2000. Household median income has only increased 2.1% a year in that time nominally, according to the U.S. Census Bureau.

The first objective of the Obama Administration's Strategic Goal 1: Strengthening Health Care is to "Make coverage more secure for those who have insurance, and extend affordable coverage to the uninsured."

Yet, in 2015 family coverage health premiums were up 7%. This once again outpaced the nominal growth of household median incomes, proving that Obamacare has done little to mitigate the real costs being imposed on families.

In fact, Obamacare is believed to cause even worse premium hikes in the coming years by removing private sector solutions.

The Fiscal Times reported in April 2016 on Center for Medicare and Medicaid Services information which showed that premiums for the current 2016 season rose on average by 8% over the previous year."

Marilyn Tavenner, the president and CEO of America's Health Insurance Plans (AHIP), believes this is just the beginning. She credits changes in drug costs which the private market usually compensates for, combined with Obamacare market changes, as the leading reasons premiums in 2017 are expected to rise dramatically.

Once again Obamacare fails at the basic goal of providing affordable care to those in need. Most devastatingly, Obamacare does seem to target assistance toward those not lawfully living in the country.

Despite President Obama saying, "We were very clear that the Affordable Care Act did not apply to people who are not here legally. And that's the law," in Nashville during July 2015,

it appears Healthcare.gov (Obama's own healthcare website) had other plans.

On the website undocumented immigrants are told that information collected during the application process will not be used for immigration enforcement purposes, seeming to indicate that the undocumented can indeed obtain health care services through the marketplace. This language encourages illegal immigrants to fill out the application to still see if they qualify for coverage.

Obamacare has not been able to provide adequate health services to American citizens. It has been an economic catastrophe as premiums are once again skyrocketing. It should be at the forefront of the election to have Obamacare repealed and replaced which only one candidate, Donald Trump, intends to do. During the last presidential debate, Hillary Clinton praised Obamacare for assisting in Medicare reform and rejected its repeal. Healthcare will be the next president's first major issue in office, and the first step must be repealing Obamacare.

Natalia Castro is a contributing editor at Americans for Limited Government.

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Randall on Real Estate News & Tips on the Shoals Market

Bucket List

Life is not stationary. We are either progressing or regressing, whether we choose to accept it or not. I am reminded of this at different times in life. Sometimes it comes to mind at moments when I realize how grown up my kids are getting. Other times I'm reminded on the occasion of someone's passing away.

There are so many inspiring examples of later-in-life success, but here are a few of my favorites. The golden arches, Mickey D's, home of the Happy Meal and billions and billions served? Ray Kroc, founder of McDonald's, had passed his 50th birthday before he founded the company.

Those are some examples of amazing success, but success can be just as fulfilling on a much smaller scale. Even things which bring no monetary gain can be incredibly rewarding personally. Sometimes these things are referred to as a "bucket list."

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Please feel free to send your questions. Rest assured I will only use your first name when I answer your questions. Email to: questions@mikerandallhomes.com or mail to:

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FLORENCE: 2 BEDROOM, 1 bath duplex for rent, central heat and air, stove, dryer and refrigerator, \$380 plus deposit. Call 256-627-7493.

FLORENCE: 1031 MILITARY ROAD 3BR, 1BA, \$475 Rent, \$475 Deposit. CH/A. 256-764-3137

112 PARK TERRACE DRIVE 2720 sq. ft. 3bd/1.5 bath on main, basement has man cave /wet bar, 1 bd/1 bath and office. Call Lisa, Cafe Realty 256-627-3230, www.lisawood4u.com

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More Photos: Facebook/SouthEasternProperties

AUCTION
Saturday, Nov. 19th - 10 AM
161± Acres - 5 Tracts
Teter and Virginia Whitlock Farm
2250 Mt. Pleasant Rd., Muscle Shoals, AL



DIR: From Wilson Dam Rd (AL-133) and 2nd St (AL-184) in Muscle Shoals, go east on 2nd St for 8.5 mi. Turn left (N) on Hatton School Rd (CR 67) and go 0.5 mi to property on left.

REAL ESTATE: This 161± acre farm features a beautiful home and prime farmland. The farm consists of 150± ac of cropland with an abundance of road frontage. The home consists of a foyer, LR, DR, study, 2 BR, 1.5 BA, laundry/mudroom, large kitchen/den combo, and bonus room. This property is a rare find with enormous potential and an excellent investment opportunity.

Open House
Sat., Nov. 12th - 10 a.m. to 2 p.m.
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Terms: 10% down payment on day of sale with balance due within 30 days. Possession upon delivery of deed. Seller will provide survey 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. Announcements made by Auction Company the day of sale supersede any printed material.



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AUCTION!
Saturday, November 12 • 10 AM
39 Acres +/- As a Whole
County Road 289 Florence, AL 35634

This is a 39.53 Ac +/- with a farm house, shed and some marketable timber setting at the end of County Road 289. Ideal building sites.

Directions: From Chisholm Road & Cox Creek PKWY go north on Chisholm 4 miles turn left onto Co Rd 289. Property at end of road.

TERMS & CONDITION: Real Estate: 5% Buyer's Premium will be added to the highest bid to arrive at the total purchase price A deposit of 10% is required auction day with the balance due on or before 30 days. Closing costs will be the Buyer's responsibility title insurance, etc. The Seller will furnish deeds and marketable title.

Disclaimers & Absence of Warranties: : The home may contain lead-base paint; prospective buyers may inspect 10 days prior to auction date, at the expense of the prospective buyer. Information contained herein believed to be accurate but not guaranteed by Keith Mc Daniel Auctions LLC or RealtySouth. In all transactions, the Auctioneers are acting as agents for the Seller only. Property will be sold "As Is, Where Is" with no guarantees, expressed or implied, by Keith Mc Daniel Auctions or RealtySouth. All decisions of the Auctioneers are final. **Announcements made auction day take precedence over all printed materials.**

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GMC: SIERRA SLE, 4X4, Extended Cab, dark green metallic, leather interior, 21,890 miles, \$23,500. 256-764-0926.

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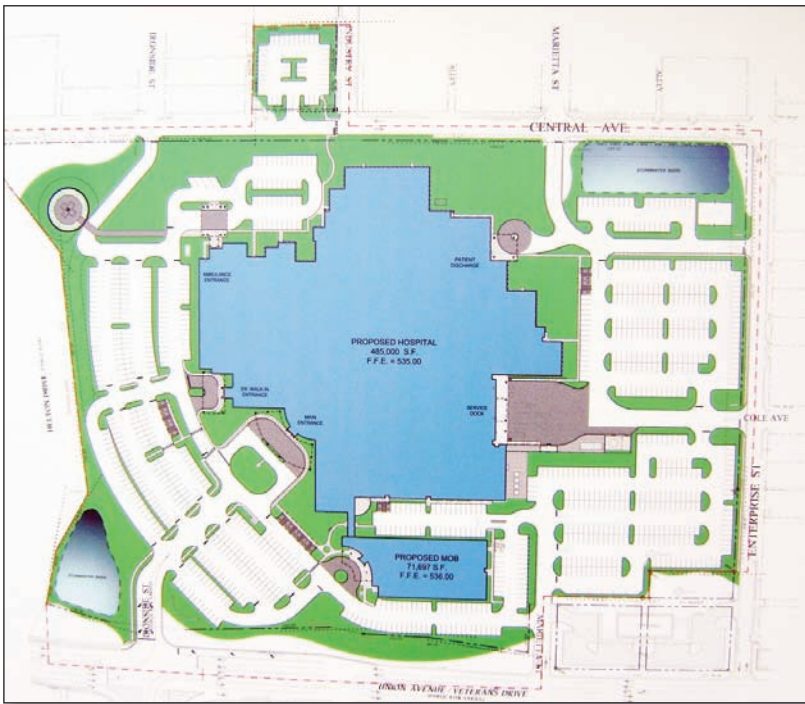


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The site plan for the North Alabama Medical Center shows plenty of parking and the front entrance facing the Tennessee River and the Singing River Bridge.

Hospital...

Continued from Page 1

story hospital that has been six years in the making. In 2010 RegionalCare Hospital Partners purchased ECM Hospital and promised to replace it with a new, state-of-the-art facility.

"While this journey took some anticipated twists and turns, we are proud

today to concentrate on the future of health care and the well-being of the community we serve," according to ECM's CEO, Russell Pigg.

Layton Construction is the Utah-based contractor is handling the 485,000 square foot, \$230 million construction project. It is expected to take about two years to complete. Equipment has been arriving for about three weeks and land is already

being cleared.

According to Randy Patterson, vice president of Layton Construction, there will be up to 650 workers on site during peak construction. Many of the workers and the subcontractors on the project will be local.

Officials expect the new hospital to be open before the close of 2018. Around \$20 million has also been earmarked for new hospital equipment.

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LEGAL NOTICE: IT IS hereby given notice that on November 22nd at 10 a.m. Timothy Vandiver's unit #29 will be sold at Dixon's Mini Storage, 3610 Old Lee Hwy., Cherokee, Alabama. Call 256-412-2812 for information.

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Community Notes...

Continued from page 4

Williams Cleaners is Partnering with Sydney's Safe for their "Cover them with Love!" Coat Drive!
Drop off your gently worn, unwanted coats by any Williams Cleaners location.
• 1412 N. Pine St., Florence
• 408 W. Avalon Ave., Muscle Shoals
• 119 W. 5th St., Tusculmbia
They will clean it and then make sure a cold child or adult gets it through the Sydney's Safe Foundation

The Muscle Shoals High School Student Council will present its Annual Veterans Day Program on Wednesday, November 9 at 10:30am in the MSHS-Stratford Auditorium. DAR Good Citizen nominees Daylan Jhin, Kara Nix, and Victoria Schafer will also be honored.

The Gift of Hope - Grief Support for adults who are coping with Grief during the Holidays is a free service facilitated by licensed counselors Becky Daugherty and Cayron J. Mann (both under supervision by Kay Parker, LPC-S Tuesdays noon-1pm - November 15 - January 3 (no meeting on December 27 Woodmont Baptist Church, 2001 Darby Drive in Florence.
For additional information, please call 256-263-6367 or 256-320-4200 (no childcare provided)

NAACP Tri County Branch elections will be held at the Michael Community Center in Sheffield on November 10, 2016, from 5-7pm. Only members in good standing thirty days prior to the election are eligible to vote. Identification or recognition by two current branch members, is required.

The Board of Trustees of the Alabama Forever Wild Land Trust will hold its fourth quarterly meeting on November 10 at the Sandridge Student Center Ballroom on the campus of Athens State University. The ballroom is located at 300 North Beaty St. in Athens. Parking is available in front of Waters Hall. The meeting will begin at 10am. At this meeting, updates on Forever Wild program activities and tract assessments will be presented. This meeting will also provide an opportunity for any individual who would like to make comments concerning the program to address the board.
The public is invited to attend this meeting and is urged to submit nominations of tracts of land for possible Forever Wild Program purchase. Written nominations may be made by letter addressed to the State Lands Division, Room 464, 64 N. Union St., Montgomery, Ala., 36130. Nominations can also be emailed to Forever.Wild@dnr.alabama.gov.

The faculty and students of Brooks High School extends the opportunity to honor veterans together with a Veteran's Day program on Thursday, November 10 at 9am in the new gym. Everyone is invited to come help us honor the veterans in our community. We especially invite our veterans to come and be recognized. We will have Sargent at Arms of the American Legion Post 11, Al Virden as our guest speaker. Sgt. Virden is a veteran of the Vietnam War. The Brooks High School band will also be playing. There will be a reception in the Family and Consumer Science living room for all visitors after the program.

The Tennessee Valley Strummers will return to the Florence/Lauderdale Visitor Center in McFarland Park to play dulcimer music in the Gallery on Friday, November 11, from 2-4pm. Admission is free. The dulcimer, which means "sweet sound," is a four-stringed instrument developed in the 1700s in the southern Appalachian Mountains. The featured players use a tablature system of playing, based on fret numbers, which enables them to play with others - even if they have never met before. Visitors are encouraged to come and listen to the music and tour the center. For more information call the Florence/Lauderdale Tourism Office at 256-740-4141.

Single Adult Ministry for Seniors (40 and above non-denominational) meeting 6pm Friday, November 11 at Cross Point Church of Christ Student Center. Bring a covered dish. We will be packing gift bags for shut ins. 256-767-1869

Open Mic Singing Friday, November 11, 6:30pm at Rhodessville United Methodist Church. Bring your voice and your instruments and come join praises to the Lord.

Swamp John's Fish Fry Friday November 11 from 4-7pm at the Lions' Den, downtown Cherokee. Fish, chicken tenders, shrimp or combination plates with slaw, fries, hush puppies and drink for \$10. Dine in or carry out.

Kennedy-Douglass November 11 Meeting is Cancelled because it falls on Veteran's Day. Holly and Ivy will be December 5-9 and the next meeting with a speaker will be January 13, 2017.

Center Star Volunteer Fire Dept. will host their annual Turkey Shoot and Chicken Stew Saturday November 12 at the station in Big Oak Subdivision. Turkey shots are \$3 and Ham shots are \$5. we will also have chicken stew by the bowl, quart and gallon, we will have bar b que and smoked whole chickens. come on out and join in on the fun and some great food. proceeds will go to the Fire Dept. for equipment upgrades.

5th Annual Mission Q Smoked Chicken Plate on Friday, November 18, 5-7pm and Peoples's Choice on Saturday, November 19, 11am-1pm at Natchez Trace Harley Davidson, Hwy 72, Tusculmbia. Plates \$10. All proceeds will go to Missions.

Pilot Club of Florence Bus Trip Christmas in Branson, November 28 - December 1. Shows, Shopping, Good eating, three nights lodging w/ complementary breakfasts, five shows, four meals, transportation included in price of \$525 - double occupancy; \$495 - triple; \$480 - quad; \$615 - single
For more information and to book, contact Judy Grady, 256-810-8899, grady3rd@hotmail.com or Geraline Willis, 256-757-1290.

Colbert Heights Youth Football & Cheer will be hosting a "Little Christmastime Beauty Pageant" on December 4. Final registration November 12 from 5:30-7pm at the Colbert Heights Elementary School. Ages to enter are: Girls from birth - 13 years; Boys from birth - 5 years. The entry fee is \$40 which includes best smile, best hair, best dress. Sunday Attire only. For more information, please call/text Christy at 256-856-8021.

Chicken Stew / Bake Sale / Yard Sale / Pre-Order Boston Butts - Saturday, November 12, 7am-12noon at Pleasant Hill UMC Family Life Center, 2705 Co. Rd. 222, Central Area. \$20 per gallon, bring your own container. You can buy a container for an extra \$1. Mexican Cornbread \$5 per package, cakes at least \$20 and pies \$12.
Call to place your order at 256-767-5605 or email message to srhodes2@comcast.net.

Williams Chapel Church on County Road 1 in Waterloo is hosting a Dedication Service of its new/renovated church building following the December 23 tornado. Everyone is welcome.

Join us for the Fall Meeting of the Natchez Trace Parkway Association Alabama Chapter on Saturday, November 12 at 10am in the Florence Lauderdale Library conference room.
We will be discussing plans for the upcoming Ball of Christmas past. Additional topics with Andrew Jackson Bicentennial military Road in Hamilton, the 444, And other topics for 2017.

"The Deimore Brothers; 90 Years of Music" will be celebrated on November 12 from 11am - 5pm in Elkmont AL. Enjoy fabulous music from Bradley Walker, Carl Jackson, Shane Adkins, Bruce Walker, Jerry Salley, Thom Bresh (son of Merle Travis) and Farmer & Adele.
Tickets are only \$5 and 12 and under free. 256-306-6201. This event will be held under a tent, so bring your chairs. Sponsored by Athens-Limestone Tourism Association, Town of Elkmont and the Elkmont Historical Committee.

Jacksonburg Church of Christ will Celebrate Homecoming on Sunday, November 13 with Brother Doug Jackson speaking. Morning Bible study begins at 9am. Worship begins at 9:45am, followed by a fellowship meal. Afternoon service is 1:30pm. The church is at 414 Lauderdale 28, just off Chisholm Road.

Welcome to the New Salem Missionary Baptist, 923 W. Mobile St., Florence. Church service every Sunday at 10am. Everyone is always welcome. Rev. Fred L. Smith is the Pastor, 256-263-4769.

Cloverdale RSVP Lunch will be Tuesday, November 15 at 11:30am. Entertainment by Grace Notes. Everyone welcome.

The NW Alabama Regional chapter of The League of the South will hold its monthly meeting at Preston's Restaurant in Lexington on Tuesday, November 15 at 7pm. The meeting is open to anyone who is interested in preserving our Southern way of life from the forces of political correctness. For more information on the meeting, call 256-757-6789 or email jrmichill@cs.com. For more information on the League, see our website at www.leagueofthesouth.com.

Revival Center Church of God in Christ will be hosting a workshop on Medicare open enrollment on November 17 at 4pm.

This workshop will help those know what Medicare programs are available and help decide which one will work for you. If you haven't made a decision on which program you are enrolling in, come to this workshop for assistance in making the best decision. The presenter will be Sherita Clift an insurance biller out of Huntsville.
The church address is 101 Lanett Street, off of Rasch Rd, in Florence

Benefit Singing for Jeff Wood Friday, November 18, 7pm at Valley View of Prayer, out Hwy 20 turn left on Co. Rd. 60.

Jeff has been off work, doesn't know when or if he can go back due to portion of his foot taken off from diabetes. He really needs our help. Singers: Sharp Family, Heavenly Blessed, Bro. Ray Stowe.

The Nightingales will be celebrating their 12th Anniversary Sunday, November 20, 3pm at Bethel CPCA located at 408 E. Alabama St., Florence.

All singing groups, choirs, and soloists are invited. We are asking that all groups and choirs render a theme and 2 selections.
Come and join us as we lift up the Name of Jesus with songs and praise.

Upward Basketball and Cheerleading is now registering at Highland Baptist Church with practices beginning December 1.

Highland offers basketball and cheerleading for kids K4-6th grade, with weekly practices and games limited to one-hour each. Upward Sports is the world's largest Christian sports league for children and provides the BEST sports experience for every child. This league is family-friendly and fun for everyone! Online registration is now available! For more information, call the church recreation office at 256-767-2759 or email donna.mclauchlin@highlandbaptist.com.

A Tree Lighting Ceremony - Every Light a Prayer for Peace, at Pope's Tavern, Downtown Florence, December 2 at 6pm honoring Veterans of United States of America. Pope's Tavern will be decorated with Christmas floral arrangements provided by Florence Council of Garden Clubs. Pope's Tavern will be open for tours following the ceremony and refreshments will be served.

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