

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

Volume 133 Number 37

August 2, 2017

POSTAL PATRON

Cain Winner at HOSA

CENTER STAR- Colton Cain, a senior Health Science student from Allen Thornton Career Technical Center, was among students from across the state who were winners at the Alabama HOSA Competitions in Montgomery this spring and advanced to nationals in Orlando, FL this summer.

Cain is a Brooks High School student who attended Health Science at ATCTC for two years and successfully earned his CNA certification under instructor, Lawanda Corum.



Cain

Ross at Helm of CB&S Bank

RUSSELLVILLE-CB&S Bank's long-time president and CEO, Dennis Upchurch, announced his retirement effective July 31, ending a 29-year tenure as the top executive of the fifth largest bank headquartered in



Ross

Alabama. Upchurch will remain on the Board of Directors of CB&S Bank and hold responsibilities on various committees. Montgomery native, Mike Ross is the new President and Chief Executive Officer effective August 1. Ross joins CB&S Bank from Renasant Bank where he was Central Region President and Chief Commercial Officer. Prior to joining Renasant, he served as an Executive Vice President with Regions Financial Corporation. Ross has a Masters of Business Administration degree through the Executive Program of the Manderson Graduate School of Business at the University of Alabama.

CB&S Bank is headquartered in Russellville operating over 50 offices in the Alabama, Mississippi, and Tennessee.

Create Looks For a Design

FLORENCE- CREATE Architects is organizing and sponsoring an area-wide architectural design competition for high school students

See SHORTS... on Page 2

Courier Journal

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Sealing Sepsis

Helen Keller is Alabama's First to Receive Joint Commission's Gold Seal

SHEFFIELD - Helen Keller Hospital recently announced that it has earned The Joint Commission's Gold Seal of Approval® for Sepsis Certification. The

Gold Seal of Approval® is a symbol of quality that reflects an organization's commitment to providing safe and effective patient care. Helen Keller Hospital is the first hospital in the state of Alabama to receive this certification and one of over 50 across the nation.

Helen Keller Hospital underwent a rigorous on-site review in June 2017. Joint Commission experts evaluated compliance with

See SEPSIS... on Page 6



It's Official!

The City of Florence received the deed to the former Florence Country Club property last week and made a presentation to the senior citizens who now use the property they fondly call, The Club! Pictured left to right at the presentation are: Senior Citizen Recreation Supervisor, Fran "Fish" Davis; Mayor Steve Holt, Council President, Dick Jordan; and Council members, Andy Betterton, Kaytrina Simmons, and Michelle Eubanks. Courtesy photo

Courier Journal Perma-Note

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Longest Yard Sale This Week

DECATUR- A once-a-year, 690-mile shopping trip brings thousands and thousands of bargain hunters and treasure seekers on a trek through northeastern Alabama for the biggest yard sale shopping spree in the world. The World's Longest Yard Sale is set for August 3-6 and along with shopping, treasure hunting, and bargaining, there is plenty of sightseeing to do along the North Alabama stretch that begins in Gadsden, Alabama and travels along the Lookout

See YARD SALE... on Page 3

UNA Student Interns With Prestigious Geography Lab

by Dominic Summerhill
UNA Student Writer

FLORENCE - UNA senior Audrieauna Beatty has spent her summer working like most students. However, she's not mowing lawns or lifeguarding. Instead, she spent her summer completing an internship with the prestigious Oak Ridge National Laboratory, also known as the ORNL.

ORNL is a research institution with a broad scientific and

technology portfolio that includes computing and computational sciences, neutron science, nuclear science and engineering, the physical sciences, energy and environmental science, and national security. ORNL is managed by UT-Battelle, LLC, for the U.S. Department of Energy and is stationed in Oak Ridge, Tennessee on a 30,000-acre tract of land.

See BEATTY.. on Page 6

Inside this Issue

- Dave Ramsey Says
- Adopt- a-Friend
- Dr's House Calls
- Ask the Attorney
- Medicare Minute
- On Your Debt
- Hocus Focus
- Cat & Kids
- Soap Updates
- Randall on Real Estate
- Park Service Turns 101
- First Fridays
- Yard Sales
- Mystery Photo
- Web Poll
- Pet Talk
- Outdoors



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The Heart of a Giver



STAN DEAN

We just finished our Vacation Bible School and it was another great week spent with many precious kids exploring the treasures of God's Word. We try hard to instill timeless truths into these impressionable minds and show them the path that will lead them to heaven. But every year there is something that happens during the course of the week where I learn a great lesson from them. This year was no exception.

On Wednesday a boy (whom I did not know) came up to me after we dismissed holding a clear zip-lock bag. With a humble disposition he handed the bag to me and said cheerfully, "I want to make a contribution to this church." Inside the bag were two quarters which he seemed very eager to contribute.

Honestly, I was a little taken off guard. We never solicit contributions during VBS, so my first reaction was to refuse it. But this youngster seemed to be so appreciative of the time invested in spiritual things that he wanted to give something back. Hence, I graciously accepted the gift and thanked him for his generosity. He flashed a broad smile then turned and ran away happily. So, what did I learn? I learned something about the heart of a giver—which was worth far more than fifty cents!

Maybe it was the "two coins" in the bag that quickly brought to mind the incident that occurred during Jesus' earthly ministry. Mark records, "Now Jesus sat opposite the treasury and saw how the people put money into the treasury. And many who were rich put in much. Then one poor widow came and threw in two mites, which makes a quadrans. So He called his disciples to Himself and said to them, 'Assuredly, I say to you that this poor widow has put in more than all those who have given to the treasury; for they all put in out of their abundance, but she out of her poverty put in all that she had, her whole livelihood'" (Mark 12:41-44). Here is yet another lesson about the heart of a giver.

The Bible clearly teaches us that giving is as much from the heart as it is the wallet (cf. 1 Corinthians 13:3). Note these words of Paul: "Let each one of you give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver" (2 Corinthians 9:7).

But would we expect anything else? That is exactly how the greatest heart gave the greatest gift to us: "For God so loved the world that He gave His only begotten Son..."

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PAID ADVERTISEMENT

Shorts...

Create Looks For a Design

Continued from Page 1



entitled, "Make Something New." The intention of the design competition is to highlight architectural design interest and talent in our area.

"As a high school student, I was rarely given the opportunity to stretch or practice my design ability," said CREATE's co-owner and principle architect, **Brad Bernard**. "In an effort to give current students that opportunity, we have begun this competition."

The challenge is to design a house for a 36-year old reading teacher who is an avid book collector and enjoys amateur astronomy. She is married with an 11-year-old son and a 7-year-old daughter. They enjoy entertaining at home at least once per month.

First place in the competition wins a \$1,000 scholarship; 2nd place, a \$250 scholarship; 3rd place wins a \$100 scholarship.

The due date is October 30, 2017. For more information on the scope of work or a preliminary design packet, please email brad@cr3ate.com.

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Rose Marie Bevis Winslow
Died July 19, 2017
at her home in
Lebanon, Tennessee



She is survived
by her husband Todd and son, Jeremy.
Two sisters, Lucille Smith and Eva Mizerik.
Daughter of Doyle and Minnie Bevis,
sister of J.D., Vera, Tootie, Buck, Ray and Joyce.

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have been made on our Annual Summer Sale!

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Yard Sale...

Continued from Page 1

Mountain Parkway through DeKalb County and into Chattanooga, Tennessee.

Many shoppers begin the six-state journey in Gadsden, taking the scenic Lookout Mountain Parkway to Chattanooga and following Highway 127 all the way north to Addison, Michigan. Everything from antiques, collectibles, furniture, and dishwares to local fresh produce and homemade jams and jellies along with food vendors and live entertainment can be found. It is estimated to be more than 1,000 vendors in Alabama alone. Vendors are typically up and running by 8am and operate until late in the evening each day of the event.

The World's Longest Yard Sale takes visitors on a shopping excursion through some of the country's most scenic areas. Along with four days of shopping, visitors can experience a world of nature and a variety of restaurants and lodging that is easy on the wallet. The 93-mile Lookout Mountain Parkway has been touted "A Must See" by *Reader's Digest*, *National Geographic*, and *Southern Living* magazines, providing a beautiful backdrop to the thousands of roadside sales.

Shoppers are encouraged to wear comfortable shoes and sunscreen and to bring plenty of water. For lodging information, directions, road closures, and more information, visit www.ShopLookoutMountain.com. You may also call DeKalb Tourism at 888.805.4740 or Greater Gadsden Area Tourism at 888-565-0411.

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Community Notes

COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge. Community Notes must be submitted in writing by 2pm Friday for consideration in the following week's issue. As space is available in the Courier Journal.

- Email to editor@courierjournal.net;
- Look for "Submit News" on our website at www.courierjournal.net.
- Fax to 256-760-9618;
- Mail to 219 W. Tennessee St, Florence, AL 35630; or
- Bring in person.

All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. Visit our website for a complete list.

The Florence-Lauderdale Public Library Friends Bookstore will be hosting a Half-Price Sale through Sunday, August 6. EVERYTHING except for bookmarks will be 50% off!

Proceeds from the Friends Bookstore help the library provide more free books, services, and programs for the community. The Bookstore is located in the lobby area on the first floor of the library, right beside Bookmarks Coffee Shop.

Members of the Shoals Area Chapter of the Order of St. Luke will be available to pray for you in the meeting room at The Rock Christian Bookstore at 310 N. Montgomery Ave., Sheffield, Thursday, August 3 from 4-5:30pm followed by our regular monthly meeting in the Sheffield Room at Park Place at 6:30pm. We believe that God heals spiritually, physically, and emotionally. All prayer is confidential.

Florence Kiwanis Club Meets Fridays 12noon at Shoals Marriott Conference Center, 10 Hightower Place, Florence.

Speakers August:

- August 4 - Mark Lind - Athletic Director, University of North Alabama - Discuss move to Division 1 & UNA Athletics
- August 11 - Fran Davis - Director, City of Florence - Senior Center
- August 18 - Rob Carnegie - Tourism Director, Shoals Area Chamber of Commerce
- August 25 - Chief Ron Tyler - Police Chief City of Florence - Home Security & Neighborhood Watch

Annual Dorcas Day Give Away Saturday August 5, 6am -Until, High Street Church of Christ, 500 South High St. Tusculumbia. ALL ITEMS ARE FREE. Household, Back to school/college

LifeSouth Community Blood Drives - July

- Keller Center - Monday thru Friday 9am - 5pm, 1208 South Jackson Highway, Sheffield - 256-383-3535
- ECM Center - Monday thru Friday 9am - 5pm, 205 Marengo St., Florence, 256-765-7038

Clothes Give Away - Thursday, August 3 from 8-10am at the Care Center, First Baptist Church, Killen.

The LaGrange Living Historical Association's monthly meeting will be held at the LaGrange College Site Park's pavilion at 7pm on Thursday, August 3.

Discussion: The 35th Alabama Reg. Inf. lead by Matthew Malory, Huntsville, will be on the College Grounds during August 11-13 to recruit new Reenactors for the group. For additional information, contact: L C Lenz 256-702-6953.

Christian Women's Job Corp in Florence is a faith-based program that combines practical training, emotional healing, relationship building, and spiritual growth opportunities in classroom studies and follow-up one-on-one guidance. Offering two sessions of 15 weeks each year, CWJC is now open to enrollment. Classes are held Tuesdays, Wednesdays, and Thursdays from 8am-1pm. The program is free, with free lunch, and free childcare for children of the participants. For applications or for more information, please contact Margaret Roland today at 256-277-8668.

Fish Fry at East Colbert Church of Christ Saturday, August 5, 12:00-5pm. All you can eat. Adults & Carry Outs \$12 each. Children ages 5-11 \$6. 4 & Under free. (All proceeds go to mission work & benevolence.)

See NOTES... page 34



piggly wiggly

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Seabest Frozen Tilapia Fillets	16 oz. pkg.	3.59
Armour Hot Dogs	12 oz. pkg.	99¢
Eckrich Sliced Bologna	14 oz. pkg.	1.29
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GEORGIA VIDALIA Onions	5 LB. BAG	2.99
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PIGGLY WIGGLY Ketchup	34 OZ. SQUEEZE BTL.	2/\$3
PIGGLY WIGGLY Crackers	16 OZ. BOX	2/\$3
PIGGLY WIGGLY Deluxe Mac & Cheese or Shells w/Cheddar	12-14 OZ. BOX	1.59
FIORA 3-PLY Paper Towels	6 ROLL PKG.	4.99

RED, GOLD OR PINK/LADY Apples	LB.	99¢
SUPER SELECT Cucumbers	EACH	2/\$1
PIGGLY WIGGLY Apple Juice	64 OZ. BTL.	1.79
DOUBLE LUCK Cut Green Beans	15 OZ. CAN	2/\$1
CHARMIN ESSENTIALS Bath Tissue	12 ROLL PK.	4.99
PIGGLY WIGGLY Frozen Sherbet	46 OZ. TUB	2/\$5

PIGGLY WIGGLY Bread or Buns
PKG. OR LOAF
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PIGGLY WIGGLY Soft Margarine 45 OZ. TUB **2/\$4**

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ARMOUR Chili With Beans 15 OZ. CAN **\$1**

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SWEET SUE Chicken Breast 7 OZ. PKG. **2.99**

PIGGLY WIGGLY Canola Cooking Oil GALLON JUG **4.99**

LIBERTY GOLD Pineapple Chunks 20 OZ. CAN **3/\$4**

BETTY CROCKER Hamburger Helper 4-7 OZ. BOX
\$1

PIGGLY WIGGLY Spring Water 24 PACK, 1/2 LITER BTLs. **3.59**

PIGGLY WIGGLY Medium Eggs DOZEN CTN. **75¢**

PIGGLY WIGGLY Frozen Crinkle Cut French Fries 2 LB. BAG **2/\$4**

BETTY CROCKER Cake Mix 15 OZ. BOX
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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)

FLORENCE MOVING SALE 117
Blackberry Trail Saturday 6 a.m.-?? Blackberry Golf Course off of County Road 47.

FLORENCE MULTI-FAMILY YARD SALE, 1035 Atlanta St., Saturday, 6am-until?

RUSSELLVILLE: 903 LAWRENCE ST W Fri - Sat Fri. 7 am - 3 pm, Sat. 7 am - 2 pm, No sales before 7, adult and child's clothing, jewelry, apple collectibles, books, smoker, too much to list...

FLORENCE: YARD SALE, 1834 West Tannehill Drive Saturday 7 a.m. Furniture, clothing, much more!

MUSCLE SHOALS: 1503 GUSMUS Ave Saturday Sat. 7:00 a.m until, Multi-family yard sale

FLORENCE:
American Legion Benefit Yard Sale

318 S. COURT ST. SATURDAY 8/5 7 A.M. - 1 p.m. DONATIONS NEEDED NOW! DROP off at 318 S. Court St. at back door. 256-764-5122.

FREE HAUL AWAY OF all your yard or garage sale items. Big or small, we haul it all!

LEIGHTON: 605 MCCORMACK LANE Sat. August 5th 7 a.m. to ? Take 157 east, turn left before 58 mile marker then a quarter mile on left. Furniture, jewelry, household items and nice clothes.

FLORENCE: 131 GARFIELD AVE. (just past 7 Points Shopping Center) Saturday 6:30 AM - Until. **TWO Family Sale!** Good brand clothes, old glassware and linens, furniture, + misc.

FREE KITTENS, 10-12 WKS. old, 256-905-8055

NEW IDEA 2 ROW corn picker. \$2,950. 256-324-8042.

ADAYS WORK MOBILE HOME repair, flooring, leaks, koolseal, underpinning, decks & more. Free estimates. 256-856-6213, 256-389-3179

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*Maltapoos, snow white and rare colors, designer pups, non-shedding and hypoallergenic. Also, Pomeranians, fluffy, adorable, young and older pups. Yorkies ready soon. Tinsys and small toys. \$250/\$850 - up (Cash)
Face Book
Dixie Darlin Dogs
256-796-2641

CHEVROLET: SPARK LS HATCHBACK, 2017 \$9,988. 5K Financing available. Call Gabe 256-710-3407 or 256-764-3351

ANTIQUE SOLID OAK COMBO high chair/stroller. All in one piece, \$300 obo. 256-837-9735

DODGE: SLT RAM 1500, 2017 \$25,988 Quad cab, 4x2, Hemi V8, 22k Financing available Call Gabe 256-710-3407 or 256-764-3351

F1 GOLDDOODLES, CKC REGISTERED, minimal to no shedding, Born 6-9-17. Apricot Colored (Blonde, Light Red), 2 Males, 3 Females; Females \$800, Males \$600, Call Tracy Kuhlman 256-766-0151 or 256-856-2832

CHEVROLET: CORVETTE, 1977 ORIGINAL car, all matching numbers, 60K miles, \$14,500; **Chevrolet Malibu Chevelle 1967**, matching numbers, very nice, 61K miles, \$19,500. 256-443-7510

KAR KADDY III TOW DOLLY, Top of the line, mint condition, disc brakes, brake fluid reservoir, auto turn system, new extra straps, wheel covers, \$2,800. 256-577-2234

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MEN'S PANTS, 40/32 AND 40/30 jeans, \$10 each. 916-204-6628, in Center Star.

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CHEVROLET: VEGA RACE CAR, 1974 \$23,500 or trade for a 05 or later Chevy Corvette auto, torch red. 625 cu. in., Chevrolet big block 980 HP and 200 HP nitrous 15 to 1 compression. 2 new race motors 388 cu. in. - 540 cu. in. Fiberglass lift off doors and front end auto. New ready to race enclosed trailer, 22 ft with 7 doors. Call 256-303-6570.

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HOT SUMMER SPECIAL! REGISTERED black labs, male and female, \$100 OBO. 256-275-6841 Rogersville

ASPHALT DRIVEWAYS AND CHURCH Parking Lots Sealed. Call Quality Asphalt Sealing. Free estimates and reasonable prices. Gary Faires, 256-483-7920 or 256-483-2608



JEEP: CJ-5, 1974 \$3,500. Renegade, 3 speed 4WD, body in good condition, runs good. 256 710 0342

FORD: EXPLORER, XLT 2015 \$26,988. Navigation, 3rd seat, 42K. Financing available. Call Trey 205-365-7236 or 256-764-3351

CHRYSLER: 200, LIMITED 2016 \$12,988. Cloth, rear camera, 44k Financing available Call Gabe 256-710-3407 or 256-764-3351

TOPSOIL FOR SALE. CALL for price. 256-366-2698

CHAINSAW: STIHL 041 FARM-BOSS, new chain, powerful saw, \$120. 256-489-1870 Huntsville

PUPPIES, AUSTRALIAN SHEPHERDS, \$150 each, 9 wks, 256-685-3661.

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BOAT TRAILER \$450. CALL 256-859-5673 or 256-658-1089

CHICHUAHUA PUPPIES, FOUR, \$100 ea. 256-332-2313

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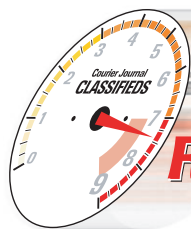
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- **Commercial Rate** 4 LINES Prepay - applies to all REAL ESTATE and anyone engaged in sale of goods/services on a recurring basis or for profit, licensed or not. 1 vehicle per ad. Each additional line - \$1.25 CASH DISCOUNT - 6 Weeks/4 lines \$35.00. Each additional line - \$7.50 **\$7⁰⁰** Week
- **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
- **Employment** 5 LINES Prepay Each additional line - \$2.25 EMPLOYMENT - Looking for employment or Businesses looking for employees **\$12⁵⁰** Week
- **Private Party Auto Rate** Up to 8 LINES for 4 weeks. Prepay Each additional line - \$2.00 **\$15⁰⁰** Week

*one line is approx. 30 characters

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DEADLINE: Friday 5pm

Sepsis...

Continued from Page 1

national disease-specific care standards and sepsis-specific requirements. Clinical practice guidelines and performance measures also were assessed.

The Joint Commission's Disease-Specific Care Certification was established in 2002 and is awarded for a two-year period. It was designed to evaluate clinical programs across the continuum of care and addresses three core areas:

- Compliance with consensus-based national standards
- Effective use of evidence-based clinical practice guidelines to manage and optimize care
- An organized approach to performance measurement and improvement activities.

"Helen Keller Hospital has demonstrated a high level of care for patients with sepsis," said Patrick Phelan, executive director,



Hospital Business Development, the Joint Commission. "We commend Keller for becoming a leader in sepsis care and for providing a higher standard of service for the community."

"Helen Keller Hospital is pleased to receive this certification from the Joint Commission," said Paul Storey, Helen Keller Hospital President. "We are proud to be the first in the state of Alabama to achieve this certification which supports our efforts to develop a culture of excellence and safe patient care for our community."

Beatty...

Continued from Page 1

Beatty's internship is in the Geographic Information Science and Technology (GIST) Group within the Computational Sciences and Engineering Division (CSED).

"My job is to digitize/locate manufacturing sites, calculate the floor area, and determine the number people within the building. All manufacture-type buildings I look at are outside the U.S.," Beatty said.

Beatty's father works at ORNL and mentioned to her that they had a GIS division that would have internship positions available over the summer. She got in contact with the division and found out

more about the internship which she ultimately received.

Beatty said that this internship allows recognition for the university and can provide more opportunities with having a connection to the lab.

"This is important for the university going forward because my achievement could be used to recruit people into the university's great Geography/GIS Department," Beatty said.

Beatty hopes other students pursue their interests just as she has.

"Anything is possible as long as you're ambitious and positive."

Courier Journal

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

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Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to 70,454 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

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MITSUBISHI: OUTLANDER, 2012 \$11,373. 256-710-4598 or 256-764-3351

FORD: MUSTANG CONVERTIBLE, 2016 \$22,648. Leather, power, automatic, 36K. Call JD 256-577-1056 or 256-764-3351

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FRANCISCAN ANTIQUE CHINA, DESERT Rose, 16 place settings, \$150, 256-353-6825 (Decatur area)

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HEADLINER IN YOUR HAIR? We Can Fix. Mobile Service. Work Guaranteed. 256-483-2923.

TWO T.V. STANDS WITH doors, \$25 ea. 205-993-4992 Phil Campbell area.

FORD: F-150 STX, 2013 \$16,800, regular cab, 3.7 V6, automatic, red, towing package, satellite radio, bluetooth, step rails, remote start, transferable extended warranty, 47,000 miles, excellent condition, 256-757-5765

POKER TABLES, CUSTOM MADE with premium felt, one for 6 players, \$300 and one for 10 players, \$500. 256-355-6296

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FOR TRADE FOR SMALL truck: 24 ft. Winnebago motor home with Onan generator, 50K miles, top air works great, big block, AUTO transmission, runs great. Can make offer. 256-760-0667

"CRESENT MOON" PAINTING BY Artist M.Dawson asking \$75, serious buyers 256-652-8432.

CHEVROLET: SILVERADO, 2010 REGULAR cab, 119,000 miles, white with 20 in. wheels, toolbox, W/T, 6 cylinder, nice truck. \$10,750 OBO. Florence, 256-762-7467.

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BUMPS IN THE ROAD on your credit, I can get you a car. Financing available, Call Brandon 256-710-4598 or 256-764-3351

FORD: F-100, 1983 SHORT wheel base body. Does not run. \$500 firm. 256-627-6093

SALE OR TRADE GUNSMITHING Tools and Parts. \$220 256-293-8389 (Guntersville area)

BUYING DIAMOND SOLITAIREs, North Florence Coins & Jewelry. 7 Points Shopping Center 256-764-0008.

LINCOLN: TOWN CAR SIGNATURE series, 1999, gray with blue "rag top", not convertible. \$3,600 OBO. 256-446-9803 or 256-366-1558



2012 HARLEY DAVIDSON STREET glide, 7K miles, 23" front wheel, Paul Yaffe saddle bags, fenders, and 12" bars. Bagger Nation House Party sound system, 103 cu. in. motor with Screaming Eagle 111 Cam, Vance & Hines Fuelpak, Rinehart exhaust. Too many extras to list! \$32,000 OBO. 256-762-6878 Rogersville

Colbert Memorial Gardens

TWO LOTS IN THE Garden of Life section, \$1,500 each. 256-394-6352

I CAN GET YOU financed on your next vehicle. Call JD 256-577-1056 or 256-764-3351

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WANTED: WIDE FLAT BOTTOM boat, motor and trailer or fiberglass. Running or repairable. 256-810-8411

DODGE: CHARGER, 2013 \$12,997. SE cloth, power windows/locks, 92K, Call Shannon 256-412-1551 or 256-764-3351

CARS AND TRUCKS WANTED. drivable/repairable condition, at reasonable price*256-810-8411*

HONDA: ACCORD EX, 2008 \$7,350, silver, clean interior, runs out great. 256-412-0969

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DODGE: RAM 1500, 2013 \$18,000. 89K Mi. Hemi 5.7L, Bed Cover, Tow Pkg, New Tires, Black, Grey 256-366-1535

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BLACK, LIKE NEW, MOVING, must sell! \$1,995. 256-513-9931.

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AUTOMOBILE INSURANCE COVERAGE



Thomas McCutcheon

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Last week we talked about different amounts of insurance coverage. This week let's talk about the different TYPES of insurance coverage.

We often hear people say that they have full coverage insurance believing that that means that they are absolutely fully covered. That is not usually the case. Legally, you are supposed to have coverage for the other person's medical bills and injuries as well as damage to their property. People who have collision coverage are covered for the actual cash value of the vehicle or the cost to repair it. Collision only covers losses covered by another automobile. Comprehensive coverage also

covers wind, hail, storm and other acts of man or nature not covered by collision. This also is limited to the value of the car or its repair.

Remember that there is a duty on behalf of the person who buys insurance to notify the insurance company of an accident or a claim. If you don't notify them that there is a claim or could be a claim, they don't have to pay it after a certain amount of time, depending on the length of the delay.

I always and consistently suggest that everyone carry uninsured motorist coverage. That will cover medical bills, lost wages and pain and suffering if the other person does not have insurance or enough insurance. This type of insurance covers the person and not a particular vehicle. That means if you have uninsured motorist coverage and you're injured by an uninsured motorist while you're swimming, you have that coverage available to pay your bills.

Another type of coverage that is important is medical payment coverage. Typically, \$1,000, \$2,000 or \$5,000 are common amounts and that coverage is supposed to pay your out-of-pocket medical expenses for you and your passengers without regard to fault.

Liability coverage is insurance against legal liability for the injury of death of another person or for the damage to their property. These policies obligate the insurance company to pay up to the policy limit all sums of money that their insured becomes obligated to pay because of injury or death or damage of property arising out of the use of the insured car.

Buckle up, drive safely and as always your referrals are appreciated!

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

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House Calls with Dr. Barco

What Are Heat Cramps, Heat Exhaustion and Heat Stroke Exactly?

As we enjoy another hot Alabama summer, it is important to be vigilant for conditions that are worsened during this time of year. Many of us have heard of the terms heat cramps, heat exhaustion and heat stroke but may not have a good understanding of what the terms mean and how to treat these conditions. Well you are in luck, as I will talk about them in more detail on this weeks' House Calls column. These three conditions are actually part of a spectrum of heat-related disorders with heat cramps being the least severe and heat stroke being the most dangerous condition. I will accordingly discuss them in order of increasing severity.

Heat cramps are basically painful muscle spasms that can happen throughout the body, most notably the arms, calves and abdomen, in response to being out in the heat. It is most commonly seen in situations where somebody is working or exercising out in the heat and results from water and salt loss during the sweating process. These cramps can be quite painful and longer lasting than other cramps. If you develop heat cramps, you want to first rest and get to a cooler area. Drink plenty of fluids, especially fluids that have electrolytes (salts) in them, such as a non-caffeinated sports drink. You can also gently stretch the area of cramping and avoid any kind of strenuous activity the rest of the day. Seek medical attention for cramping that is not improving.

Heat exhaustion also results from exposure to the heat and is worsened by physical activity and dehydration. However, heat exhaustion is considered a more serious medical condition because in this situation, the body is having difficulty cooling itself properly and the body temperature begins to rise. Symptoms of heat exhaustion include lightheadedness, fatigue, rapid heart rate, nausea, cramping and heavy sweating. As with heat cramps, if you

suspect heat exhaustion, you want to rest in a cooler area and drink plenty of cool fluids, preferably with electrolytes. If symptoms worsen or don't improve within an hour or if body temperature is greater than 102 degrees F, seek immediate medical attention.

Heat stroke is the most dangerous of the heat-related conditions. Like heat exhaustion, it results from a rise in the body temperature from exposure to high heat conditions. However, in heat stroke, the body temperature rises to about 104 degrees F and higher. In addition to high temperature, the person may experience changes in their thinking and behavior, such as irritability, confusion, slurred speech, sleepiness and coma. In addition to a fast heart rate, the person may also experience rapid and shallow breathing. The skin often appears flushed and in many cases it feels hot and dry to the touch. Heat stroke is considered a medical emergency and 911 should be called because prolonged heat stroke can lead to damage of the brain and other vital organs.

To help prevent these heat-related conditions, it is recommended to hydrate adequately, take periods of rest in the shade and to try to avoid exercising or working during the hottest part of the day. Because the physiology and medical conditions that affect a heat-related disorder differ between persons, it is recommended that you consult with your primary care provider before implementing any advice mentioned in this column.

Dr. Roy Barco welcomes your questions concerning health and wellness. Please facebook him at www.facebook.com/roy.barco.5 where you can submit questions for the column, or write to:

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REDLINE Your Ad! - See Page 6

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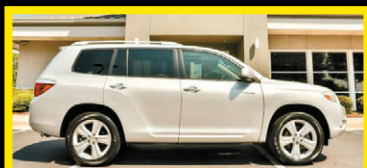
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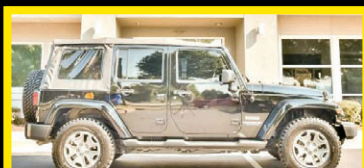
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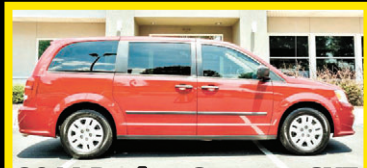
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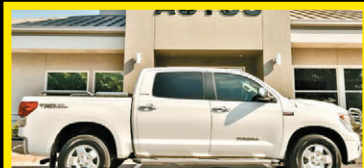
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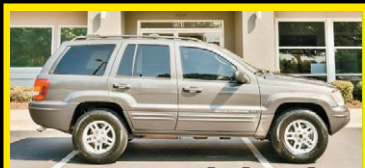
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Commentary

Play Those Gender Games Elsewhere

President Trump has been taking some cheap shots at his Attorney General, Jeff Sessions, over Sessions' recusal surrounding the Russia probe. That was really Sessions' only option. If it proves to be a distracting sham as it appears, Trump will be exonerated in much more respected circumstances. That won't satisfy those on the witch hunt, but it will prove Sessions did not accept the position with any preconceived agenda.

Trump is just being Trump. It is amazing the contrast with President Obama. Obama had a great personality and lousy policy. Trump has some fairly decent policy positions, but he is a horse's backside with regard to public/personal interaction.

One very strong policy opinion of Trump's was last week's tweet regarding transgender troops in America's military. The key aspect of his twitter post read, "Our military must be focused on decisive and overwhelming victory and cannot be burdened with the tremendous medical costs and disruption that transgender in the military would entail."

The Pentagon is already arguing against any change to the current progressive 'big tent' position enacted by President Obama. However, as a nation we are approaching \$20 trillion in real debt. That is \$60,000 for every man, woman, and child in the US. With

See GAMES.. on Page 21

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

THIS WEEK

in the *Shoals*
August 2, 2017

Happening THIS WEEK

Looking Forward to a Friday
Hoedown

FLORENCE – Dust off your dancing shoes and do-si-do into downtown Florence for "A Florence Hoedown" at First Fridays on August 4 from 5-8pm in historic downtown Florence. First Fridays wouldn't be complete without the dozens of vendors lining Court Street. Expect to find a wide variety of artisans and crafters, from wood workers to jewelry makers to potters in August. While downtown grab a bite to eat and checkout the downtown businesses that stay open late during this event.

"Not only will First Fridays feature some

See FRIDAYS... on Page 27



First Fridays is presented by Listerhill Credit Union and is a production of DFU.

First Fridays



Park Service

Month-Long 101st Birthday Includes a Pledge Exhibit

TUPELO– In celebration of the National Park Service's 101st birthday on August 25, the Natchez Trace Parkway will host a month-long exhibit. It will feature artwork and pledges made by local Boys and Girls Club members during a week-long *Every Kid in a Park* Environmental Camp at the Parkway. The exhibit includes a five-minute film that captures the participants' activities and reflections on their experience. After reading the children's pledges, visitors are encouraged to add a pledge to the exhibit in their own words. The exhibit is located in the auditorium of the Parkway Visitor Center and will run August 1-31. The Visitor Center is located along the Natchez Trace Parkway at milepost 266 just north of Tupelo, Mississippi. For more information about this and other Parkway

See KID-PARK.. on Page 15

A NIGHT WITH COACH GENE STALLINGS will be hosted by the Rogersville Chamber of Commerce, Thursday, August 3, from 6:30- 9:30pm at Florence-Lauderdale Coliseum on Veterans Drive in Florence. This is your opportunity to share a night with coach Stallings! Join us for a dinner and speaking engagement, and bring your best football spirit! Tickets can be purchased online or at the Rogersville Chamber of Commerce for \$60. Call the Rogersville Chamber today to reserve yours! 256-247-9449 or go to <https://rogersville.ticketleap.com/>.

A BACK TO SCHOOL SUPPLIES GIVE-AWAY will take place August 5, from 10am-2pm at Florence City Schools Technology & Professional Development Center, 541 Riverview Dr. in Florence. Register for the new school year and pick up new school supplies. Supplies include crayons, filler paper, subject notebooks, colored pencils, markers, pencils, 3 prong folders, Elmer's glue, scissors, and pens. Sponsored by Florence City Schools and Publix.

LAUDERDALE VIEW, A SUPPORT GROUP FOR THE BLIND AND LOW VISION as well as their family and friends, meets every first Thursday at the Florence Public Library from 10am-noon. This group provides support, information and social interaction for the visually impaired and other who are interested. The next meeting will be August 3. Call for more information, Cardelia Cunningham at 256-764-6173 or Jill Rossiter at 256-314-5134.

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Moore is a Patriot and Christian

Editor:

In his July 26 letter to the *Courier Journal*, Dan Waterman described Judge Roy Moore as "a widely seen embarrassment." The reality is that Judge Moore is a patriot and a Christian who loves His country and wants to uphold its constitution. I am embarrassed that this nation is becoming more and more hedonistic.

I support Judge Moore in his run for the US Senate. I have great respect for Congressman Mo Brooks, and I hope he will keep his seat in the House of Representatives. However, Judge Roy Moore will be the better Senator.

Euell White
Florence

Helping is the Government's Job

Editor:

"The establishment of sound means toward a greater future economic security of the American people is dictated by a prudent consideration of the hazards involved in our

...Being fiscally responsible does not mean NOT spending money...



national life. No one can guarantee this country against the dangers of future depressions but we can reduce these dangers. We can eliminate many of the factors that cause economic depressions, and we can provide the means of mitigating their results. This plan for economic security is at once a measure of prevention and a method of alleviation." -- FDR regarding *Social Security* (1935)

Nothing has changed in more than 80 years since President Franklin Delano Roosevelt sent this message to Congress in 1935. In fact, many citizens' financial security has gotten worse in recent years.

Helping each citizen achieve a basic level of security is government's job. Not providing big business the means to keep the public in virtual slavery.

Yolande Webster
Florence

See LETTERS... on Page 15

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THE HOME REPAIR SCAM TEST

My husband and I cannot do some of the home repair chores any longer, so we need to rely on contractors. A friend who works for the police department gave us some advice on how to avoid scam artists. First, we always ask for their license number. All home repair contractors in our county are required to have one. Next, I ask them if they'll give me a discount for cash. It's a trick question. If they agree, I immediately drop them from consideration. Finally, I ask where they buy the materials they'll need. If they say they have a really good cheap source, I ask about the company name and location. If they won't give it to me or when I check out their source they seem shady, I drop the contractor. It takes a little more time to find a quality contractor, but it takes less time than chasing after a bad one!

Oscar

FANCY DINNERS

When we were first married, I wanted to impress my in-laws with Thanksgiving dinner. Being young and broke, we didn't have fancy table settings. Therefore, about three months before Thanksgiving, I started watching for estate sales. I found a great deal on china and silver that no online deal could match it!

Louise

SUMMER ROAD TRIPS

To make summer road trips easier, I get on the road around daybreak. There's

light enough to see well, but the sun isn't beating down on me. My favorite part is that very few other vehicles are on the road at this time. If I see I'll be entering or driving close to a city at rush hour, I get as near as possible without going past city limits. I pull into a rest stop or filling station. I can refuel, clean the windshield, move around to ease stiff joints, have coffee, etc. My favorite place to stop is a shopping mall. Many are near interstates and open early for walking. I get a pleasant walk in the climate-controlled, safe environment of a mall. There's usually a dollar store or discount store if I happen to need (not "want") anything, and most stores open around rush hour. I spend about an hour this way until rush hour passes. Once back on the road, I stop the day's travel between 3p.m. and 5p.m. Motel rooms are more plentiful that early. I can choose a place for an early evening meal and then get to bed before resuming travel at the crack of dawn the next day.

Bonny

QUICKER POTATOES

I have found that by boiling several potatoes with their skins on at one time and keeping them in the refrigerator for a few days, I am able to quickly make potato salad, fried potatoes, potatoes to mash with gravy, etc. It saves money on cooking energy and saves a lot of time. They are also much easier and faster to peel.

M.

See DOLLAR... page 31

Letters...

Continued from Page 14

Fair Housing is not Political

Editor:

HUD Secretary Ben Carson's decision to reinterpret the Obama era Affirmatively Fair Housing regulation will hopefully take federal government bureaucrats out of the business of day to day local zoning decisions. The efforts of Senator Mike Lee and Representative Paul Gosar to keep this critical constitutional issue in front of the public over the past three years were instrumental in this important Trump Administration decision.

It is this kind of rolling back of the Obama era administrative overreach that is the centerpiece of the Trump Administration successes. Furthermore, this proposed action by Secretary Carson demonstrates his understanding of the importance of the Fair Housing Act and the need to keep it from being used as a political weapon directed at local communities. This never had anything to do with individual cases of housing discrimination which both political parties abhor and remains illegal. Instead, it was an unconstitutional federal power grab over local zoning.

Rick Manning
President Americans for Limited Government
Fairfax, VA

Kid-Park...

Continued from Page 14

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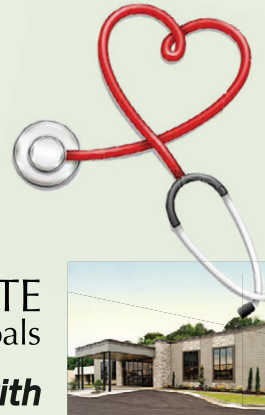
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2008 BUICK LACROSSE	BLACK	2G4WD582681263574	1984 GMC SIERRA	BROWN	1GTDC14H0EF717213
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1997 CHEVY 1500 VAN	WHITE	1GCEG15W8V1078077	1996 HONDA ODYSSEY	BLUE	JHMRA186XT019109
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2007 CHEVY IMPALA	WHITE	2G1WT58K979116651	2002 INFINITI I35	NAVY	JNKDA31A72T000178
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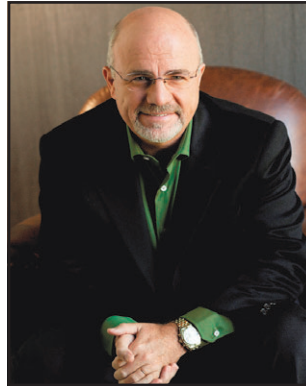
by DAVE RAMSEY

A BAD METHOD AT THIS STAGE

Dear Dave,
I want to build an 18-unit apartment complex, but I don't have enough cash to do it on my own. My net worth is around \$400,000, and I have \$100,000 I can put toward this project. It is estimated to cost \$1.2 million. Would lining up investors, who will take a percentage of the profits, be the same thing as acquiring debt?

Jay

Dear Jay,
It wouldn't be the same



I'd use the \$100,000 in cash to buy a money-making property — maybe a nice rental house. Then, save your money, invest and buy another one. And again, save the money, invest and buy another one, over and over again. It's a gradual process, but I don't teach or advise people to go into partnerships or borrow money.

Best of luck, Jay!
—Dave

Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including *The Total Money Makeover*. The *Dave Ramsey Show* is heard by more than 12 million listeners each week on 575 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

as taking on debt because if there are no profits, the investors get nothing. It's more like taking on partners and what you would call an equity position — meaning they're owners in the business. They may have only limited rights as owners, but essentially you're taking on partners.

There's a method that was used in the old days that's still available today called syndicating a piece of real estate. You would set yourself up as the general partner and set the investors up as limited partners. They would be limited in their input, because the general partner runs the show. They can be given the lion's share of the tax write-off, and the depreciation schedule. Traditionally in those models, the general partner takes less of the depreciation schedule but gets a fee for running things and has a position of ownership.

There's a restriction under Blue Sky Laws on the number of limited partnership units allowed before it becomes a situation where you're selling stock. Check with your state and current securities laws to be sure of the exact number to avoid any impropriety. You can do a limited partnership or syndicate a piece of real estate, but they can both be very messy and time consuming for the money you get out of it.

Honestly, I don't think it's a good method for you to buy an apartment complex at this stage of your investing life. It's more like a way for you to get into the business of running a bunch of limited partners with a ton of paperwork and bookkeeping thrown in. It doesn't sound like a lot of fun to me.

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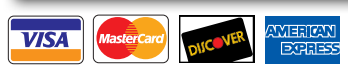
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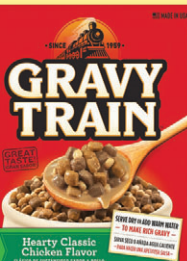


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Commentary

Games...

Continued from Page 14

Medicare, Social Security, and all levels of government pensions at unsustainable levels, our unfunded liabilities will equate to at least four times that figure.

Even setting aside LGBTQ's dismissal of genetic truths for a moment, our country can't afford a mass infusion of claimants who would enlist in the military for the primary purpose of obtaining 'gender reassignment surgery' at taxpayer expense. For the rest of us, elective medical surgeries aren't covered by insurance. Insurance won't cover breast augmentation for a legitimate female, yet the augmentation should be covered if a man wants the procedure? How screwed up is that notion?

In this day of insanely expensive but necessary medical care, why should the taxpayer be permanently burdened with \$100,000 in possible gender-related expense from persons not even sure who they are?

Of course every pro-trans organization is balking at Trump's position. They're clearly all-in for themselves as individuals. It's also clear that they don't ascribe to the philosophy of the Democrats' one-time savior, John F. Kennedy, at his inauguration speech in 1960, "And so my fellow Americans, ask not what your country can do for you; ask what you can do for your country."

Moreover, how can someone confused enough in life to question his/her 'real' gender be entrusted with the effective security of our country and the soldier beside him? How can their involvement even be up for debate? How can anyone who feels otherwise be looking out for the betterment and survival of this nation?

Donald Trump is anything but anti-LGBT, but thankfully he can see this from both national readiness and fiscal standpoints.

What are all the rest of the thinking?

By now most Americans are fed up with hearing the elementary catch word "hate" associated with any group or person demonstrating a degree of common sense or character. What I hate is stupidity and repetitious lies. There is a prevalence of it these days with those who insist that one's gender is fluid and can be decided or changed on a whim. We are fed up with being force-fed the steady diet of transgender nonsense by the national media as if it were among the real world issues like violence, starvation, sexual exploitation, nuclear proliferation, disease, and religious massacres. It's more amazing that they can do it with a straight face.

It all gives new meaning to the comment, "They don't know there (backsides) from a hole in the ground."

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Letters...

Continued from Page 15

Build It, They Will Come

Editor:

I realize that the members of the Florence City Council ran on a ticket of fiscal responsibility and take the spending of taxpayer money very seriously. It would be irresponsible of them to vote for projects that are unprofitable and that won't benefit the community. However, we also expect them to see opportunities for investments that will add to the economic growth of our area.

I am not a tennis player, but I can see the benefit of building the proposed tennis complex in Veterans Park. Being fiscally responsible does not mean NOT spending money. It means spending wisely for the benefit of the community. As a former Bed and Breakfast owner, I can attest that an attraction such as this would bring many dollars into our area. The proposed tennis complex would draw players and their families to Florence. Our hotels, restaurants and businesses would clearly profit.

I can also envision tennis camps and programs for our students. Tennis is not the expensive "elitist" game some think it. A racket, a can of balls, and you are set to go, no matter your age. Perhaps a future winner of the US Open will hail from The Shoals. With the support of UNA, Florence City Schools, and hundreds of avid tennis players in the area, the new complex is sure to introduce many more of our youth to the game.

Build it and they will come!

Carolyn Waterman Killen



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Medicare Minute
"Medicare vs Medicaid"

Potential cuts to Medicaid has been all over the news lately. People who confuse Medicare and Medicaid are obviously concerned. This is easy to do because they both can be related to a person's health insurance. Although they coordinate in many ways, they are two distinctive programs.

Medicare is a federal health insurance program. There are three ways to qualify for Medicare. The first way is to be 65 years of age or older. The second way is to have been on Social Security disability for at least 24 months. The third way to qualify for Medicare is be any age and have either end-stage renal disease or ALS. Medicare is not income based as far as qualifying. As long as you meet one of the three requirements above you will qualify for Medicare. Your income, however, can affect the amount you pay for your Part B premium.

Medicaid is a state health insurance program. Medicaid is income and resource based, meaning you will qualify or not according to how much money you make and/or how much money you have saved. In 2017 if you made less than \$1,025 as an individual or \$1,374 as a couple you could qualify for Medicaid. Whereas Medicare has deductibles and coinsurance, Medicaid will take care of most of your healthcare cost. A person on Medicaid can also get a break on how much they pay on their prescription drugs.

Medicare and Medicaid will coordinate in a couple of ways. In some counties in north Alabama there is a Medicare plan that will coordinate with Medicaid. To qualify for this plan you must be on Medicare and Medicaid. This is referred to as "dual eligible". Also, if you make more than the Medicaid limits but are under \$1,507 as an individual or \$2,030 as a couple you may qualify for "extra help". This would help you on your prescription drug cost.

If you have questions regarding any aspect of Medicare or Medicare health plans feel free call us at Alabama Health Guidance (256-648-5710), stop by our office at 885 Florence Blvd (Four Lane Shopping Center) or email me at ikey@alabamahealthguidance.com.

Alabama Health Guidance is an independent insurance agency and is not affiliated with Medicare or any other government agency.



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Letters...

Continued from Page 22

Saving Power, Saving Money

Editor:

Local utility companies request reduction in power usages. Things you can do:

- 1). Cut off televisions, computers, lamps and fans not being seen or felt.
 - 2). Unplug items not in use.
 - 3). Use a toaster oven, crock pot, or simply eat out. Cooking heats up the house.
 - 4). Keep your refrigerator full even if with just water.
 - 5). Lower the setting on your refrigerator.
 - 6). Lower the settings on your hot water heater.
 - 8). Get a filter that reduces the stream of water flow from your faucets.
 - 9). Add insulation to your ceiling.
 - 10). Replace old windows with new insulated ones that have argon and Low-E glass.
 - 11). Open windows and use fans after the sun goes down.
 - 12). Place a Yeti or insulated glass full of ice in front of your fan. This makes colder air.
 - 13). Run your dishwasher and washing machine at night and only when full.
 - 14). Use a folding rack to dry small items.
- Call the Tennessee Valley Authority and see if they still have energy improvement rebates.
- I added insulation, windows, a new hot water heater, and fridge a few years ago. My bill has not gone down because prices go up, but the house stays warmer and cooler once it gets to the desired setting.

Joy Willow
 Florence

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Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Quinn was elated to learn that Eric was finally coming home. Meanwhile, Sheila tried to convince Eric that he should divorce Quinn because of her infidelity. Katie told Wyatt her suspicions about Zende and Maya after seeing their intimate moment at the club the night before. Katie tried to change the subject when Wyatt brought up the chemistry he felt with her in Monaco. Ridge admitted that his actions have caused irreparable damage to his relationship with his father. Charlie realized that Sheila still had feelings for Eric. Katie sent Wyatt a text message asking him out. Steffy confronted Ridge regarding his intentions toward Quinn. *Wait to See: A determined woman vows to achieve an ambitious goal.*

DAYS OF OUR LIVES Roman wondered if Eric had feelings for Nicole again. Brady was upset by a conversation he overheard between Nicole and Maggie. Gabi revealed to Chad that Abigail's marriage to Dario was for green-card purposes. Meanwhile, Jennifer and JJ waited for word on Abigail. Anjelica had trouble keeping her cohort in line. Marlena found herself in a familiar place. Abigail made it through surgery, but Kayla warned everyone she was not out of the woods yet. Chad informed Andre that once Abigail pulled through, he intended to turn himself in to the police. Tripp was determined to make Kayla pay. Eric comforted Jennifer. *Wait to See: Gabi overhears Chad declare his love for*

Abigail.
GENERAL HOSPITAL Carly was forced to wait and later lashed out at Jordan. Sonny began to lose hope. Nina was on the defensive. Nathan delivered a strong warning. Finn surprised Hayden. Avery was inconsolable. Ava took great pains to hide her appearance. Hayden was confronted by her past and felt guilty about it. Jason held vigil, and Oscar offered his support. Nelle scrutinized a gift. Valentin dealt with an intruder. Laura received a stern warning. Julian tried to raise Ava's spirits. Jason began his interrogation. Dante agreed to help Carly. Sam struggled with reality. Ava received a proposal that could change her fate. Laura had a plan. *Wait to See: Kiki makes a big impression.*

THE YOUNG AND THE RESTLESS Dina felt she didn't have a purpose anymore after the sale of her company. Neil wondered if Devon would be distracted working where Hilary lived. Sharon pressed Paul for details on the search for Crystal. Abby and Zack shared a kiss. Later, Abby admitted to her mom that she was afraid to be vulnerable after her marriage ended. Hilary accused Jordan of caring for Lily more than he wanted to admit. Paul encouraged Lauren to give Scott's relationship with Sharon a chance. Victoria got very emotional after her concussion. Ashley warned Jack to be careful not to get hurt by Nikki. *Wait to See: Cane makes a big sacrifice for his family.*

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First Friday...

Continued from Page 14

great country line dancers for entertainment, but 'A Florence Hoedown' also refers to hoeing vegetables in our gardens," said Belinda Duke, First Fridays chairwoman. "Many people take great care of their summer gardens, so we hope to offer resources and exhibits that will interest our area green thumbs."

Families can stop by the Auburn Extension Service booth, meet members of the Ham Radio Club, and learn some moves from the Country Line Dancers, a dance troupe from Iuka, Mississippi. The Army is bringing their trailer specially equipped with games and fun for kids.

"We're fortunate to be able to pull entertainment from surrounding areas," said Duke. "This gives families the opportunity to see artists and dancers they may not have a chance to see otherwise."

Music will kick off on the Big River Broadcasting stage at 5pm with Jacob Brock. Animals on Court

Street is up next at 6pm and will be followed by CC Jaggs at 7pm.

First Fridays is presented by Listerhill Credit Union. It is a production of Downtown Florence Unlimited and takes place the first Friday of every month from March through December.

First Fridays is a rain or shine event.

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Cat & Kids

by Cathy Turner

So Much!

We recently had Ruby, our two year old granddaughter, from a Friday until the next Saturday without her parents (who went on a mission trip). This was the longest time they have ever been apart. Her parents agonized over it. We told them that Ruby would be fine. Our strategy was simple – keep her busy!

Our daughter asked me to have some activities in mind. The day we picked Ruby up, she, her mom and I made a weeklong calendar. On the first Saturday we pasted a picture of Gran and Granddad with the caption, "Going to Gran's and Granddad's house". On the following Saturday was picture of Mommy and Daddy with the caption, "Mommy and Daddy are coming back". In between, we drew pictures of church, her cousin, lions, the splash pad, swimming pools, the library and the river.

We hung the calendar poster in my kitchen. This was our agenda for the week, and oh boy did we ever have fun! There are so many wonderful things

to do in Florence, AL. We started with Leo and Una at U.N.A., and then we went to the Marriott's splash pad. No one ever told me how high the splash pad water went. The first time that water went up, Ruby and I shot out of there screaming. Ruby's description later to everyone, "Big, really big," with her arms reaching over her head skyward. So much fun, even though I had just had my hair done!

We did it all – church (where she entertained the masses), her "Baby Mica" (her cousin), a moms and kids swim date at a friend's house, swimming at the Y, Trowbridges (pink ice cream), and we even caught the ice cream truck coming through our neighborhood one day, with that there was drippy pink ice on a stick! At Deibert Park, Ruby learned to pedal her tricycle. It was perfect with the gentle downhill and uphill. She got it! And at Deibert a family gave us bread to feed the turtles. At one point we could clearly see eight turtles snagging the food – along with three big whiskered cat fish! I didn't even know that there were catfish in the pond at Deibert Park. We finished the week by napping in a breeze under that beautiful sycamore tree on the beach at the river at McFarland Park. Perfect - big white clouds, blue sky, moving water and a sleeping baby.

There is just so much to do here. We didn't even get to Spring Park, or the Children's Museum, or Miami Ice, or the canyons, or Helen Keller's Birthplace, or Chuck E. Cheese's. But I guess we have the years coming to get to all that. Lord willing.

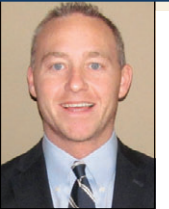
We had a blast. And when Ruby would start singing her blues song, "I miss my mommy and daddy," we would acknowledge her sadness and agree that we missed them too. Sometimes she would go check their picture on the calendar. Sometimes her granddad would chase her to see if he could find "Happy Ruby". Seems like he found her every time, then we would talk about what was next on the calendar. That picture calendar and our strategy worked, but, wow, what a grand reunion when she hugged her mom and dad on that Saturday! I think her parents had been worse off than Ruby. I attributed it to the fact that they were jealous 'cause they didn't get to have any pink ice cream.

But this break in the normal was good for all of us in so many ways. I was so tired that I did nothing for the next couple of days. But the truth is I can't wait to do it again! I am blessed so much!

Email comments or suggestions to CatnKids1@gmail.com

ON YOUR DEBT

Are you closing in on Retirement Age but Retirement is moving further away from You?



B. Grant McNutt
Managing Attorney

Remember when a person's 65th birthday used to be a milestone. Well, it still is of course, but that used to be the age at which your working days were over and your retirement began. You said goodbye to your boss and co-workers and did not look back.

As they say, "That was then, this is now" and according to a recent article by CNBC's "On the Money, approximately 19 percent of people age 65 and over are still working either full or part-time. This is the highest rate since 1962 a span of over 55 years. Retirement is simply not an option anymore for millions of Americans. After the end of the Great Recession, more seniors were forced to stay in the workforce for longer, in order to make ends meet.

Since year 2000 the number of Americans age 65 and over who were working either full or part-time has grown from 13 percent to its current rate of 19 according to data from Pew Research. The Bureau of Labor Statistics estimates that number will grow to 32 percent by 2021.

With fewer pensions and not enough retirement savings, even that number is expected to increase in future years beyond 2021.

AARP's senior vice president of programs Jean Setzand explains for decades, companies have been "moving away from pensions to 401(k) defined-contribution plans." "What happens is you have a lower base of guaranteed income. Everyone is really reliant on Social Security as that floor. They no longer have that traditional pension that lasts them through their lifetime."

Setzand further stresses that according to AARP research, about 55 million private-sector employees don't even have access to workplace retirement savings plans.

The organization also found that without a retirement plan at work, only 5 percent of people open their own individual retirement account (IRA) and that according to Setzand makes saving for retirement "15 times harder for them."

But to put this more into perspective, seniors are now more likely to be working than teenagers. Today, there are more workers in the 55 and over group than there are in the 16 to 24 age group. That gap is only expected to widen.

The silver lining Setzand points out is work is "a social outlet, they feel productive. So there's a good reason for people to actually want to stay in the workplace longer," she said. "Because we're actually living longer and what greater way to stay engaged but at the workplace."

Are you closing in on retirement, but find yourself overwhelmed by debt and are having difficulty paying your credit cards, medical bills and personal loans, not to mention your mortgage and vehicle loans, then please call us and let's talk about it. It will be a free initial consultation and we can help you develop a plan back to financial security to take the stress and worry off your shoulders. We can help you!!

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Randall on Real Estate
 News & Tips on the Shoals Market



It Takes A Village

Buying a home is usually a pretty big milestone in someone's life. Whether it is a growing family looking for more space or newlyweds looking for their first home, it should always be an exciting and enjoyable experience. For a real estate purchase to go smoothly though, many things must fall into place. There are a lot of moving parts and getting to a happy closing table depends on multiple people doing their respective jobs.

Therefore, you'll find that most real estate agents have their "go to" people in almost every facet of the transaction. From the home inspector to the title company or closing attorney, you can bet that your agent knows exactly who they can depend on throughout the process.

This speaks true for both the buyer and seller side of the transaction.

Many times, there will be a request for repairs after a home inspection is performed. Once the repairs have been agreed to, they not only have to be completed, but they must be done in a timely manner to keep the closing schedule on track. This requires knowing someone you can depend on to get it done and get it done right.

The Appraiser and Lender both play an integral part in the timeline as well. Failure to order an appraisal in a timely manner for example can sometimes delay the closing by several days or worse. Knowing which lender will get all the right documentation up front from the borrower and keep the mortgage process rolling is a critical part of closing on time and stress free.

Termite letters, septic inspections, surveys. These things all depend on people doing what they say they'll do when they say they'll do it.

If your agent is recommending someone for any part of the real estate buying or selling process, it's usually because they not only trust that person, but they also know they can depend on them.

It takes a village to close a real estate transaction successfully these days and I'm truly thankful and grateful for the people in the industry who do it right. It matters, trust me.

I can assure you that it's no fun telling someone their furniture is going to have to sit on moving truck for a few days because they're not closing on time. -mr

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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THE DOLLAR Stretcher



Continued from Page 15

OUR SPECIAL SOUVENIRS

Everyone in our family now has a phone that takes pictures. Therefore, when we get home from a vacation, we create a digital trip souvenir book. My son likes to write, so he does a daily written commentary. We add pictures of things that we saw and did along with pictures of tickets and menus. It's a fun project, and the whole family gets to participate.

Lisa

BEFORE YOU CANCEL YOUR CREDIT CARD

I wanted to reduce the amount of available credit showing before applying for a mortgage. My wife and I had opened those accounts that offer you a discount if you open a credit card account, but since we weren't using them, we wanted them off our credit file. A friend who works in a bank said that I should make sure they didn't show any open balance or that we had any recurring bills (like Netflix) that would charge to them. He said to be especially careful about things that charge annually. Therefore, before I closed the accounts, I looked each one up online to make sure there wouldn't be any problems later.

Zach

especially if you keep a chemical free home. We've found a solution that works for us. We planted pennyroyal around our yard and put cedar shavings in the dog house.

Darcy

my time in the kitchen. Some vacation! This year, I'm doubling up on some recipes and freezing half. I'll take these freezer meals along and have quick, easy meals to serve my family!

Nicky

without coverage. Fortunately, we didn't need it. I called my agent and got covered. It's not that expensive and gives us peace of mind.

Albert

REDUCING THE COST OF VACATION MEALS

We're renting a condo in the mountains for a week this summer. To keep the cost of food down, we want to eat at the condo most days. Last year, we did that and I spent most of

RENTERS' ALERT

We recently downsized and moved from our home into a rental apartment. In all the confusion, I forgot to get renter's insurance. When a neighbor had a break-in, I realized that we had gone months

MUSTY LUGGAGE?

Here's a neat trick that costs nothing. When you come back from a trip, stick a used dryer sheet into your suitcase before you put it away. When you pull it out for your next trip, it won't smell musty!

Melanie

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More Photos: Facebook SouthEasternProperties

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REDLINE Your Ad! - See Page 6

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

DEXTER is a medium size, only weighing about 25 pounds! He is full of love & fun! Dexter will always greet you with a smile! He would do better in a home without small children.

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NOVA is a female shepherd mix that is 3 years old, spayed, and heartworm negative. She needs a yard to run with no livestock!! **\$15 ADOPTION FEE!** To learn more, contact the Florence Shelter at 256-760-6676!

I'm **GYPSY ROSE** and I'm looking for a family of my own. I'm a chi girl, born in October of 2016. I'm petite, about seven pounds. I love people and am a great snuggler. I'm a little shy when first meeting folks but I make new friends fast. I do need a fenced yard so I can stay safe when outside. I have all my vaccinations and am receiving heartworm and flea/tick meds. I'm spayed and micro chipped. If you're interested in adopting me, please call PAWS at 256-383-0690

CONNOR enjoys running, one-on-one playtime and lots of cuddling. He's a 4 year old fully vetted brindle mixed breed that loves adults, kids and other dogs. **ADOPTION IS \$50.** Call/Text REAL at 256-460-0596 after 5pm. REAL also offers the following pet preventive care assistance such as flea & heartworm preventions to local county residents. Contact us for more details!

YOGI is looking for a great family to call his own! He is about 2 years old and is great with kids, cats and female dogs. He doesn't do well with other male dogs. He is a happy, fun loving dog to hang out with and very loyal! He will need to be an indoor dog. Please contact Casa Canine Pet Rescue at 256-320-8313 after 6pm, if you are interested in adopting Yogi.

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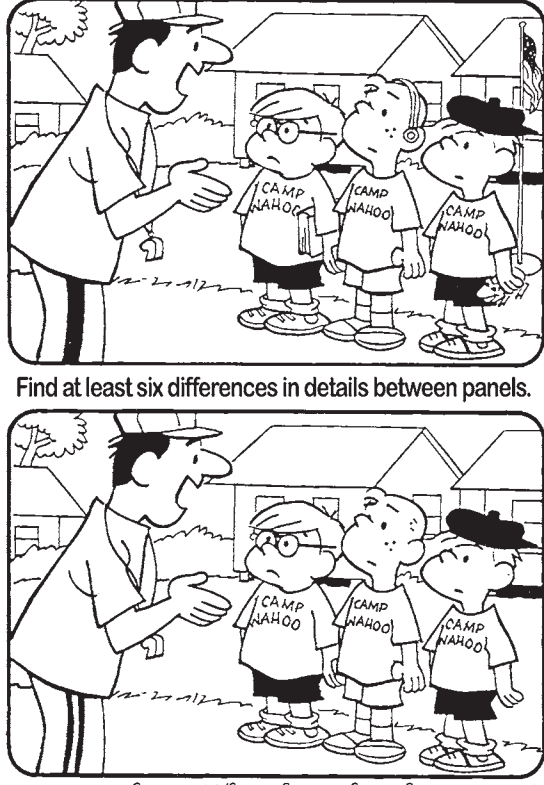
Mass Confusion in America

Accepting God's word. When will we ever learn? I know these scriptures are primarily to Israel, but let's apply them to our nation. **Deuteronomy 32:18 "Of the Rock that begat thee thou art unmindful, and hast forgotten God that formed thee." God and His word did form this nation.** Jeremiah 2:32b.... "yet my people have forgotten me days without number." Jeremiah 7:28b..... **"This is a nation that obeyeth not the voice of the LORD their God, nor receiveth correction: truth is perished, and is cut off from their mouth."** Jeremiah 18:8 **"If that nation, against whom I have pronounced, turn from their evil, I will repent of the evil that I thought to do unto them".** Jeremiah 23:22 **"But if they had stood in my counsel, and had caused my people to hear my words, then they should have turned them from their evil way, and from the evil of their doings."** Daniel 9:8 **"O Lord, to us belongeth confusion of face, to our kings, to our princes, and to our fathers, because we have sinned against thee."** Our leaders are more interested in polls than Almighty God like Pilate in Mark 15:15 **"And so Pilate, willing to content the people, released Barabbas unto them, and delivered Jesus, when he had scourged him, to be crucified."** Jesus said in John 15:5 **"I am the vine, ye are the branches: He that abideth in me, and I in him, the same bringeth forth much fruit: for without me ye can do nothing."**

Psalms 2:1 "Why do the heathen rage, and the people imagine a vain thing?" How the news delights in reporting mass chaos and confusion in America. **Matthew 12:25 "And Jesus knew their thoughts, and said unto them, Every kingdom divided against itself is brought to desolation; and every city or house divided against itself shall not stand."** Adhering to polls and people rather than doing what's right in the sight of God determines the future of this nation. It's back to God and the Bible, or deeper into the fog and more confusion. **Isaiah 1:4 "Ah sinful nation, a people laden with iniquity, a seed of evildoers, children that are corrupters: they have forsaken the LORD, they have provoked the Holy One of Israel unto anger, they are gone away backward."** 1 Corinthians 14:33 **"For God is not the author of confusion, but of peace, as in all churches of the saints."**

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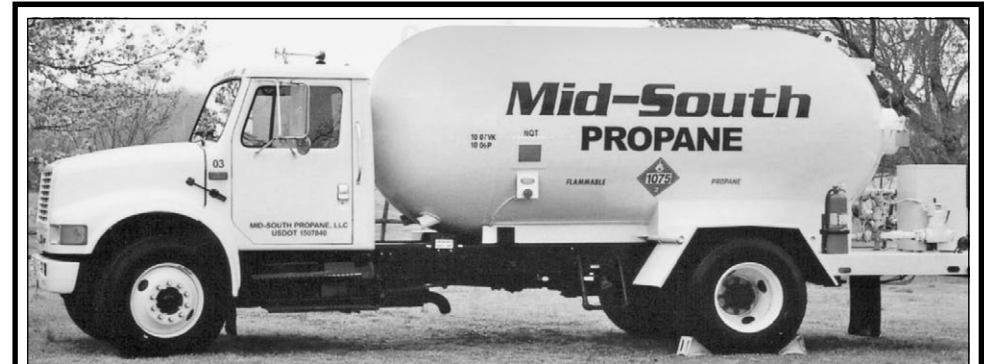
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Community Notes...

Continued from page 4

The Pilot Club of Florence is sponsoring a bus trip to Historic Savannah, Georgia, September 18-21. The trip will include Beaufort, St. Helena Island, Penn Center, a River Boat dinner cruise with gospel concert, and an evening music revue at the Historic Savannah Theatre. Cost: Double occupancy \$525, Single \$615, Triple \$495, Quad \$480. \$150 deposit due at booking. Balance to be paid by August 18. For more information, contact Judy Grady, 256-810-8899 or grady3rd@hotmail.com; Mary June, 256-757-0722 or 321-747-7280.

This is a fundraiser for the club. Profits go toward various charity projects.

Underwood-Petersville Community Center Breakfast -- please join us for our First Saturday Breakfast, August 5 from 6-9am. Menu: scrambled eggs, sausage, bacon, biscuits, pancakes, grits, wonderful chocolate gravy, sausage and regular gravy, orange juice, regular and decaf coffee. Adult plates are \$6 and children 8 and under is \$3. Proceeds go toward the center expenses.

The Natchez Trace Parkway Association presents Steve Abolt, the 7th United States Infantry Living History Association. Steve will be doing a living history workshop at the Helen Keller Library August 5 from 10am-3pm. This workshop will be on developing a character for a bicentennial event at Colbert Ferry. Call Annie Perry 256-415-0700.

The Natchez Trace Parkway invites children and their families to "Digging History," a Junior Ranger program to be held at the Parkway Visitor Center in Tupelo (mile marker 266) on Saturday, August 5 at 10am. Join a park ranger for this 45-minute hands-on program to learn about the important role archaeology plays in telling the story of the Parkway. All Park resources are protected by law, and Parkway staff work closely with professional archeologists to monitor and protect cultural sites. This program is ideal for children seven to 12 years old but everyone is welcome. For additional information, please call 1-800-305-7417.

The Secretary of State, John Merrill, will meet with concerned voters who want to be informed of the state's requirements for voting in the upcoming Senate elections. He will dispense information on the restoration of the right to vote, as well as other topics on past as well as future elections. The public is invited to hear him at the Florence Public Library board room at 5pm on Tuesday, August 1. The Library is located at 350 N. Wood Ave. in Florence.

Helen Keller Hospital offers Diabetes Self-Management Education classes each month. Classes are held in the River Room, located in the hospital's basement. Recognized by the American Diabetes Association, this program teaches patients to manage diabetes through medication, diet, and exercise. Physician referral and advanced registration is required. The next class is Wednesday, August 2 at 9am. For registration information, call 256-386-4029.

The Bertha (Ma) Killen Family Reunion will be Sunday, August 6 at Green's Chapel Park, County Rd. 136, Lexington. Bring food and drinks and enjoy the fun. We will eat around 12:30pm. All family and relatives are welcome to come.

Fairview Freewill Baptist Church in Iron City, TN will be having a 3-night Revival Sunday - Tuesday August 6-8. Bro. Tim Hanback will be preaching.

Services start at 6pm on Sunday with "Sanctified" singing. Monday 7pm with Malcolm Scott and the Community Singers. and Tuesday 7pm with Donna Dorsey singing.

Everyone welcome. For more info, call Nancy Johnson 256-347-4159

New Hope Church of Christ is having meetings August 6-9. Sunday classes 9am, worship 9:55am, nightly 7:30pm. Dinner on the ground Sunday, August 6 at 12noon. Congregations singing nightly at 7pm.

Speakers: Sunday morning - Scott Wright; Sunday night - Jonathan Layman; Monday - Jeremy Gargis; Tuesday - Ben Hayes; Wednesday - Andy White.

Church is located at 8245 County Road 15, Florence. For transportation, contact 256-766-9333.

Lexington Senior Center will be sponsoring "Swamp Johns" on August 8 from 4-7pm, cost is \$11. Fish, shrimp &/ or chicken includes homemade desserts and drink. Carry outs available.

Community Bible Study - Open registration for a women's non-denominational Bible study, will take place at the host church, Woodmont Baptist, in room 10, on Wednesday, August 9 from 9-11am. This year the study will be the book of Matthew. The registration fee is \$35 for adults (scholarships available) and \$10 for children (infants - 12th grade). Classes meet on Wednesday from 9:15-11:15am beginning August 23.

Zip City Neighborhood Watch Meeting will be on August 6 at 2pm at the Zip City Community Center.

Children and their families are encouraged to come enjoy the Read with a Ranger program at 10am on Saturday, August 12 at the Parkway Visitor Center - mile marker 266 in Tupelo, MS. This month's featured story is "Stellaluna," a book about a bat that lives with a family of birds. Participants will hear how the animals accept each other's differences, and participate in a fun activity to explore each other's differences and similarities.

Read with a Ranger is a 45-minute program that is most appropriate for ages six and under, but all ages are welcome. Participants listen to a story, join in a fun activity and go on an optional and easy half-mile hike. Read with a Ranger features a new story on the second Saturday of the month. To confirm the time and program scheduled each month, please check on our website calendar at www.nps.gov/hatr/planyourvisit/calendar.htm.

This program is free to the public. For additional information, call 1-800-305-7417.

Friends of the Killen Library are selling \$1 drawing tickets for a guitar to be given away on Saturday, August 12, at Founder's Day in Killen Park.

It is autographed by members of the group Shenandoah and is a very nice-looking, new guitar. Tickets are available at the Killen Library (open every day except Sunday), Friends of Killen Library Bookstore (open Fridays 9am-5pm and Saturdays 9am-1pm), and the Friends booth on Saturday mornings from 8am-12pm at the Farmer's Market in the Killen Park. You do not have to be present to win.

Homecoming and Renewal of old friendships at the Killen Church of Christ, Sunday, August 13. Former members, families, and guests are invited. No matter how long it has been, please come back to visit. Bible classes at 9am, morning worship at 10am. Covered dish luncheon to follow, so plan to stay for lunch and fellowship. We are located at the traffic light in Killen.

The Elgin - Center Star Neighborhood Watch Group will have its August meeting on Sunday, August 13 at 2pm at the Elgin Senior Center. A representative from the Lauderdale County District Attorney's Office will be presenting the program. All members of these communities are invited to attend!

Gospel Meeting, Shiloh Church of Christ, 2605 County Road 344, Florence, (Greenhill community); 256-757-2456, August 13-17. Speaker: Barry Grider, Minister, Forest Hill Church of Christ, Memphis, TN

Schedule: Sunday: Bible Study at 9am; worship at 9:45am; fellowship meal following morning worship; Afternoon worship at 1pm; Monday-Thursday at 7pm. Everyone Welcome!

The Coffee High School Class of 1987 is having its 30 year reunion on August 25. If you have not been contacted or received correspondence, please call Brantley Holt at 256-740-6800 or email brantleyholt@yahoo.com for details.

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 - Installing a deck
 - All of the above
- A natural gas leak will likely smell like:
 - Peppermint
 - Gasoline
 - Rotten Eggs
- I heard about Alabama One Call from?
 - Sheffield Utilities Ads
 - Newspaper Mail outs
 - Radio
 - Internet
 - Had never known about Alabama One Call until today
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Please mail completed survey to:
Sheffield Utilities
P.O. Box 580
Sheffield, Alabama 35660,
ATTN: Tommy Barnes
Or give to the receptionist at Sheffield Utilities located at 300 North Nashville Avenue in Sheffield.

132461-1



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<p>FRESH LEAN PORK ROAST BOSTON BUTTS LB.</p> <p>\$1.39</p>	<p>OSCAR MAYER WIENERS 1 LB. PKG.</p> <p>\$1.29</p>	<p>TENNESSEE PRIDE PORK SAUSAGE 16 OZ. PKG.</p> <p>\$2.29</p>	

<p>NUTTY BARS OR OATMEAL CREME PIES LITTLE DEBBIE SNACKS BOX</p> <p>99¢</p>	<p>SPRITE, DR. PEPPER OR COCA-COLA 6 PACK .5 LITER BOTTLES</p> <p>4/\$9</p>	<p>BETTY CROCKER HAMBURGER HELPERS BOX</p> <p>5/\$5</p>	<p>GWALTNEY BACON 12 OZ. PKG.</p> <p>\$2.99</p>
	<p>NEW YORK TEXAS TOAST CROUTONS 5 OZ. BAG</p> <p>2/\$3</p>	<p>KRAFT SALAD DRESSINGS 14-16 OZ. BOTTLE</p> <p>2/\$4</p>	<p>GOLD MEDAL FLOUR 5 LB. BAG</p> <p>\$1.89</p>

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