Nellie Mae is Tops in State

TUSCUMBIA-Nellie Mae Boutique in Tuscumbia was recognized as the Alabama Retailer of the Year Customers' Choice Award winner at

Alahama

Retail Day in Birmingham last week. Among the 49 Alabama Retailer of the Year entries, the

Thompson

women's clothing and accessory store garnered the most votes between June 28 and July 12 in

a Facebook

Richardson contest. The

store received 3,199 of the 16,849 votes

First cousins Courtney Thompson and Meagan Richardson operated a pretend store as young children. "We always wanted a store," said Thompson. "It has always been our dream. Now, it is a reality.'

They named the store after their great-grandmother, Nellie Mae Jeffreys. Nellie Mae Boutique opened in 2012 and now serves more than 9,000 customers a month in store and

Nellie Mae Boutique has 119,000 Facebook likes, more than 33,000 Instagram followers, and 1,000 Twitter followers. The store's popularity among its customers is clear.



Ray Miller Buick-GMC Garner-Pierce Autos Jeff Elledge Auto Sales

Wallace at **CSC Dinner**

FLORENCE-Retired UNA head football coach, Bobby **Wallace**, will be the guest speaker at University of North Álabama Christian Študent Center's 2017 Benefit Dinner. takes place

The event at 7pm November Florence-Lauderdale Coliseum. Dinner tickets are \$75. Tickets to Wallace's presentationonly are \$25. Sponsorships

7 at the

See SHORTs... on Page 2

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October 25, 2017

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Five Years Fixed

Financial Literacy a Goal of School Bank Branches

MUSCLE SHOALS-First Metro Bank recently marked the fifth anniversary of the innovative student-operated locations within Florence and Muscle Shoals High Schools. First Metro Bank

OUR ADS

INSIDE!

partnered with these schools in fall of 2012 to create and implement in-school banks which serve students, faculty, staff, and administrators each school day. The First Metro Bank financial literacy outreach prográm which includes the Falcon and Trojan Branches

See FIVE.... on Pg 11



Two of the tellers at Muscle Shoals High School's First Metro Bank branch are seniors Lincoln Craigge, left, and Chyna Fitzgerald shown here with MSHS Principal, Chad Holden.

Mars Hill 4th Graders Create **Literary Pumpkins**

FLORENCE – Literary Pumpkins winners were announced last week at Mars Hill Bible School in Florence. Mars Hill Elementary librarian, Linda Williams, started this fourth

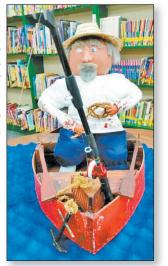
grade project around twenty years ago.
"I thought I would see how it went and go from there. Everyone enjoyed seeing the pumpkins and it just took off."

The students get to pick a literary character who they like and design their project around that character. They write their character's

See LITERARY ... on Page 6

Character from The Old Man and The Sea

Courtesy photos



Killen Foodland Movie Night

KILLEN-The Foodland in Killen Market Place will host Free Movie Night on Saturday,
October 28 beginning at
30 minutes after dark

about side parking lot. the Movie Emojiwill shown

entirety. The movie, popcorn, and a soft drink are all free. Grilled hamburgers and hot dogs, fried chicken sandwiches,

corn dogs, cotton candy, and nachos & cheese will also be available for \$1-\$2 each! Bring blankets and lawn chairs and enjoy the movie and all the fun.

There will also be a Halloween Costume Contest for ages 2-12 and

13-18. Three winners will be selected from each age group. This great family MOVIE event is compliments Killen Foodland!

Inside this Issue

Soaps **Hocus Focus**

AL Ren Faire

Are You **Drifting?**

Dave Ramsey

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Outdoors Alabama

Pet Talk







Halloween

On Your Debt

Mike Randall FEARINGS

Junior Whirl

Coloring Winners







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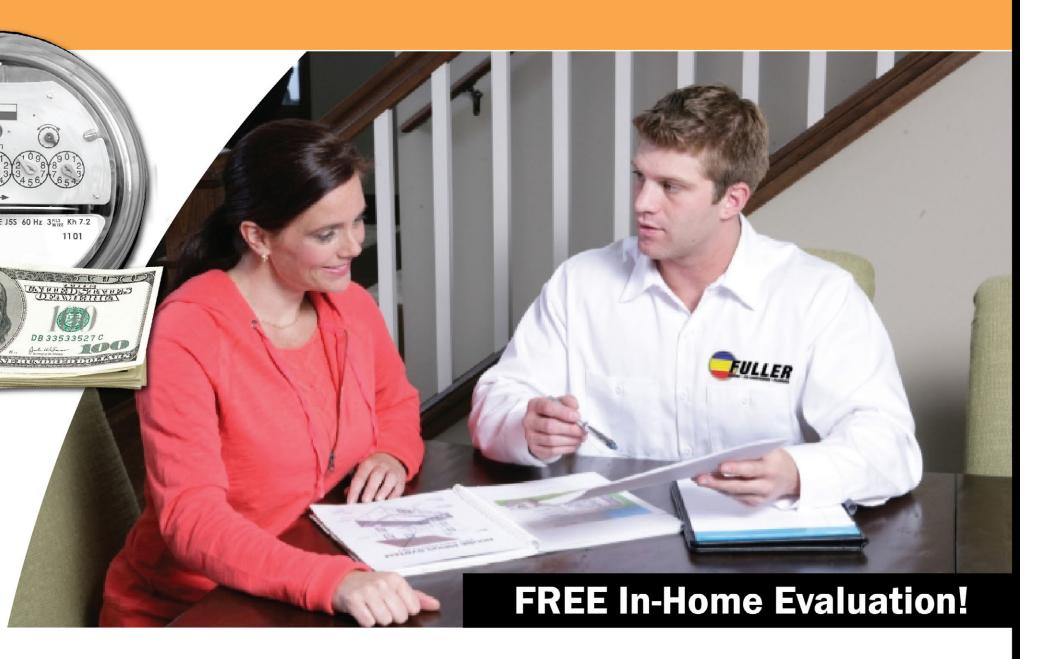
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Shorts...

Wallace at **CSC Dinner**

Continued from Page 1

include dinner tickets and start at \$250. Wallace posted an 82-36-1 record that included six NCAA Division II playoff appearances, three Gulf South Conference championships, and three consecutive NCAA Division II National Championships (1993-95) in his ten years at UNA from 1988-97. Wallace went on to coach at several other universities before returning to UNA in 2012. He retired after last season when the team returned to the Division II National Championship Game for the first time since 1995. Please call Kathy at 256-764-9439 for tickets or more information.

A Spooky Time at 'Tomb it May Concern'

FLORENCE -The Shoals Symphony at UNA will offer a family-friendly Halloween themed program for the Shoals community for the second concert of the 2017-2018

The concert, "Tomb it May Concern," will feature classical, spooky favorites including "Hall of the Mountain King" by **Edvard Grieg** and

"Danse Macabre" by Camille Saint-Saëns performed by a costumed Shoals Symphony Sunday, October 29 at 3pm in Norton Auditorium.

Dr. Daniel Stevens, Shoals Symphony at UNA conductor stated, "We want this to be a fun concert where you can bring the entire family, have a chance to wear your best costume, and get into the Halloween spirit.'

All children that arrive in costume will be entered into a drawing for a great prize at the end of the show. In addition to providing a wonderfully ghoulish soundtrack to the afternoon, members of the symphony will be facilitating an Instrument Petting Zoo following their performance.

"An instrument petting zoo allows kids of all ages to try standard instruments of the orchestra," said Stevens. "Families can travel from station to station, trying out flutes, clarinets, trumpets, trombones, drums, wind chimes, and string instruments. This is a great opportunity for children without access to musical instruments to crash cymbals or blow through a horn."

Tickets are \$16-\$24 for adults, \$8 for children (17 and under). They are available at shoálssymphony.una.edu, the Lindsey Theater Box Office (M, W, F, 10amnoon), and at the door.

Student tickets are \$8 and available at the door with a valid student ID.

For more information about the Shoals Symphony at UNA and the 2017-2018 season, contact shoalssymphony.una.edu, or call 256-765-5122.



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God Wants Everyone To Get Saved

There are three Gods in heaven. The Creator, Jesus Christ, and the Holy Spirit. They are called the Trinity. Genesis 1:26a

The Trinity, all three God, they are talking to each other. They said, "Let us make man in our image, after our likeness." Genesis 1:26a

Jesus was born of a Virgin. Matthew 1:23

Mary was a virgin. she had never been touched by any man. Matthew 1:25

he Holy Spirit put baby Jesus in the Virgin Mary's womb. Matthew 1:18

Mary carried Jesus for nine months, then she gave birth to Jesus. Matthew 2:1

Jesus grew into a man. He started working all kinds of miracles everywhere he went. Jesus is both man and God. The part of Him that is God is the one that did all kinds of miracles everywhere He went. The part of Jesus that is God is the one that can forgive men of their sins.

Jesus, all the people that can't talk, he made them talk again. People that can't walk, Jesus made them walk again. People that are blind, Jesus made them see again. People that are hungry, Jesus gave them food to eat. People that died, Jesus brought them back to life. People that sin, Jesus forgave them. Matthew 9:27-30; Matthew 14:15-21; Mark 7:32-35; Luke 7:12-15; John 11:38-44 Jesus calmed the storm. Matthew 8:23-27

Jesus died on the cross. Luke 23:46 and Matthew 27:35

Jesus died on the cross for the whole world's sin. He was buried, and in three days, God raised Him from the dead. Matthew 28:6-7; Matthew 27:58-60; Luke 24:7, 46

Jesus showed up to the twelve Apostles. Jesus told them to go into all the nations around the world and preach the gospel. Mark 16;15, 20

Then Jesus went back to heaven. He is praying for all Christians all around the world. Jesus is now seated at the right hand of God. Mark 16:19

If you believe all of this, pray this prayer:

"Jesus come into my heart. Jesus forgive me for all of my sins. I now ask you to be my Savior."

After you pray this prayer, you just become a Christian. You can go to God in prayer now, and ask God for anything you need and want. If you have a problem, ask God to help you. This is how you pray. Father, and then ask God whatever you need and want, then end your prayer in Jesus' name.

> Written by Catherine Hoffman, Christian Foreign Missionary of Catherine Hoffman Ministries on March 29, 2017.





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)



AT The Club! 450 Country Club Dr. (Florence). Saturday, Oct. 28th 7 a.m.-Noon. Vendor's fee \$10. Come sell off your truck, trailer, or tailgate! 256-760-6642 for more infor-

GATAGE SALE

TUSCUMBIA: 109 LYN LANE, 72 West behind Shoals Outdoor Sports. Sat. 10/28. Harley die cast replicas, baby and kids stuff, Tupperware, never used Taylor-Made clubs, men's size 10 Footjoy Contour shoes, books, DVDs, Christmas stuff, kitchen, glassware, and lots more!



MUSCLE SHOALS DOWN-SIZING SALE 1008 Ford Ave. Fri. - Sat. 7 a.m.-2 p.m. Household items, clothes (sizes 10 and 18), queen water bed, full mattress set,

FLORENCE GARAGE SALE: 117 White Oak Lane, Saturday, 6am-Until? New leather couch, chair with ottoman, women's clothes (small/medium), men's clothes (XL and XXL) along with kid's clothes. "Rain or Shine

FLORENCE YARD SALE 6445 Co. Rd. 73 Fri. - Sat. 8 a.m.-?? Ten miles from Martin's off Co. Rd. 47. Furniture, household items, table with six chairs. TWO FAM-

HARD SALE

UNDERWOOD/PETERSVILLE: **210 AUDUBON AVE.** Thursday, Friday and Saturday, Oct. 26, 27, 28. Clothes, some antiques, a little of everything.

Estate Sale

126 CYPRESS BEND PLACE Sat.-Sun, 8am-5pm. Life Time Collection of China, Silver, Christmas, Fine Furniture, Antiques, Tools, Wood carving and quilting. Call 256-764-0830 for info.

FLORENCE GARAGE SALE 830 Prospect St. Fri. - Sat. 7 a.m.-2 p.m. Variety of items: hundreds of toys, games, and dolls. Much more! Many free items for children and adults! Others priced very



ZIP CITY TRADING POST and Flea Market. Saturday 8AM-5PM and Sunday 1PM-5PM. 5PM and Sunday 1PM-5PM. Booths available inside or out. Call 256-275-6579.

FLORENCE: 532 NORTH SEM-**INARY** St. Saturday, 7am-2pm. Household items, vintage collectibles, and much more.

CENTER STAR: NEIGHBOR-HOOD YARD Sale, 72 Dry Branch Rd. Friday and Saturday, 7 a m until

FLORENCE: 130 COUNTY ROAD 16 Saturday 6am-? Clothing. Refrigerator. Miscellaneous household items.

BUYING BROKEN WASHERS AND dryers. No Front Loads, 256-275-7699

FRIGIDAIRE 26 CUBIC FEET. side-by-side, white, ice and water in door, good condition, cold down to minus zero, \$225. Serta queen size, firm mattress, \$30. 256-415-0932

SINGLE DOOR WHIRLPOOL **REFRIGERATOR,** almond, 14.1 cu. ft., \$75. 256-652-4643 Hunts-



MOVING SALE - SATURDAY Oct. 28th 9am-3pm COLONIAL DR. FLOR-ENCE. Furniture, Women's Clothes sizes 10-16, Dishes, Books, Home Decor, Christmas

WHIRLPOOL SIDE BY SIDE refrigerator, 26 cubic ft., white, good condition, \$250. 256-483-2474.

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WHITE WESTINGHOUSE LARGE CAPACITY washer, Morgan \$125. 256-227-8840

WHIRLPOOL DRYER, EXCEL-LENT CONDITION. \$125. 256WE BUY/SELL WORKING AND non-working appliances. Bernie's Used Appliance Center 4306 Huntsville Rd. 256-767-0909

JOHN MORGAN PRINTS. 13 Available. Will sell bundle, \$1,300. 256-335-0116

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WASHER, \$150 AND Dryer, \$125. 256-

MAYTAG WASHING MACHINE \$200; GE Electric Dryer \$150. Details 256-617-2661 if no ans.

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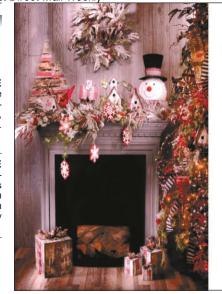
MEN'S SEIKO WRIST WATCH gives day of week and day of month \$77, leave msg. 256-652-

2014 CHRYSLER: TOWN & COUNTRY, Limited. Great condition, 33,400 miles, all power, \$21,500 OBO. 256-353-0769 or 256-227-0513.

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These innocent children who have done nothing wrong but are certainly affected because of their parents' wrong-

doing.

If you or your organization would like to sponsor one or more of these children who do deserve a beautiful Christmas or would like more details call or write me.

Debbie Dixon, P.O. Box 2234, Florence, AL 35630 or 256-443-1297. Tax ID# 27-2001583

Kennedy-Douglass Center for the Arts Volunteers are offering an exciting opportunity for elementary and middle school educators to expand student horizons through visual arts! This year, the volunteers are offering Arts Education grants for art supplies, special art programs, and tuition for art camps. Applications for the 2017-2018 school

year are due by November 15, 2017. Apply by going to the Kennedy-Douglass webpage at kdartcenter.org, and downloading the "Arts Education Grant Application" form. You can use the Adobe Reader app to edit the form and submit it on-line or you can print, fill in by hand, and mail a paper copy to the Art Center. If you have questions about the process, contact the Art Center at (256) 760-6379, check our Facebook page at Kennedy-Douglass Center for the Arts, or email fvines@florenceal.org. Call 256-760-6379 for more information.

Singing River Squares Square Dance Club meets each Friday 6:30-9pm at The Club, 450 Country Club Drive in Florence Caller/Instructor: Chuck Bermele. Beginner Classes, Mainstream and Plus Workshops ongoing. First Friday each month we celebrate Birthdays and Anniversaries. Florence Parks & Recreation - Alcohol and Drug Free Facility. Please call 256-760-6642 for more information.

Tuscumbia Parks & Recreations will be taking Basketball Registration through November 6. Fee will be \$35 per player and \$20 for each additional player. Ages will be 4-6 Boys & Girls, 7-8 Boys & Girls, 9-10 Boys & Girls, 11-12 Boys, 11-12 Girls. For more information, call

LifeSouth Community Blood Drives 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

Wednesday, October 25, 10am -6pm, Russellville Hospital, 15155 Hwy

43. Russellville Thursday, October 26, 7am - 5pm,

ECM Hospital, Main Lobby, 205 S Marengo Street, Florence Friday, October 27, Noon – 6pm, Walmart, 1706 Military St S, Hamilton

Saturday, October 28, 10am – 5pm, Alabama Renaissance Faire, Wilson Park,

Saturday, October 28, 10am – 4pm, Cloverdale Volunteer Fire Department,

111 Co Rd 203, Florence Sunday, October 29, 11am – 3pm, Edgement United Methodist Church,

1330 Eauclaire Avenue, Florence Monday, October 30, 10am – 5pm, E-Z Ride Auto Sales, 104 Woodward

Avenue, Muscle Shoals

Tuesday, October 31, 10am - 5pm, 1801 Woodward Avenue. Muscle Shoals

Lunch at Cloverdale Community Center Tuesday, October 24 at 11:30am. Guest speaker will be Courtney from

Living with Autism - Thursday, October 26, 10am-12pm at Florence-Lauderdale Public Library, 350 N. Wood

Ave., Florence. Refreshments served. Contact information: email: bridgethodges4@gmail.com; cell: 256-740-2532; home: 256-712-5943

Florence Kiwanis Club Meets Fridays at noon at Shoals Marriott Conference Center - Speakers - October 2017

October 27 – Dr. Roy Stevens Retired Sr. Vice-President at UNA -WWII plane

Singing Saturday, October 27 at 7pm at the Cloverdale Community Center with Heavenly Blessed, Jimmy Cox & Friends, and lots others. Come enjoy the good and fellowship.

See NOTES... page 17



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PIGGLY WIGGLY

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64 OZ. TUB

Sour

Cream

Bread

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PIGGLY WIGGLY Large Eggs

Juice

64 OZ. BTL. 2/\$5



PIGGLY WIGGLY Dry Northern Beans



2 LB. BAG 2/\$4



PIGGLY WIGGLY Creme Filled Cookies

25 OZ. PKG.

12 OZ. TUB

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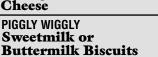


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call today

Sweep Yearly

Celestial Thoughts

"Good morning, God," were the first words out of my grandmother's mouth in the morning. She was known for her deep faith, fostering and adopting children (one of whom was my Dad), and her art work. She has since gone to be our Father, but I speak those words quite often in memory of her. Many mornings as I open the shades or walk out the door to face the day, I say, "Good morning, God." If He isn't first, I have nothing. If I am not grateful for the day He has given me, nothing else can be put in perspective. I'm thankful to my grandmother for sharing her ritual with me so her faith could be known and shared. What will you be known for?

"The steadfast love of the Lord never ceases; his mercies never come to end: they are new every morning... Lamentations 3:22,23

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

FUSE BOX PROBLEMS? CALL American Electric today for a free estimate. 256-760-1152 or check us out on Facebook or online at callamericanelectric.com

LUMEX ROLLING WALKER WITH SEAT, \$25. 256-381-0019 (Tuscumbia area)

LINCOLN: LS, 2002 \$2,800, V8, silver, AUTO, Must See! 256-710-4339 Muscle Shoals area.

H&R FENCE, SPECIALIZ-ING IN Custom Wood and Vinyl Fence Construction and Repair *FREE ESTIMATES* Licenced and Insured 256-577-7652 o 256-856-1725

HANDYMAN: HAUL JUNK, CUT thickets, clean out gutters, rake leaves, pressure washing, mow yards. 256-577-6582

HOME IMPROVEMENT. ALL JOBS, big & small, many references, insured, dependable, 35 years' experience 256-762-4357

VOLKSWAGEN: PASSAT, 2016 \$17,988. R-Line, leather, 40k. Financing available. Call Brandon 256-710-4598 or 256-764-3351.

SEWING MACHINE REPAIR, MOST makes & models. Free estimates. Ken's Sewing Center, 256-381-0161.

OAKLEY'S PAINTING: RESI-DENTIAL, COMMERCIAL, new construction, free estimates. No job too big or small. Licensed and Insured. 256-627-0448 or 256-765-3931.



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WHEN YOU WANT IT!

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Our Skilled Plumbing Technicians Will:

✓ Inspect drain valve on your water heaters;

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✓ Test T&P Valve to ensure safety:

Drain water heater & flush with fresh water;

✓ Inspect gas components for gas water heaters to ensure safety;

✓ Inspect electrical components to ensure no defective wiring;

✓ Inspect water pressure on the home to ensure home's water pressure is safe.

FULLER

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WANTED DEAD OR ALIVE! Junk batteries, \$5 each. Ranger Battery Co. 426 Royal Avenue. 256-766-0473

4X5 ROLLS OF NET wrapped hay, \$27. 256-381-4379 or 256-412-3494

CATFISH FINGERLINGS \$25 PER 100. 4X5 ROLLS OF HAY, \$20 EACH. 256-762-4813

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HOUSECLEANING for your office or home. Call 555-1234 for a free estimate. 15 years experience, Insured, References available.

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Attract the most attention and sell your items red line fast when you choose to Red Line your Classified Ad. THE FIRST LINE OF YOUR AD APPEARS IN RED CAPS, catching the eve of your buyer faster than any other classified advertising in

the Shoals Area!

ONLINE — at our Website... Go to www.courierjournal.net and click "Place a Classified"

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

FAX — 24 HRS - Charge to Credit / Debit Card by faxing an ad to 256-**760-9618.** Include exp. date. List how many weeks the ad is to run.

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

ffice

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

TN alleyStuff

As an added bonus for our advertisers, all classified ads placed in the Courier Journal are also online at TNValleyStuff.com. This provides even greater impact than the 70,000 home circulation which the Courier Journal reaches every week.

• Private Party Rate 3 LINES for 1 item Prepay - No REAL ESTATE, FIREWOOD, or TICKETS. Each additional line - \$1.25 -CASH DISCOUNT - 4 Weeks/3 LINES for 1 item \$13.50 -Each additional line - \$5.00 no credits

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

• Yard Sales 5 LINES Prepay Each additional line - \$1.25 YARD SALES - An exclusive listing of the area's better sales prominently placed

• **Employment** 5 LINES *Prepay* Each additional line - \$2.25 EMPLOYMENT - Looking for employment or Businesses looking for employees

 Private Party Auto Rate Up to 8 LINES for 4 weeks. Prepay Each additional line - \$2.00

*one line is approx. 30 characters

Week

Name Address

HOW MANY WEEKS? Multiply the number of weeks - X - the cost of the ad.....

LINE MY AD! RED LINE: Add \$3 per ad per week. Buy 5 weeks of RED LINE, get the 6th free (\$15 plus cost of ads). Only the top line of each classified ad can be red, 24 characters and spaces MAX. - 20 characters & spaces MAX for Real Estate ads.

MAILING ADDRESS:

Courier Journal, 219 W. Tennessee St., Florence, AL 35630 **Please Print Ad Clearly.** NOT RESPONSIBLE for illegible handwriting **Questions?** Call our office at 256-764-4268.

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

DEADLINE: Friday 5pm

VACUUM CLEANER REPAIR,

MOST makes & models. Free estimates. Ken's Sewing & Vacuum

ONE OWNER 2010 FORD F-150

work truck. \$6,950. 256-324-8042.

ITEMS FOR SELL - •Deluxe hospital Bed, \$435. •Smoke Pit

Grill, like new, \$135. •Home gym

per-climber in one, \$50. •Arm-leg

workout bike, \$60. •Fun exercise rowing bike, \$60. •Fancy Ivory

wrought iron queen/full bed, \$70.

•Oak glider chair, \$45. •Love seat, \$60. •Swivel chair and platform

rocker for short person, \$35 each Hartselle

TRUCKS, VANS, TRACTORS, AND FARM EQUIPMENT, with

or without title. 256-394-1984

\$275.

Step-

256-256-

JUNK CARS.

Center, 256-381-0161.

weight machine,

773-8539 or

BUY

773-1527.

WILL



Literary...

Continued from Page 1

name, the book the character is from and the author of the book on a card for display with the entry that must include a pumpkin.

A group of people judge the entries and the elementary library awards ribbons and prizes to the winners. SunTrust Bank has always been a generous supporter of the event, including giving all the participants a \$1 coin.

The pumpkins are on display at Mars Hill for a week before and after judging. Then the children are given the option of taking them home or creating wide smiles when sharing them with the residents at Mitchell Hollingsworth.

FIRST PLACE - TIE Eli Barber - The Old Man and the Sea by Ernest Hemingway

Mollie Beth Walden -Dog from the book If You Give a Dog a Donut by

Laura Numeroff 2ND PLACE TIE **Brooks Howton -**Horton from the book Horton Hears a Who by Dr.

Thomas Jaynes -Alexander Bopp from the book The Notebook of Doom - Snap Of the Super-Goop by Troy

Cummings THIRD PLACE TIE Olivia Henry - The Pirate from the book There Was An Old Pirate That Swallowed A Fish by Jennifer Ward

Reed Butt - Auggie Pullman from the book Wonder by R.J. Palacio





Courier Journal

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OFFICE HOURS:

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

INSERTS - 5 pm Thursday

DISPLAY ADS - 5 pm Thursday

DEADLINES: Issues Published Every Wednesday

CLASSIFIED ADS - 5 pm Friday unless otherwise specified

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219 W. Tennessee St.

Florence, AL 35630 256-764-4268 Fax: 256-760-9618

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 large Mailed Direct, and enjoys a larger circulation than all local subscriber based newspapers combined.

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

219 W. Tennessee St. Florence, AL 35630

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 by the Courier Journai, memos of its management, or its staff. Advertisers are responsible for all content and claims in their advertising.

TOP AIR 500 GALLON sprayer, like new, \$2,950. 256-810-7238.

HANDMADE DOLL WITH Accessories. Fits 18" dolls. Was \$125. now \$60. 256-353-8998.



It is with mixed emotions that I am announcing my retirement from active practice. The effective date will be December 31, 2017. It has been a great pleasure providing for your health car needs over the years.

As of December 31,

2017, Dr. Seth Jarrell will be taking over my practice. I believe him to be a capable physician. Of course, you may seek medical care from another doctor if you like. If you choose to do so, I recommend looking for a new physician as soon as possible.

Your medical records are confidential, and a copy can be transferred to another doctor or released to you or another person you designate only with your permission. If you plan to continue with this office, your records will be available to Dr. Jarrell.

I have greatly valued our relationship and thank you for your loyalty over the years. Best wishes for you future health.

Dr. Micheal Mitchell • Internal Medicine Clinic, LLC

204 Ana Dr. • Suite B • Florence • 256-767-5940

FORD: CROWN VICTORIA, **2000** \$2,250. 131,000 miles, **2000** \$2,250. 131,000 miles, good condition, one owner.

REGISTERED BLACK ANGUS BULLS, sired by the number one low birth weight bull in the breed. \$1,500 and up. Can service 20 to 30 cows. Day 256-383-1791, night 256-810-1791

ASSORTED YARNS AND THREAD, new on cones, approx-

COATS HEATING & COOLING Salesman: Bobby AL#10009 256-767-2490 or 256-412-6296





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your dollar! c. 2017 Dollar Stretcher, Inc.

BETTER BY THE GALLON

I buy shampoo and conditioner in gallon jugs at the beauty supply shop. Then I pour these into small bottles for use in the shower. I am using the same products the beauticians use at a much cheaper rate than buying small bottles at the drug store.

Rosemary

PAY CASH!

We recently saved \$80 when we insulated part of our home. The owner gave us a discount for paying with cash. All I had to do was drive to the bank to withdraw the money! The bank teller said that they are having a lot more customers coming in for cash for the same reason. GFI

STILL SAVING ON **FOOD**

Here's a food tip from the 1950s that I'm still using today. When frozen turkeys go on sale at Thanksgiving, etc., they are really cheap. For my family of seven, I buy about three or four big ones and have the butcher cut them in half right down the middle. They always do this for me when I ask. We enjoy the nice, inexpensive meals of roasted turkey several times during the year. Plus, we enjoy all the benefits of the leftovers and the meals the leftover turkey can be turned into like soups, casseroles, pot pies, turkey and noodles, enchiladas,

Drusilla

See DOLLAR... page 26





SUNDAY BUFFET ALL-YOU-CAN-EAT - \$895

Chicken & Dressing . Other Meat Choices • Country Vegs • Dessert Salad Bar • Breads

BREAKFAST BUFFET ALL-YOU-CAN-EAT - \$799 "Serving Chocolate Gravy" Saturday & Sunday

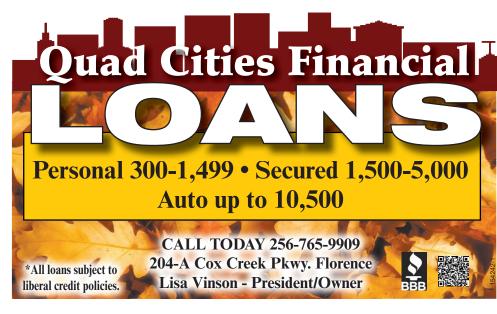
6am till 10:30am **Serving Breakfast & Full Menu All The Time**

Fridays 2pm-9pm

ROCKER RECLINER, HUNTER GREEN fabric, \$75. Albertville, 256-878-4564.

ELECTRIC HOSPITAL BED, WITH remote, rails, trapeze, and mattress. \$300. 256-762-2160

FORD: POLICE CROWN VIC-**TORIA**, 2001 147K miles, \$2,950. 256-324-8042





Coach Bobby Wallace

November 7, 2017 • 7pm at the Florence Lauderdale Coliseum Become a sponsor of the UNA Christian Student Center Event

GOLD SPONSOR = \$1,000 8 Tickets with select seating for the formal dinner and post dinner presentation featuring

Coach Bobby Wallace SILVER SPONSOR = \$500

4 Tickets with select seating for the formal dinner and post dinner presentation featuring Coach Bobby Wallace

ALUMNI SPONSOR - \$250

2 Tickets with select seating for the formal dinner and post dinner presentation featuring Coach Bobby Wallace

GENERAL ADMISSION -TICKETS \$75 EACH

POST DINNER PRESENTATION ONLY -TICKETS \$25 EACH No dinner with this ticket. Doors

open for presentation at 7:45pm.

Tickets can be purchased by going to www.eventbrite.com or by calling the UNA CSC at 256-764-9439. Limited seating available. Seating is first come, first served based on the support level you choose. If you have any questions, you can contact Kathy Phillips at 256-764-9439 or by emailing unacsf@comcast.net.



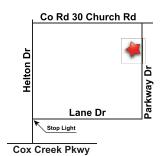
Electric Fireplaces Scratch & Dent Sale

Saturday, October 28, 2017 6 a.m. - 10 a.m.

4341 Parkway Dr. - Florence Industrial Park



Electric Fireplaces, Stoves, Heaters and More!



Directions:

Take Helton Dr. Turn Right on Lane Dr. at stop light. Turn Left on Parkway Dr. Building is about .6 mi. on the left.

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1980 HARLEY FX SHOVEL-HEAD, black, 21 in. front wheel, electric start. excellent condition; \$7,250. 256-990-1003 Sheffield

5-PIECE EVANS REMO DRUM set, with all accessories, \$300 OBO. Huntsville, 256-652-4643.

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

WANTED NISSAN TRUCKS, **MODEL**, 94, 95, 96 and 97 in good condition, 256-810-8411

CLEAN TOPSOIL DUMP TRUCK loads big or small. Delivered and spread. 256-740-7406 www.BamaDirt.com

GRAIN BED DUMP TRUCK for sale. 256-324-8042.

BUYING STERLING SILVER Flatware. Highest Prices Paid! North Florence Coins. 7 Points Shopping Center. 256-764-0008

GREEN EGG NEST, FOR the Green Egg Grill \$100. 256-773-3582 or 256-353-5232 (Decatur

FORD: F-150, 2014 \$33,573. Crew Cab, 4x4,chrome package, 32k. Financing available call Matt 256-810-0283 or 256-764-3351.

JEANS. VARIOUS COLORS, SIZE 14 short, like new, Chico, Gloria Vanderbilt, Talbots, \$15 pair, 256-766-6058.

FORD: FUSION, 2014 \$15,798. SE, leather, heated power seat, 36k, Financing Available, Gabe 256-710-3407 or 256-764-3351.

TRAIN STOP THRIFT 201E. 1st St., Sheffield. Restock sale! Drastic price cuts! 256-762-5487

ADAYS WORK HOME/ MOBILE Home remodel/ repair, handyman jobs, ceramic tile, decks, all flooring, sheetrock, painting, roof repair, Koolseal, underpinning, much more. 256-856-6213, 256-389-3179

CHEVROLET: IMPALA LT, 2007 \$4,500, red with black interior, sharp ride, clean, good tires, runs great. 256-710-4339 Muscle Shoals area

$oldsymbol{A}\mathsf{S}\mathsf{K}$ THE $oldsymbol{A}$ TTORNEY



Thomas McCutcheon

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

I was hit in a parking lot by a teenager who was on her cell phone and not looking at all when she backed into me. She was still on her cell phone when she got out of the car. The police would not make a report because it was on private property and I only have liability insurance. The whole situation makes me very angry. Is there anything I can do to prove that she was on her cell phone and not paying attention?

Ben, Muscle Shoals, AL

Parking lot accidents really cause problems for people who don't have full coverage insurance. I am not suggesting that everyone should have full coverage insurance. In fact, I spoke to a young lady who had bought a 12 year old Jaguar and was paying \$200 a month for full coverage insurance. Those cars can be bought for \$5000 and I don't

know that the math works out to pay full coverage for a car that can be replaced relatively inexpensively.

Property damage only cases that have less than \$5000 in damage to the car should go to small claims court. It is not economically feasible to hire me to go to small claims court for a \$2000 or \$3000 case. By the time you pay the attorney's fee, your net result isn't enough to pay for the repairs for your vehicle. Small claims court is designed for non-lawyers to prepare reasonably well with common sense evidence and witnesses and present their case to a judge who makes a decision, in writing, typically after the parties leave.

Small claims court does not automatically allow "discovery". Discovery in the legal sense means or includes depositions, written questions that are to be answered under oath and subpoenas. In a regular automobile accident case that we would handle, a case involving a person who was hurt, we would be very interested in obtaining the cell phone number and the carrier (AT&T, Verizon, Sprint) so that we could issue for a subpoena to find out whether or not the person at fault was either talking or texting at the time of the accident.

That brings up a point that should be made. We use repair bills, medical bills and the other side's phone records to prove our case we photograph skid or scuff marks from the accident scene and we use the physical evidence from the damage to the vehicle for the jury to consider. The problem is people that are really hurt aren't out snapping pictures of the car that hit them and writing down the exact time of the accident. People who

are doing those things probably are not hurt that badly.
You will be able to testify that you saw the person on the phone. You will be able to describe or show photographic evidence of where the impact on your car was. You will be able to testify as to your version of how the accident happened. You will need to know the value of your car before the accident and after the accident and you should have a person who regularly repairs cars to testify as to how it will cost to repair your car present in court. Unfortunately, I do not believe that you will be able to prove, other than through your testimony, that the person that hit you was a distracted driver.

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

Please send the questions to:

"Ask the Attorney,"

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

🚮 facebook: McCutcheon and Hamner, P.C.

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

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

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SUNQUEST TANNING BED. 20-BULB. excellent condition. \$300. 256-227-8392.

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FIREPLACE MANTLE, 75 IN. wide by 53 in. tall, fire box 55 in. wide by 34.5 in. tall, \$250. 256-

HOME IMPROVEMENT ADDI-TIONS, MASONRY work, decks, drywall, electrical, plumbing, tile, kitchens, baths and more. 256-856-0702

ONE HUNDRED YEAR ANNI-VERSARY Springer Soft Tail, gun metal blue, \$7,500 FIRM. 256-627-9718 Sheffield

SIDING - GUTTERS - Windows columns. New construction/remodel. Licensed and insured. Sidley Exteriors 256-415-2010.

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

SHORKIE PUPPIES, HEALTH GUARANTEED, prices starting at \$400 and up. 256-796-1744 or 205-559-7197.

FREE GUTTER CLEAN OUT with Shur-Flo gutter cover installation. Call today 256-415-2010.

LINCOLN: MKZ, 2010 \$11,988. Leather, all power, 58k, Financing Available, Call Gabe 256-710-3407 or 256-764-3351.

QUEEN COMFORTER FIVE PIECE set, turquoise. \$45. 256-353-1135.

BUYING CARS, TRUCKS, VANS. Driveable or repairable. Also 4-wheelers and boats. 256-810-8411.

LOVELY HANDMADE FULL QUILT. \$40. 256-721-2585. Madison Area.

CHRYSLER: 200, 2013 \$8,900, gray, extra clean, clean Carfax 96,000 miles, 256-710-4339 256-710-4339 Muscle Shoals area.

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JR. LAWSON TREE SERVICEtree trimming, stump grinding, removal. Licensed/ bonded, free estimates, 256-856-7028

H&H TOWING, LOCAL AND out of town. I also buy junk cars and catalytic converters. Greg Hamm 256-394-6340

FORD: F-150, 2014 \$30,853. Super Cab, XLT 4x4, cloth, auto,18k. Financing available Call Tony 931-213-1386 or 256-764-3351.

CAREGIVER WITH 15 YEARS experience will care for your loved one. Have great references and am reliable. 24-hours availability. 256-206-1153

VACUUM CLEANER REPAIR, MOST makes & models. Free estimates. Ken's Sewing & Vacuum Center, 256-381-0161.

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FORD: FUSION, 2014 \$15,468. SE. Cloth, power windows/locks, 39k. Financing available. Call JD 256-577-1056 or 256-764-3351.

PAYING CASH FOR ESTATES, contents of storage buildings, sheds, garages, barns. Call 256-

CREDIT PROBLEMS? NEED A car? I can help. Financing available. Call Eric 256-577-8449 or 256-764-3351

SCREENED TOPSOIL FOR **SALE.** Call RJ, 256-366-2698

GRAND OPENING PO FOLKS THRIFT STORE

Oct. 31st 9 am-5 pm 11805 Hwy 72, Cherokee. Call 256-849-3165 for info.

GOWNS. \$50ea. Sz14: new. Size 16: Candlelight. 662-603-7716. TOPSOIL, PREMIUM GRADE,

STRAPLESS WEDDING

8 ton loads delivered, \$125 per load, Anderson/Rogersville. 256-412-2124

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FOR SALE.TWO NICE TRAIL-ERS. ONE 18 FOOT DOVE
TAIL CAR HAULER WITH SIDE
BOARDS \$2,150. ONE 6 X 12
FOOT DROP TAIL \$950.BOTH
WITH WOOD FLOOR.LESS WITH WOOD FLOOR.LESS THAN 500 MILES ON BOTH. CASH ONLY. 256-367-4116.

MULTI-COLORED CHILD PLAYPEN, LIKE new condition, only used once. \$50. 256-502-9662, Hartselle.

WANTED NISSAN TRUCKS, MODEL, 94, 95, 96 and 97 in good condition, 256-810-8411

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



LAKE AND POND FISH FOR STOCKING Bass, Bluegill Shell Cracker, Catfish, Grass Carp, Minnows and Other Species. Aerators and Fountains. We Deliver!

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615.977.0752

DUNCAN PHYFE TABLE AND 6 chairs, \$200. Florence, 256-627-7056

PARRISH VARIETY: USED WASHERS, dryers, stoves, refrigerators including stainless side by sides, dishwashers, bed frames, furniture, Pride lift chair and more. 3102 Huntsville Rd., Florence, 256-766-4187

TOYOTA: CAMRY. \$16,458. SE cloth, auto, power, 35k, Financing available call Eric 256-577-8449 or 256-764-3351.

2000 MUSTANG GT, ONE owner, black, 5-speed, all original car including paint, 142,000 miles, very good shape, \$4,495. 256-810-4470

KING SIZE BED WITH head and foot board, mattress and box springs. \$150 OBO. 256-565-8531

Tree cutting, trimming, stump removal, free estimates, owner Gilbert Barga 256-314-1009, 256-366-3539.

REASONABLE TREE SERVICE.

LAND RIDER, 26 IN., \$75 CASH OBO. 256-773-3073 Hartselle

OLD WESTERN STYLE TV cabinet. \$60. Push mower, Briggs & Stratton engine \$65 256-606-

VIOLIN (4/4) SCHERL & ROTH, excellent condition, \$250. 256-767-7966

CHEVROLET: LUMINA, 1991 **APV** Van, new tires, 81,000 miles, \$2,900. 256-366-7332 or 256-

2006 SUZUKI FORENZA, ONE owner, black, A-1 shape! 152K miles, \$1,650. 256-810-5245

Golden Fall Hay

AVAILABLE NOW! APPROXI-MATELY 200 bales of decoration hay for Halloween and Fall decor. \$2.50 a bale. 256-682-5873. Trinity

SOUTHERN APPEAL LAWN MAINTENANCE Services Lawn manicuring, landscaping, skid steer work, drainage solutions, tree and stump removal, decorative concrete. Licensed, bonded and insured. Free estimates 256, 381, 3306

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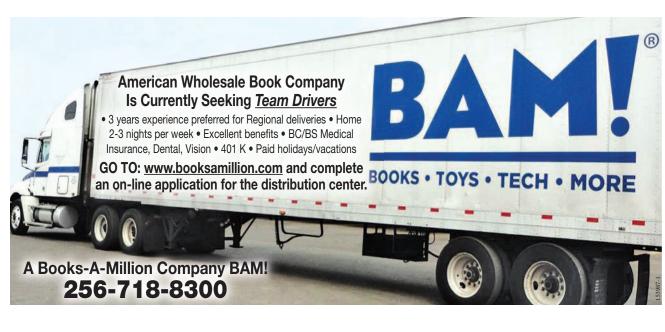
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Five Years...

Continued from Page 1

has become a nationallyrecognized model since that time.

"Our program was created to keep financial literacy at the forefront of the student learning experience," said Howard,

Metro Bank President and "Helping students understand the principles personal financial literacy prior to graduation is our main objective. By helping schools provide this information, we hope to

ensure that local students become financially-stable, knowledgeable adults."

Bank's First Metro groundbreaking program was highlighted recently by the FDIC in their publication, Linking Youth Savings with Financial Education: Lessons from the FDIC Pilot. Through their partnership with the FDIC, First Metro Bank has worked with banks across the nation to implement similar student-operated branches and financial literacy programs. The FDIC invited First Metro Bank Education and Training Director, Alana Parker, to Los Angeles, California and Washington, D.C. to present the Bank's financial literacy outreach program, processes, and success stories. Alana shared the Bank's outreach program with regulatory agencies, other financial institutions, and community outreach groups. First Metro Bank continues to collaborate with the FDIC through the Youth Banking Network which provides the opportunity for banks to learn from one another and from FDIC staff.

The First Metro Bank in-school branches offer traditional banking services performed by trained student tellers who earn grades for their participation. Accounts are opened, deposits and withdrawals are processed, checks are cashed, and, most importantly, students are educated on the importance personal financial Student tellers must meet certain criteria and are selected through an application and interview process. Designated teachers from each school supervise the students and provide instruction on topics ranging from customer service skills to transactional procedures.

Over 40 students have served as Falcon and Trojan Tellers since 2012. Upon graduation from high school, many former student tellers choose to work toward the completion of undergraduate degrees. Several of them selected degree fields with a concentration on banking or financial services.







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Are You Drifting?

Steve Shelton

Broker,

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I remember reading once about two young men who were fishing on a river with a low head dam. They were not paying any attention to their surroundings or circumstance

- they were just drifting along. Without any warning or time to respond, they went over the dam and lost their lives. Their

bodies were found three days later.

Have you ever considered "drifting" to be a danger? How could something as peaceful as sitting in a boat, and letting the river do all the work for you, be a problem? Well, the answer is found in these six truths about drifting.

First, we must realize that drifting takes no effort.

To drift, we simply let go and let something else control our destiny. That already sounds like something I want no part of and yet how many times have we let someone else control how we feel or act? We are handing the "oars" of our lifeboat to another. Get those oars back into your own hands and chart a course that benefits your life and the lives of others.

Second, realize that drifting is an unconscious process. If you have decided to drift, you could easily lie down and go to sleep. Some people just let life "happen" to them. They have decided to drift along, carried by the current created by others. How could you ever hope to achieve your dreams without a conscious effort?

Third, come to grips with the fact that you never drift upstream. It is a natural fact that drifting is always going to carry you downstream. I've heard drifters complain about their lot in life without ever realizing that any other kind of outcome would be against the laws of nature. You have to fight against those natural laws to get upstream in life. Doesn't water always follow the path of least resistance? Do you?

Fourth, as you drift, you pick up speed. Have you ever known someone who started taking the easy path and now they have completely lost control of their lives? They started out drifting in a gently moving river and now they are consumed by the rush of a whitewater nightmare. They

felt comfortable giving up the oars and never considered that they would need them in the future to navigate the perils of life.

Fifth, drifting is a danger to others. I remember hearing about a large ship that pulled loose from its mooring in a harbor. Before they could secure that drifting ship, it had damaged or destroyed several other ships/

boats in the harbor. Consider this; when you drift, you hurt others. Your reckless abandonment of your own life can, and will, wreck the lives of those you love.

Sixth, drifting always ends in shipwreck. There is no way you can escape the consequences of inattention. Nothing good can come from doing nothing. None of us should ever be content with simply drifting along. Each day should begin with us adjusting our grip to the oars in our hands and a prayer to God to give us a sound mind and a willing heart to face the tasks before us.



Steve Shelton ABR CDPE SFR SRES Broker, Owner, REALTOR® 1640 S Wilson Dam Rd., Suite C, Muscle Shoals, AL 35661

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FORD: EXPLORER, 2015 \$28,976. XLT, 3rd seat, 33k, Financing Available, Call Gabe 256-710-3407 or 256-764-3351.

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CORNER DESK, GOOD CONDITION, Old Sullivan, \$40. 256-778-7321 **DESK \$35; ENTERTAINMENT**

CENTER, hold 36" TV \$75; both cherry finish 256-483-1826 (Flor-NISSAN: ALTIMA, 2014

\$12,968. 2.5S, cloth, power, 56k. Financing available Call Hoke 256-740-1297 or 256-764-3351.

LOOKING FOR ODD JOBS plumbing, haul off unwanted items, **lawn mowing**, raking leaves, gutter cleaning, any small job around your home. 256-710-0548



NISSAN: ROGUE SV, 2015, 23k miles, grey, navigation system, side cameras, backup camera, LED lights, mag wheels, \$14,950. 931-242-2302.

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Halloween Safety Tips

Jack-o'-lanterns

- Adults can teach older children to cut jack-o'-lanterns and light candles.
- Younger children can scoop out the seeds and draw designs on the pumpkins with a marker. Walk safely during trick-ortreating.
- Look left, right, and left again when crossing, and keep looking as you cross.
- Do not run across streets.
 Always walk on sidewalks or paths. If there is no sidewalk, walk on direct routes with minimal street-
- crossing.
 Put electronic devices down, keep heads up, and be mindful of potential distracted pedestrian behavior.

Costumes

- Make sure costumes fit right to avoid trips and falls.
- Instead of using masks for costumes, use face paint or makeup to avoid blocking the child's vision.
- Be aware that false eyelashes and costume makeup can irritate eyes.
- Do not purchase decorative contact lenses at beauty shops or gas stations. Consult an optometrist or ophthalmologist if this is your desired look.
- Decorate costumes and bags with reflective tape or stickers. Choose light colors if possible.
- Avoid sharp accessories such as pitchforks that could cause bodily injuries.

Motorists

- Slow down and be especially alert in neighborhoods.
- Take extra time to look for kids at intersections, medians and curbs.
- Be aware that popular trick-or-treating hours are between 5:30-9:30pm.
- Be EXTRA careful to avoid distractive driving.

Cand

- Search and inspect all candy. Any open pieces of candy should be thrown
- Watch out for choking hazards.

Tips for Senior Citizens at home October 31

Never leave a senior with dementia or physical limitations home alone on Halloween – they are more sensitive to noises and unfamiliar faces.

- Keep guests outside. Never let an unknown trick-or-treater inside to use the bathroom or make a phone call.
- Turn on interior and exterior lights during trick-or-treating hours even if no one is home or if the senior chooses not to answer the door. A dark home may signal to vandals the house might be empty.
- Stay inside while handing out candy.
- Post a sign on the door that says "Sorry, No More Candy" when the goodies run out.
- Remove any Halloween décor that involves flames, such as a lit pumpkin, from outside stairs and footpaths.

I WILL CLEAN YOUR house, \$10/hour. References 256-412-1904

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25 FT. COACHMAN

CAMPER with 48 gallon water heater (electric), \$2,500. 773-208-8674

MidGard Self-Storage will hold a public sale to enforce a lien imposed on said property, as described below, pursuant to the Alabama Self-Service Facility Act, Alabama Code 8-15-30 to 8-15-38, at

10:00 AM on Wednesday, November 15, 2017, located at 414 Cox Blvd, Sheffield, AL 35660

Management reserves the right to withdraw any unit from sale. Registered or motor vehicles are sold "As Is / Parts Only," no titles or registration.

	3 /	$\boldsymbol{\mathcal{C}}$	
Unit #	Name	Area Rug, Luggage, Mirror, Boxes, Totes, and Household Items	
5120	SUSAN SMITH		
616	CRYSTAL Borden	Entertainment Center, Twin Bed, and Boxes	
613	BRANDON TUCKER	Pedal Bike, Sectional Couch and Love Seat	
548	ELIZABETH DRUMGOOD	3 - 1 - 1 - 1 - 1	
109	JAMARKIS WESS	Living Room Furniture, Vacuum, Luggage, Heater, Shelving, Pillars, Jewelry Holder, Small Kitchen Appliances, Chandelier, and Houshold Items	

FORD: MUSTANG GT, 2003 - 39K original miles, tip-top shape, local car, looks new, automatic, electric leather seats and windows. \$8,000. 256-710-9130.

GERMAN SHEPHERD PUP-PIES FOR sale. AKC registered, \$475. Full Blood \$400. Call or Text, 256-349-4083; Call only 256-349-4082.

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Singing 4:30-4:55pm • Worship 5pm

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"And now why are you waiting? Arise and be baptized, and wash away your sins, calling on the name of the Lord." Acts 22:16



Commentary

Is Full Castration the Next Phase?

he first shock came when Boy Scouts of America in July of 2015 decided to officially allow gay scoutmasters into the organization. In January of this year the scouts opened their ranks to transgender boys. So, last week's ement that Cub

Few

Words

TOM MAGAZZU

Editor

announcement that Cub Scouts would begin taking girl members in 2018 was not that much of a shock.

Anyone attaining the Boy Scout rank of Life or Eagle has the necessary foundation to be successful in life. I was not involved in Scouting long enough to attain either rank. However, my wife and I have been supporters of local scouting for many years. That noble organization now seems light-years away.

"The Scouts' record of producing leaders with high character and integrity is amazing," said BSA's chairman Randall Stephenso

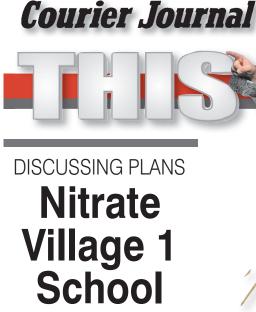
is amazing," said BSA's chairman Randall Stephenson. "I've seen nothing that develops leadership skills and discipline like this organization. It is time to make these outstanding leadership development programs available to girls."

I'm not sure what Stephenson is missing. What is it that the Girls Scouts program does? I guess because some think that women can effectively hold military combat roles that wore once exclusive to males they think

can effectively hold military combat roles that were once exclusive to males, they think scouting opportunities should be all-inclusive as well. It is hard to envision many girls

See CASTRATION... on Page 37

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



SHEFFIELD – A community meeting to discuss restoring and reusing the Nitrate Village 1 schoolhouse in Sheffield will be held 2:30-4:30pm on Sunday, October 29 at the Sheffield Public Library.

"We want to find ways to help the community and city rehabilitate the building, keeping it as close to the original as possible

as close to the original as possible while utilizing the space in new ways," said Muscle Shoals National Heritage Area interim director, Carrie Barske. "The school needs immediate restoration to prevent further deterioration."

The MSNHA, city of Sheffield, Alabama Historical Commission and Northwest Alabama Council of Local Governments are sponsoring the meeting. Nathan Willingham of NACOLG and Mary Shell and Collier Neely of AHC will facilitate. Village 1—including the

Village 1—including the schoolhouse--was built in 1918 to house supervisors and employees

See VILLAGE... on Page 32



Event Relives Europe's Bridge Period

FLORENCE—The 31st annual Alabama Renaissance Faire will take place at Fountain-on-the-Green (Wilson Park) in downtown Florence on Saturday, October 28 and Sunday, October 29. It from at 10am-6pm Saturday and noon-6pm on Sunday. Admission is FREE!

Enjoy wandering troubadours, Medieval-style hand-tohand combat, masters of the hammered dulcimer, Medieval archery, and so much more. Meet His Majesty, King David of Mitchell and Lady Jennifer of Swain. Participate in period dances and foot parades around the park. Linger awhile to play a game of chess.

Visit merchants with handmade chainmail, hand-woven baskets, handcrafted jewelry, handmade costumes, natural oils from around the world, and other period wares of various types.

Don't pass up the food: turkey legs, fresh-squeezed lemonade, fried pies, funnel cakes, crème soda in refillable bottles, delicious pretzels, barbecue – it's all there.

HERITAGE CHRISTIAN **UNIVERSITY** will host the second annual Harvester's Banquet at 11:30am on Wednesday, November 1 The luncheon for older or retired Christians in the greater Shoals area will include special guests. Music will be provided by the Secret Sisters. The appreciation banquet will include plenty of food, fun, and fellowship! To RSVP you or your church group, please contact Janet Moon at 256-710-6530 or jmoon@hcu.edu by October 25. A ticket is required to get in. You MUST RSVP to ensure

THE UNITED WAY OF NORTHWEST ALABAMA

is hosting a Witches Ride through downtown Florence on Thursday, October 26 at 6pm beginning and ending at Wilson Park. All participants must be dressed as witches and have either a bicycle or may walk with a broom. No motorized vehicles allowed. All participants must be age 15 years or older. Candy may be thrown to children and spectators during the parade. The parade will conclude with an afterparty in downtown Florence, featuring several participating restaurants and bars. The cost is \$15 per person. Tickets may be purchased online at Eventbrite.com and search "United Way Witches Ride." For more information, please call the United Way at 256-764-5892.

The Shoals Witches Ride Family Afterparty takes place Thursday, October 26 at 6:45pm After the Shoals Witches Ride, join us at FLPL for a Family Afterparty! Mrs. Jessica will read a spooky story and we'll all watch a fun Halloween special. Fly in on your broomsticks for a creepy, crawly night! Sponsored by FLPL Kids and Reader Riot.





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

This guy's rope is getting longer by the second!

Christmas For Kids!

Dear Friends:

It's that time again. We are in need of sponsors during Christmas for the Christmas for Kids program. These children have one or both parents in jail or prison. These are innocent children who have done nothing wrong, but they are certainly affected because of their parents' wrong-doing.

parents' wrong-doing.

If you or your organization would like to sponsor one or more of these children who do deserve a beautiful Christmas or would like more details, call or write me.

Debbie Dixon

P.O. Box 2234 Florence, AL 35630 or 256-443-1297 Tax ID# 27-2001583

Can't Trust Iran or UN

Editor:

Iran can be trusted! So says Mr. John P. Crowder (*Iran Has Not Erred*, October 18). I can't say that I feel better about Iran even though we have an apparent expert on IAEA matters here in Florence, Alabama. I wonder if Mr. Crowder was involved with the North Korea deal during the Clinton years.

We all know (and Democrats deny) that the papers signed by North Korea were worthless. They did it to get money from the USA, but it did not make one difference in their behavior. No surprise to many of us as the North Korea nuclear show continues.

Democrats insist that Iran is different. We can trust them because Obama said so. Never mind that their religion states that they can lie to advance their agenda. Never mind that Iran is known by all to support terrorism worldwide. Never mind that the billions of US dollars given to them by Obama will help them rebuild their military and advance their terrorism efforts to kill off western civilization – beginning with Israel.

I, for one, am not foolish enough to trust Iran, and I have never trusted the UN! Never will!! It appears more and more that Democrats are just that ignorant. Obama, Clinton, Pelosi, Schumer, ... the list goes on and on. They have sold out America time and time again. It is a shame that ordinary, otherwise intelligent people fall for their garbage.

David R. Aday Killen

See LETTERS... on Page 29

Calendar **W**Helen Keller Hospital **Events**

Wednesday

Wednesday

Thursday

Thursday

DIABETES SELF-MANAGEMENT

9am • River Room Call 256-386-4029 for more registration info.

EDUCATION

CHRISTMAS OPEN HOUSE

HKH Gift Shop 7am-4pm

COLLECTIVE GOODS BOOK SALE

7am-5pm • Main Lobby Proceeds benefit Keller Volunteer Auxiliary.

CHILDBIRTH CLASSES

6pm • Education Department 3 consecutive weeks. Other classes on November 6 & 7. To register, call 256-386-4030

Friday

BLOOD PRESSURE & BLOOD SUGAR SCREENINGS

8-11:30am • Main Lobby

Free. Sponsored by Keller Volunteer Services

Friday

Sunday

Wednesday

8

COLLECTIVE GOODS BOOK SALE

7am-3pm • Main Lobby Proceeds benefit Keller Volunteer Auxiliary.



'OPIOD ADDICTION" WITH DR. AARON KARR

Program is FREE. A light lunch will be served. Call 256-386-4747 to RSVP

Saturday

11

Monday

13

Wednesday

15

16

VETERAN'S DAY

We take this day to remember our veterans and what they have given for our country.



PALS RENEWAL CLASS

Call the Education Department at 256-386-4030 to register.

MEDICARE EDUCATION CLASS

3pm • Suite 200 at 1120 Office Blda.

Join instructors from Alabama Health Guidance as they simplify understanding Medicare. Call 256-648-5710 for more info.

Thursday

ACLS RENEWAL CLASS

> Call 256-386-4030 to register.

Thursday

BLOOD PRESSURE & BLOOD SUGAR **SCREENINGS**

8am-11:30am • Main Lobby

Free. Sponsored by Keller Volunteer Services.

BLS CLASS FOR PROVIDERS

Call 256-386-4030 to register.

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...... FORD: TAURUS, 2006 \$1,800. Good Dependable Car! Great AC! 256-565-3273 FORD: \$1,800.

SANYO 19" COLOR TV with remote works well asking \$35, please leave msg 256-652-8432.

WANTED DEAD OR ALIVE! Junk batteries, \$5 each. Ranger Battery Co. 426 Royal Avenue. 256-766-0473

MAZDA: MIATA MX-5, 2007 \$8,250. Touring, good tires, excellent condition, one owner, 50,000 miles 256-366-1448

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SENTRA, NISSAN: **NISSAN:** SENTRA, 2013 \$11,977. SE, leather, sunroof, 67k. Financing available. Call Eric 256-577-8449 or 256-764-3351.

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HYUNDAI: TUCSON, 2007 **GOOD** condition, 134,000 miles, \$3,500. 256-767-7966 or 256-627-4452.

I BUY JUNK, AND Repairable Trucks, Cars, Vans with / title. I Pay Cash. 256-702-2067 RIDING MOWER, CRAFTS-MAN 42 inch cut, 14.5 HP Briggs

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OCCASIONALLY YOU MAY SEE an ad duplicated and printed several times throughout the paper. This is done at the request of the advertiser. Each ad is paid for. Thank You for reading your Courier Journal. TFN

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generic 20mg tablet, and it is MUCH cheaper than Viagra®. EX: Five 20mg tablets of Sildenafil is equivalent to one



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Note: This is the FDA approved generic of Revaltio® 20mg tablet. The FDA has not approved generic Viagra®, even though the active ingredient is identical, just in a different strength.

DON'T BE AFRAID!

DON'T BE SCARED OF THIS ONE! Hidden in the above frame is an old saying. You can find it by reading every other letter as you go around it clockwise. The trick is finding the right first letter.

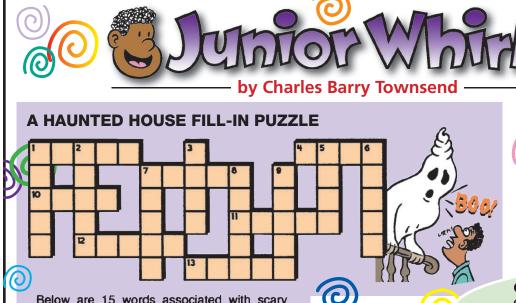
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B

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S

S



MOANS

MUMMY

OWLS

RATS

YELLS

O Below are 15 words associated with scary stories and places. You must place them in the crossword puzzle grid shown above. Use the trial-and-error method, and keep a good **Illustrated by David Coulson** eraser handy.

CHAIN REACTION! Take the seven letters printed below our diagram and place them in the circles so that eight four-letter words can be read, top to bottom, along the connecting lines. All the words will begin with the letter in the top circle.

MEND



TRY SEWING THIS ONE UP IN FIVE MINUTES! To solve this problem you must replace the letters in our AlphaMath puzzle with the digits 0, 1, 2, 5, 6, 7, 8 and 9, so that you have a correct addition expression. The same letters get the same digits. Try to get a higher total than we did.

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REDLINE Your Ad! - See Page 6

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The RHS Class of 1977 will celebrate its 40 Year Reunion the week-end of October 27-28. Festivities will include a float in the Homecoming Parade, a Meet & Greet before the game and a "A Night for Music & Memories, featuring Travis Wammack". For info, rhsclass77@ gmail.com or www.lifeweshare.com/RHS Class-of-1977-40th

Gospel Meeting at Underwood Heights Church of Christ, 151 County Road 457, Florence, October 27-29. Speaker Phillip Owens. Friday and Saturday services: Singing 6:30pm, worship 7pm. Sunday Services: 9:30am and 10:30am, singing 4:30pm, worship 5pm. Bring your Bible and study with us.

Underwood-Petersville **Volunteer Fire Department Fish Fry** is October 28 from 2-7pm. We will be having our final fish fry of this year. Come enjoy the all you can eat fish, chicken fingers, homemade hush puppies, homemade slaw, and all the fixings including drink. Adults \$10, children 8 and under \$5. Carry out is available also.

The Zip City Community Center celebrates their Fourth Saturday Breakfast from 6:30am-9am on October 28. They will be serving a delicious country breakfast that includes all your favorités: eggs, sausage, bacon, biscuits, gravies, grits, juice, and coffee. It's a great value at \$6 for adults and \$3 for children 10 and under. You may see an old friend and make a new one too! All proceeds are used for Center expenses so your patronage is appreciated.

Friends Bookstore - inside Florence-Lauderdale Public Library will have a Half Price Sale Friday, October 27 Sunday, November 5

Support your library while getting great deals on used books, movies, music, and magazines. All items (except for bookmarks) will be 50% off during the sale, making already extremely low prices even lower. Stock up for yourself or others. All proceeds go to the Friends of the Library, which helps the library provide more free books services and programs for the community. For more information, call 256-764-6564, ext. 19.

The Rogersville Chamber of Commerce is seeking vendors for the annual Fall Frenzy on October We accept food, craft and direct sales vendors. For an application and more information, contact the Chamber at 256-247-9449 or chamber@ rogersvillealabama.com

Community Yard Sale at The Club (Florence Senior Center) Vendor's Fee \$10. Come sell off your truck, trailer, tailgate! October 28, 7am-noon, 450 Country Club Drive, Florence

256-760-6642 for more

Whole Hog Chicken Plates Saturday, October 28, 11am-3pm, at Tuscumbia Round House, 204 W. 5th St., Tuscumbia. \$10 per plate. Dine in or carry out. Live band and raffles.

\$5 per ticket or 5 tickets for \$20 on a chance to win a HOWA .270 Winchester Bolt Action Rifle with Panamax 3x9x40 Scope, \$659.99 value, to be given away October 28 at 2pm. You don't have to be

Call 256-740-2492 for tickets or more

Community Notes...

Continued from page 4

Please ioin the City of Florence at Maud Lindsay Kindergarten on Saturday, October 28 for a community celebration with Open House & Ribbon Cutting commemorating the new Maud Lindsay playground. 227 Enterprise Street in Florence.

Fall Festival at Nitrate City Baptist Church, 6175 Second St., Muscle Shoals, on November 4 from 2-4pm. Hayrides, blow up slide, many games, caké walk, hot dogs and chips. Fun for all.

One Heart Southern Gospel quartet will be singing for the 5th Sunday night service at Central Heights Baptist Church, 10090 County Road 15 in the Central Heights community, Sunday, October 29 at 6pm. Everyone welcome.

Harvest Night Tuesday, October 31, 5-7pm at Underwood Baptist Church, 5091 Hwy. 157, Florence. Fun for the whole family. Free to the community. All ages welcome. Candy, food, games, inflatables

Highland Baptist Church in Florence will host Howloween, a fall festival for kids, families, pets, and pet-lovers on Saturday, October 28 from 2-4pm. The event is free to the community.

All games and activities will have an animal theme, and the Florence-Lauderdale Animal Shelter will have pets available for adoption. Concessions and t-shirts will be available for purchase with all proceeds going to the animal shelter.

Well-behaved, leashed pets are welcome to attend (in costume, if they choose!). Dogs will be welcome to try the agility course and treat themselves to a puppuccino. Dr. Bingham from Florence Veterinary Hospital will be at the event to provide low-cost rabies vaccines as well as parvo/kennel cough vaccines.

See NOTES... page 25

Your Video Tapes Are Ruining!!

They have a shelf life! Transfer to DVD before they are gone!



Data Video 256-710-0292 Old Home Movie Film to Pro-Grade DVD

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VOLKSWAGEN: JETTA SE, **2015** \$15,982. Sunroof, 33k. Financing available. Call Brandon 256-710-4598 or 256-764-3351

HYUNDAI: ELANTRA, 2015 \$11,998. SE, cloth, auto, power, 51k. Financing available. Call JD 256-577-1056 or 256-764-3351.

HONDA: PASSPORT, 1998 **4X4,** 111,945 mi., clear title, V6 3 liter, black exterior, black interior, moonroof, automatic, \$2,300 Call me 251-304-9167

SPORTS WATCH, PHILIP, PERSIO Chronograph, Stainless, Cost \$500, asking \$75. 256-565-



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Does not include Candle $\mathsf{FX}^{\circ},$ tealights, votives, value packs of fragrance wax & oils

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needle art, candy, light sets, light accessories



12 in - 12 ft



Arrangements, bushes, wreaths, garlands, swags, stems, picks and ribbon

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Medicare Minute

"Value of a Local Agent 2"

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

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

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

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

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

alabamahealthguidance.com.

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



Ikey Fowler

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2015 SILVERADO LT, SPORTS Package, 5.3 engine, Automatic, Extended cab, 3 years or 60K miles left on warranty. Retail \$28,500 will sell for \$25,000. Call 256-810-9527

FORD: F-150, 2012 \$24,988. XLT, crew cab, 4x4, 52k. Financing available Call Hoke, 256-740-1297 or 256-764-3351.

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CHEVROLET: HD2500 LT DIEcondition, lightly used, \$16,500. 256-335-2261 Florence

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GMC: SIERRA, 2014 \$24,524. 1500 Double Cab, 4x2 5.31 V8, 61k. Financing available Call Hoke 256-740-1297 or 256-764-3351.

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STAN DEAN

Paint The Sunset!

A few days ago I officiated a wedding at the Guntersville State Park. It is a beautiful location for a wedding—or anything else for that matter. The ceremony took place on the balcony of the lodge which overlooks the Tennessee River. It was scheduled late in the day as the sun was beginning to set and the view was spectacular! The guests were taking numerous pictures of the bride and groom. But as soon as the wedding ceremony ended, they were photographing the "post card" scenery around us. They knew the sun would soon be gone

and the window of opportunity for such a shot would be short-lived.

As I watched them, I was reminded of a story I once read. A master artist was working with his class on painting the beauty of nature. One warm summer afternoon he took them to a hillside. The sun was beginning to set in a colorful western sky. Below was a picturesque farmland with a stately barn in the meadow. "Your assignment is to capture that sinking sun," instructed the teacher.

The students quickly began to capture the scene on canvass. After a few minutes the instructor began walking among the students to observe their work. As he came to one student he noticed how he was intensely working on one area of the canvass. "What are you doing?" he asked. "I am painting the shingles on the barn, getting them just right," the student answered. Pointing to the western sky the instructor scolded, "The sun is setting! It is going to be gone in a few moments. Worry about the barn later. Paint the sunset!"

Remind you of anyone you know? Embarrassingly—maybe ourselves! We get so tied up with the job, or the house, or the car, or the boat, and all the while the sun continues to set. We should be reminded of this truth each time we look at our kids or grandkids and see how much they are changing. The sun is setting! How quickly we celebrate anniversaries and birthdays. The sun is setting!

Country artist Billy Dean sang, "I'm gonna hold who needs holding, mend what needs mending, walk what needs walking though it means an extra mile. Pray what needs praying, say what needs saying, because we're only here for a little while." What's the message? Paint the sunset!

We must follow the message that Jesus set forth when He said, "I must work the works of Him who sent Me while it is day; the night is coming when no man can work" (John 9:4).

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ON YOUR DEBT

What Happens to Mortgage Debts After Bankruptcy?

Many people worry about how filing a Bankruptcy case will affect their home. As long as your case is carefully planned out ahead of time, you can typically file for Bankruptcy relief without affecting your mortgage or your home.

Mortgages Debts After Chapter 7
Bankruptey

Depending on the type of Bankruptcy case you file, you may either eliminate your mortgage debt or leave it untouched. In a Chapter 7 case for example, you must choose whether or not to reaffirm the mortgage debt on any property you have. Reaffirming a debt basically means that you will still be obligated for that debt after your Chapter 7 case is discharged. The discharge will not apply to the mortgage debt, and you can simply keep on paying

your mortgage like normal. Things can be a little more complicated if you choose not to reaffirm the mortgage debt. Declining to reaffirm the debt itself isn't usually enough to be considered a default on your Mortgage. Declining to reaffirm means that the debt obligated by the Promissory Note will be discharged, but you can usually continue to voluntarily make mortgage payments in order to stay in good standing under the terms of the Mortgage. The Promissory Note is what obligates you to make payments, but the Mortgage is what gives the mortgage company a lien on your property. As long as you continue to voluntarily make payments, most mortgage companies will not foreclose. Thus, if you continue to make all payments as outlined in your Promissory Note you will eventually pay your home off and own it free and clear.

Keep in mind, most mortgage companies will require you to be current on your mortgage payments in order to reaffirm the debt. Additionally, if the Chapter 7 trustee decides there is a large amount of unexempt equity in your property, he or she may decide to sell the property to raise money to pay off the mortgage and have extra funds

to pay the unsecured creditors.

Mortgage Debt After Chapter 13 Bankruptcy

In a Chapter 13 case, you can also decide whether keep your property (in which case you remain obligated on the debt) or surrender the property and discharge the debt through the bankruptcy case. If the property is surrendered, then the mortgage company will sell the real estate and then file a claim for the unsecured deficiency balance in your Chapter 13 plan. This becomes one of the debts that will be repaid through the reorganization plan. If you decide to keep the mortgage, then you remain obligated to pay the mortgage on the contract terms as though you'd never filed bankruptcy. The debt is not discharged and the terms of the mortgage contract aren't modified or changed in any way. Another benefit of a Chapter 13 Bankruptcy is that you can actually be behind or in arrears on your mortgage going into the case. You will pay those arrears through your Bankruptcy case and make all future mortgage payments directly to the mortgage company.

B. Grant

McNutt

Managing

The biggest thing to take away is that filing a Bankruptcy case will generally not interfere with your mortgage debts. Unless you specifically seek to discharge the mortgage in your bankruptcy case, you'll be able to keep your mortgage just as it was

before you filed.

Naturally, when dealing with any legal procedure that can affect your home or mortgage, you should consult and attorney before getting involved with the court. At Bond & Botes, our Bankruptcy attorneys have years of experience dealing with mortgages and all aspects of Bankruptcy. If you're considering Bankruptcy but you're worried about how it will affect your assets or debts you want to keep, please call us to set up an appointment and we will sit down with you and develop a plan to help you.

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



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Community Notes...

Jake Landers: Well-respected

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Celebrated Portrait Painters

Continued from page 17

Valley Grove Baptist Church is having a Harvest Festival on October 28 from 5-7 pm. Everyone Welcome! 3040 Old Highway 20 in Tuscumbia. 256-381-1662

Clothes Give Away - Thursday, November 2 from 8-10am at the Care Center, First Baptist Church, Killen, 510 J.C. Mauldin Hwy.

The United Methodist Women will sponsor their annual Rummagel Bake Sale from 7am until 5pm Friday, November 3, and 7am until 11am Saturday, November 4 in the Ministry Center directly behind the First United Methodist Church in downtown Russellville. This event is held to raise money for local and foreign missions. Items for sale include household goods, furniture, books, and white elephants. Cakes, pies, and other homemade baked goods are available for purchase. A \$3 lunch, including homemade chili, crackers, and tea, will be served beginning at 11am until it is gone. Takeouts will be available.

Underwood-Petersville Community Center Breakfast -- please join us for our First Saturday Breakfast, November 4 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.

Attention Runners! Give-A-Kid-A-Chance of the Shoals is sponsoring a 5K Race and 1 Mile Fun Run on November 4.

All of those interested in participating, register at http://gakacshoals5k. itsyourrace.com or call or text Pat Starkey 256-263-2186. This event will be held at Christ Chapel, 3051 Cloverdale Rd., Florence starting at 7am for late registration and the 5K race begins at 8am. The 1 Mile Fun Run starts at 8:15am.

8am. The 1 Mile Fun Run starts at 8:15am. Registration cost: \$125/team of 5 for 5K & 1 Mile Fun Run; \$30/individual for 5K; \$20/individual for Fun Run.

All proceeds benefit Give-A-Kid-A-Chance of the Shoals.

The Muscle Shoals Area Alumnae Chapter of Delta Sigma Theta Sorority, Inc. is sponsoring a "Fall Family Giveaway and Fun Day" on Saturday, November 4 at the Handy Recreation Center, 1105 Beale Street, in Florence from 10am-1pm. There will be winter coats, shoes, and boots in all sizes for adults and children. Youth activities, games and books will also will also be available for children. The public is invited to participate in this free event.

Sheffield Remembers November 4 beginning at noon at the Radisson Inn hotel lobby in Sheffield. A Fun Day Filled with Elvis Music -More Than A Dozen Tribute Artist Coming from Several States! Family Friendly-Great For All Ages! There will be a variety of Elvis Styles-Different Performer every thirty minutes! All for \$15.

Concerts Will Have A Meal Break From 4:30-6:30pm - Hotel Grill Will Have a Full Family Friendly Menu.

There will be a karaoke style 'Friday Night Free-For-All the evening of Nov. 3 as everyone begins to arrive. Meet and Greet' in the Hotel Lobby - singing open for the performers for the next day and for anyone who would like to sign up for a song - Good Mix and Mingle Time.

For More Info, To Ask Questions

For More Info, To Ask Questions and to see Videos of This Years Artists, and Last Minute Updates check out the Sheffield Remembers page on Facebook.

This event was created by Jerry and Lisa Russell who live in Sheffield out of their love for Elvis and his music and to celebrate his three performances in Sheffield early in his career. When Jerry passed away from cancer, the Elvis tribute artists and longtime attenders decided they wanted to keep it going in both Elvis' and Jerry's memory.

More info can be found on the Sheffield Remembers FB page

Annual Thanksgiving Lunch at Zip City Community Center on Sunday, November 5 from 11am-1:15pm. Delicious turkey and dressing will be served along with green beans, mashed potatoes, slaw, homemade rolls, cranberry sauce, dessert coffee and tea. Cost is \$11 per plate, children 10 and under are \$5. Carryouts are available.

Everyone is welcome. Proceeds used for center expenses.

Author and performer Ronald Rand will lead a panel discussion to celebrate his book CREATE!: How Extraordinary Artists Live to Create and Create to Live on Sunday, November 5 at 2pm

The following panelists will engage in

a discussion on creativity: Ronald Rand: Goodwill Cultural

Ambassador/Author

Michael Curtis: Acclaimed Singer/ Songwriter/Producer

Libby Jordan: Director-Florence Museums and Kennedy-Douglass Center for the Arts Alyssa Ashley: Noted Singer/Musician

Alyssa Ashley: Noted Singer/Musician of The KGB Band

Hugh Banks: Gifted Musician/Painter Jerry Masters: One of the great Sound Engineers/Musician Jan Masters: Needlepoint Master

See NOTES... page 37





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IF I BUY TWO...

Here's something learned as a mother of twins. Ask if there is a discount for twins or more than one of something you're going to be buying. On a well-baby visit to our pediatrician, we paid for one office visit and two of the vaccinations. For pre-school, we paid for full price on the first child and then 2/3 of the cost of the second. We received a cash discount at the orthodontist and so on. It didn't cost anything to ask, and more times than not, some concession was made FORD: RANGER, 2002 \$2,500 XLT one owner ,240,00 miles (motor tuned and front end rebuilt at 200,000 miles). 2 door extended cab, 3.0 V6, auto transmission (checked at 200,000 miles) good tires , soft bed cover . 256-810-2384

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by DAVE RAMSEY

WHAT'S THE **DIFFERENCE?**

Dear Dave, a bank?

the stockholders, who are training and my DJ work. owners of the company, get that profit. It can be dispersed in the form of dividends, or the value of who are also customers.

union, whatever you pay don't hit the water. into the credit union – the from the credit union.

say they have an unfair your day job. advantage because of their non-profit status. This a little on the personal really isn't true. Credit trainer money, because

They're from a day job. to keep Good luck, Steve! disadvantage. iust trying just trying to keep stockholders happy and sell stuff to customers. But really, that all means Dave Ramsey is CEO nothing if you don't get of Ramsey Solutions. He good service from the has authored seven bestorganization! —Dave

TIME TO LEAVE THE DAY JOB?

Dear Dave, year in my day job, but I Twitter at @DaveRamsey.



have side jobs as a personal a trainer, and \$25,000 to

Dear Steve,

I always tell people their stock is increased. to first get to a point A credit union is run where their side hustle more like a cooperative. is generating almost as Technically speaking, it's much money as their day operated not for profit, job. I want the boat pulled and the owners are the as close to the dock as you credit union members, can get it, so that when you make the jump from As a customer of a credit the dock to the boat you

In your case, I would "profit" – is returned to the want the \$10,000 you earn members in the form of from personal training increased services or actual to look more like \$20,000. dispersements. Sometimes, When you reach that you actually get a check level, combined with what you're making as a DJ, it A lot of banks don't would create a pretty safe like credit unions, and situation for you to quit

unions, with whatever you're making as much "profits" are made, put or more as a DJ as you that money right back into are in your day job. creating cheaper checking Otherwise, you're giving accounts, better interest up \$25,000 for \$10,000 and rates on loans, or higher only hoping the personal interest rates on savings. training gig will grow. A bank could do the That's not a good idea. same thing, if it were I'd like to see that hope willing to make less proven a little bit more profit. So, there's no before you walk away

—Dave

selling books, including The Total Money Makeover. The Dave Kamsey Show is heard by more than 13 million listeners each week on 585 radio stations and multiple digital platforms. Follow Dave on the web at I make about \$25,000 a daveramsey.com and on

What's the difference trainer and a DJ. I'll make between a credit union and about \$10,000 this year as Jake \$30,000 working events as a DJ. I've almost got all my debts paid off, and I love both of my side jobs. I was stockholders. When the wondering how to tell when the wondering how the wonde bank makes a profit – and I'm ready to leave my day job they should make a profit - and concentrate on personal

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Harley Davidson	1HD1JEY146Y019493	Chevy Lumina
05 Ford Explorer	1FMZU73KX5ZA77586	Chevy 2500
02 Mistubishi Eclipse	4A3AC44G72E104563	94 Honda Accord
03 Buick Lesabre	1GA4HP52K04U121440	93 Lincoln Town Car
02 Chevy Cavalier	1G1JF524827326339	98 Dodge Ram
13 Toyota Scion	JF1ZNAA11D2717545	00 Ford Mustang
12 Nissan Altima	1N4AL2AP8CN577682	06 Honda Civic
07 Nissan Xterra	5N1AN08W37C523578	08 Toyota Tacoma
98 Ford F150	1FTZF1727WKB19695	05 Dodge Caravan
12 Kia Soul	KNDJT2A5XC7420488	Chevy Lumina
GMC Sonoma	1GTCS1449Y8157940	02 Honda Motorcycl
94 Toyota Camry	JT2GK14E7R0053837	03 Mazda Protege
Mercury Cougar	1MELM62W7VH626044	94 Mercury Marquis
Oldsmobile Alero	1G3NL52E12C209994	06 Nissan Maxima
09 Honda Civic	2HGFA16539H540680	03 Hyundai Sante Fe
03 Mitsubishi	6HHAP67P83T066420	04 Chevy Impala
06 Chevy Malibu	1G12TG1P16F252201	08 Mercury Milan
Buick Lesabre	1G4HP5YK7U249807	00 Honda Passport
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The Judgments Of An Angry God

Most folks today hide from the reality of the truth. THIS WAS ISRAEL. Deuteronomy 7:6 "For thou art an holy people unto the LORD thy God: the LORD thy God hath chosen thee to be a special people unto himself, above all people that are upon the face of the earth." Leviticus 26:21 "And if ye (Israel) walk contrary unto me, and will not hearken unto me; I will bring seven times more plagues upon you according to your sins." 1 Chronicles 5:25a "And they (ISRAEL) transgressed against the God of their fathers, and went a whoring after the gods of the people of the land:" Ezekiel 36:19 "And I scattered them (ISRAEL) among the heathen, and they were dispersed through the countries: according to their way and according to their doings I judged them." History has proven to repeat. Sadly, this world doesn't recognize God's judgments. See Ezekiel 14: 21-23 and read. Jeremiah 5:4 "Therefore I said, Surely these are poor; they are

doings I judged them." History has proven to repeat. Sadly, this world doesn't recognize God's judgments. See Ezekiel 14: 21-23 and read. Jeremiah 5:4 "Therefore I said, Surely these are poor; they are foolish: for they know not the way of the LORD, nor the judgment of their God." Psalms 7:11 "God judgeth the righteous, and God is angry with the wicked every day." America has crossed many of God's deadlines. What's coming is the 2nd advent of Jesus Christ. The reasons follow.

Isaiah 26:21a "For, behold, the LORD cometh out of his place to punish the inhabitants of the earth for their iniquity:" Zephaniah 3:8 "Therefore wait ye upon me, saith the LORD, until the day that I rise up to the prey: for my determination is to gather the nations, that I may assemble the kingdoms, to pour upon them mine indignation, even all my fierce anger: for all the earth shall be devoured with the fire of my jealousy." 2 Peter 3:10 "But the day of the Lord will come as a thief in the night; in the which the heavens shall pass away with a great noise, and the elements shall melt with fervent heat, the earth also and the works that are therein shall be burned up." Daniel 12:10b "but the wicked shall do wickedly: and none of the wicked shall understand; but the wise shall understand." Are there any wise men left out there? Do you recognize God's judgments? A wise man will get ready to meet his LORD. This whole earth has a date with God Almighty. Without Christ, danger is ahead for you.

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Letters...

AT&T is Just Too Stubborn

Continued from Page 14

Dear Editor:

I have a friend who worked for a company that was owned by AT&T for years. He did not have to work on the Sabbath. Later AT&T took over day-to-day operations of the company and they now require work to be done on the Sabbath. My friend has been

taking his vacation days on the Sabbath. Soon he will run out of vacation days. He will lose his job is he continues to stay home from work on that day. AT&T could let someone take his place on the Sabbath and he could take that person's place on Sunday. However, AT&T is just too stubborn to accommodate him.

AT&T has lost in court before several times on charges of religious discrimination, but they still practice it.

God blessed the seventh day and made it holy at creation. Ex. 16:25 says, "He said that it is a Sabbath to the Lord. Exodus 20:8-11 says, "You shall not do any work on the Sabbath.

I boycott AT&T and I ask everyone who believes in religious liberty to do the same. No one should have to choose between his religion and his job.

AT&T will lose this case in court.

Buddy Mauldin Muscle Shoals

Guy's Rope is **Getting Longer**

Dear Editor:

I find it amusing that some conservatives are having a field day with the Harvey Weinstein debacle. There exist quite a few conservatives whose personal sexual lives would make some liberals blush!

For example, I have heard of a fifty year old man who is secretly having a sexual relationship with a twenty year old college girl. This man has a job which he would automatically get dismissed from if his predatorial shenanigans came to light. This fifty year old geezer is an avowed Trump supporter and plays the part of a true conservative. I don't know which is more disgusting - an almost elderly man carrying on with a barely legal college girl or a seemingly-decent conservative secretly living a very liberal lifestyle.

Hypocrisy is such that if you give someone enough rope they hang will This guy's themselves. rope is getting longer by the second! But, hey, at least the old geezer isn't gay, right?

Sherry Gordon Florence

Bad People Would Love It

To Editor:

To people that are so determined to take our guns away, this Las Vegas shooting really puts it their

way and gives them reason to take away good people's guns. Don't you people realize that the bad people would love that? That is because bad people will get guns. Good people would not have protection to save themselves and their families. The bad people could take over if good people did not have a gun.



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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 inclinible 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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SOUTHERN SHINE

is different having grown children than having little ones. You can pick up a little bitty and strap them in, out



Be Grown

adult children, what you can do most is pray. A one year old never ask, "Why?" A twenty-one year old is constantly asking, "Why not?" Your five year old thinks you hung the moon. By twenty-five, mine had figured out that I did not have the moon between the transfer of the moon in the party. Our youngest son writes music constantly. So he will be not the moon but have hang the moon, but have me. They bring so much

into my life. They bring hugs. I realized recently that my children hug me a lot. Two of them live other places, so when we see each other, the greetings are always full and wrapped up and happy. Even my son, that is in Florence, and I share hugs often when we first see each other in the day. But it's not only in greetings. I see arms outstretched with fingers beckoning for me to "come here," when we are walking down the street - to anywhere. But,

of harm's way. But with times when we are in comfy clothes and my daughter plops onto the couch, slides her arm in mine, puts her

slide into the room and say, chosen to love me dearly "Listen to this!" He will grin any way. My grown and punch a button and children are a blessing to fill the room with sound. And, of course, he will start to dance. So I dance with him! We have spontaneous dance parties all the time. So much fun in the kitchen or in our den or in his car. Music. And our daughter teaches Zumba and I go to her classes when I visit. So the last time I was at her house I danced with her and her daughter as she decided which new routines to add to her repertoire. So much fun in her living room. And then there is oldest son who sings incessantly. You might have a party with him in the middle of the since one of our sons is a mall. On Mother's Day or performer, I especially like other occasions, he and his walking with my family siblings have sung to me in arm-in-arm or hugged up restaurants – "Mama" by toward the theater when we are dressed up and ready to enjoy seeing him in his zone. But I also love the restaurants – Manta by Boyz II Men, "My Girl," "Love Don't Have to Change" by John Legend, and "God's Family." They know how to break a girl down.

Our grown children bring me smiles. They bring new information into my life. bring They discussion and

opinions and incongruence. They affirm my parenting. They acknowledge my experiences. And, they call me for advice. They call me for fun. They call me, which tells me that I don't call them too much. I don't want them to roll their eyes when they see my name on caller ID. I try to respect the fact that their lives are separate from ours. We have had to communicate, be open, be honest, and love one another to find the balance.

You grown children out there, choose to be respectful and loving as you establish your independence. It's possible. And as time swiftly goes, call your mom, listen to your folks, touch them, hug them, share. They did a lot for you when you were little and they only want a little back now that you're

Give and it will be given to you – pressed down, shaken together, spilled over – that includes to your parents.

Oh yes, and they gave me grandbabies! I am blessed beyond measure.

Email comments or suggestions to CatnKids1@gmail.com

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Like Yard Sales? Look on page 3 for some great ones coming up!

Village...

Continued from Page 14

from nearby nitrate plants. The nitrate factories were planned to help produce ammunition for World War I, but the war ended before they were functional and Village 1 occupied. After TVA was formed in 1933, Village 1 (and the now-razed Village 2 in what is now Muscle Shoals) housed TVA workers. TVA deeded the Village 1 school house along with streets and playgrounds to Sheffield in 1949, and the houses were auctioned to the public.

'The schoolhouse is architecturally significant as is the whole village," said Barske.

The building has been vacant since the late 1990s. It has been listed on the National Register Historic Places since 1984.

An open house will be held at the school prior to the community meeting from 1-2 p.m. Everyone is invited to both the open house and the assetmapping session.





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Eli Harrison- 5 - Sheffield



Ages

Landon McGee - 9 - Florence



Anna Schrier - 8 - Muscle Shoals

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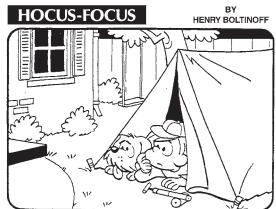


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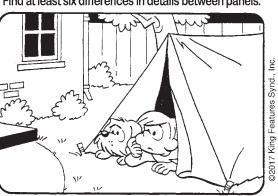
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andall on eal Estate News & Tips on the Shoals Market

HOW DO YOU MEASURE UP?

If you currently have a home for sale, you may be scratching your head. You may be asking yourself questions like "Why hasn't my home sold?" or maybe "Why are we not getting more showings?" "Why haven't we had an offer?"

Either way, it's quite obvious that selling today is not what it was in 2007 when a record number of homes were sold here in the Shoals area. At that time you could almost put a sign in the yard and start negotiating offers. Not anymore

Selling a home is more competitive now than it has been in over 10 years.

If you're a seller, that means you have to not only be "effectively" priced, but the condition of your home needs to be tip top shape as well. See how you measure up on this list:

• First impression, aka. Curb appeal: Have you trimmed and mulched the flowerbeds? Are your gutters cleaned out? What about pressure washing? How about the lawn, has it been trimmed lately? If it doesn't look good from the street, you'll never get them in the door.

• Declutter! Move the piles! It is time to rent a storage unit. The \$30-50 monthly investment for a storage unit might save you thousands in a negotiation. Get rid of the clutter. Ask your REALTOR for help and for suggestions on the clutter.

• Clean, Clean, Clean!!! The house must be clean to show and sell. Hire someone to help if needed.

• **De-personalize:** Remove the personal pictures. If someone sees pictures of you and your family everywhere, it takes away from visualizing themselves living there.

• Every light on for showings. If your potential buyer is trying to figure out which switch operates which light, they are not looking at your home. Light it up!

Bottom line: You've got to be on top of your game to sell your home in this market. If you measure up on all of the above and you are effectively priced, you're in good shape. Call your REALTOR and discuss the next steps. If you're falling short in some the areas above, don't sweat it, just get busy! -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:

<u>Questions for Mike Randall</u> Coldwell Banker Pinnacle Properties 2093 Florence Blvd, Florence, AL 35630

Mike Randall, REALTOR®
Associate Broker | ABR, CRS
256.366.9779 | www.mikerandallhomes.com
Coldwell Banker Pinnacle Properties
256.766.0069 Office 256.766.0926 Fax

Real



AUCTION

Sat. • October 28th • 9AM

Home • Personal Property
Annie Reeves Estate
309 Commerce St., Loretto, TN



REAL ESTATE: This two-story brick home consists of 3 br, 1 ba, 2 half-baths, living room, dining room, kitchen/laundry combination, sunroom and bonus room. The home is situated on a 0.5± Ac corner lot and features a carport, paved driveway and concrete sidewalk. Other improvements include a single detached garage with electricity and storage building.

PERSONAL PROPERTY: Antique oak bed, dresser and washstand; 5-piece bedroom suite, table w/6 chairs & hutch, 2 cherry corner cabinets, corner curio cabinet, wardrobe, wicker patio furniture, metal glider, and more furniture; quilts, glassware, pottery, cast iron pots, crock jugs, books, Fontanini nativity set, framed prints, tools, yard tools, metal shelves, and more items.

PERSONAL PROPERTY AUCTION STARTS AT 9:00AM • REAL ESTATE SELLS AT 11:00AM OPEN HOUSE: THURS, OCT. 26TH FROM 2-6 PM

TERMS: Personal Property — Cash or good check day of auction. Real Estate — 10% down payment on day of sale. Balance due upon delivery of deed within 45 days from day of sale. Possession upon delivery of deed. Sellers will furnish survey and owner's title insurance. Seller reserves the right to accept or reject any and all bids. The home and all improvements 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 the Auction Company day of sale supersede any printed material.





112 Birch Run, Florence \$147,900

3 beds, 2 Full baths 1,714 sqft MLS# 419293

205 Twin Oak Dr., Florence \$144,900

3 beds, 2 Full baths 1,590 sqft MLS# 419936





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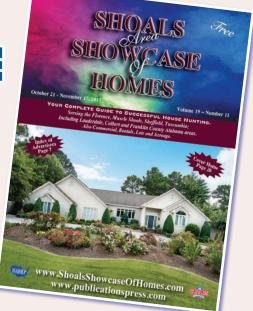
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Estate

40 ACRES, 18 MINUTES northwest of Florence. Fenced, pond, city water, cable TV, \$148,000. Will divide. 256-335-0060.

FLORENCE: CEDAR ARMS APTS, 1 bdrm, \$300 rent, plus \$25 water, \$300 deposit, appliances, central heat/air. 256-764-3137.

REAL ESTATE AUCTION! SATURDAY, NOV. 4 • 10AM 2326 SHERATON LANE, FLORENCE, AL. LAUDERDALE COUNTY



3 BR 2 Bath Brick Home

Windcrest Heights Subdivision – 106' x 160' Lot #1

Partial List of Personal Property: Red Ryder BB gun (in box), 22 Pistol, Powerline Air Pistol, Marlin 20 gauge, Dinette Table and Chairs, Corner Cabinet, 2 Sectional Sofas, Coffee Table, Glass Top Table, End Tables, Recliner, Small Table, TV Stand, Chest & Night Stand, Dresser, Lamps, Sanyo TV, Chest, Wicker Headboard, Bench for Vanity, Set of 4 Chairs, Mantle Clock, Floor Lamps, Pictures, Books, Games, Large Mason Jars, Old Cracker Box, Dishes, Utensils, Small Appliances, Wagner & Martin Cast Iron Skillets, Maytag Washer & Dryer, Freezer, Refrigerator, Luggage, Stetson Hats, Polaroid Camera, Christmas Décor, Patio Furniture, Iron Tables, Garden Statues, Fish Pond, Toro Leaf Blower, Weed Trimmer, Poplar Mechanic Tool Box, Tools, Yard Tools, 2 Shop Vacuums, And Much More!!

Holland Realty & Auctions, Inc. will abide by all State & Federal gun laws. After the Auctioneer has sold the item, it becomes the sole responsibility of the purchaser. The items must be removed from the property the day of the sale. Guns will be kept off site till the day of the sale. Must show Alabama driver license and be 18 years of age to purchase a shotgun and 21 to purchase a hand gun

<u>DIRECTIONS:</u> From Highway 72 West in Florence, turn north onto Mall Road for 0.6 miles then turn left onto Cloyd Blvd. for 0.1 miles then turn left onto Belview Road for 0.2 miles then turn left onto Sheraton Lane for 0.1. Sale site will be on the right at the dead end. Look for our Holland signs!

Terms & Conditions: Personal Property: Cash or check with proper identification

Terms & Conditions: Personal Property: Cash or check with proper identification the day of the sale. All items sold "as is" with no warranties expressed or implied. Real Estate: A non-refundable deposit of 15% will be required the day of the sale with closing within 30 days. The seller will furnish a deed and preliminary title search. A 10% BUYERS PREMIUM will be added to the final bid price to determine the total contract price on the real estate. All other expenses, including closing cost will be charged to the purchaser(s). The real estate is being sold "as is" with no warranties expressed or implied. The home was built prior to 1978. However, the seller can neither confirm or deny the presence of lead based paint. Anyone interested in the home can have it inspected any time prior to the auction at their expense. Information contained herein believed to be correct but not guaranteed. Announcements made the day of the sale by Holland Realty & Auctions, Inc. supersede any printed material. Agency Disclosure: Auctioneers are acting as agents for the sellers only. 2017

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VILLAGE APARTMENTS

BIG 1 or 2 Bedrooms in Muscle Shoals. Call 256-332-7033

FLORENCE: 102 TIMBERS PLACE 2 bdrm., 2 ba., 1200 sq. ft., stainless appliances, washer/dryer connections, back patio and front porch, single level, very quiet neighborhood. 256-284-7747.

FLORENCE: 510 HIGH STREET Apts. 2 bdrm., \$325 rent, \$300 deposit, appliances, central heat/air, water \$25. 256-764-3137.

NEW PRICE DEAR FRIENDS, I love The Courier! Please call/text if you need a lovely home in Forest Hills, Florence! 4 bedroom, 2.5 bath, Giant Sub-Zero freezer/refrigerator. Granite kitchen, downstairs office, game room. We will be happy to show it, even though we are still painting, etc! \$199,330. 256-335-7668. "All things work together for those that love the Lord!"

COMMERCIAL LOCA-TION FOR LEASE: Highway 72 West of Rogersville. Building and two acres. 256-710-1048

FOR RENT: RESTAU-RANT \$600 monthly, \$600 deposit. Small commercial building \$250 monthly, \$250 deposit. Wood Avenue in North Florence. 256-412-3485 or 256-766-4981

More Real Estate on Following Page

SHEFFIELD: COLBERT SQUARE APTS. 2 bdrm., \$295 rent, \$250 deposit, appliances, central heat/air, washer/dryer connection. 256-764-3137.

SHEFFIELD HOME FOR SALE: 3 bdrm., 2 ba., on one acre lot, dead end street, 1,500 sq. ft. +/-, new roof and new central heat/ air. Double garage and 24'x24' detached garage. Call for appt. 256-248-4910

FLORENCE: 1543 MID-DLE ROAD 3 bdrm., 2 ba., 2 car/carport, appliances furnished, large yard, 1 yr lease, \$825 rent/\$825 deposit, NO PETS, NO SMOK-ING 931-363-2651



CUSTOM-BUILT HOME, KILLEN/GREENHILL

AREA, 3 bdrm., 2 ba., plus bonus room. 2,500 +/- sq. ft.. Granite, walk-in shower, F5 storm room, 1 acre corner lot, full 2-car garage, \$225,000. 256-335-2452

ACROSS FROM UNA, 2 bedroom, 1 bath, duplex for rent. Washer and dryer hook up. \$400 per month, \$300 deposit. 256-412-7008.

FLORENCE: 519 N. CHESNUT \$375 Rent, \$300 deposit, appliances, window air, gas heat, washer/dryer connections. 256-764-3137.

ROOMMATE WANTED, MALE OR female, 4 bedroom, 2 bath home in Central Heights, \$600 month. Includes utilities, cable and wireless internet, 256-366-5631 Gary.

MSG & DATA RATES May Apply; Ts & Cs and Privacy Policy; http://autoconx.com/ terms

FLORENCE, 2013 SHADE AVE. 2 bdrm. (large master bdrm.), 1 ba., double garage in back, fenced patio, close to schools and shopping. \$62,000 negotiable. 256-394-5498.

COMMERCIAL SPACE AVAILABLE FOR RENT. Great location in Muscle Shoals. Office or business. Call 256-762-5487

MUSCLE SHOALS: BEAUTY SHOP for rent. Set up and ready. 256-762-5487

FLORENCE: 415 W. LEE Ave. 2 bdrm. apartment, \$295 monthly, \$200 deposit. 416 Howell St., \$325 monthly \$200 deposit. 256-412-3485 or 256-766-4981

FOR RENT: NEW APART-MENTS, 2 bdrm. 2 ba. in Zip City. 256-766-0023 Select South Group

FLORENCE 1997 CLAY-TON MOBILE Home 3BR, 2 BA. Needs some minor repairs. Must be moved; buyer is responsible for moving. Comes with HVAC and utility pole. Text or call for pics or more information. 256-483-7703

ESTATE AUCTION

The Sharon Wade Estate 10:AM SATURDAY, OCTOBER 28th

4 Bedroom, 2 Bath Home on 1 ¼ ac lot 1200 sq. ft. Detached Garage Furniture, Antiques, Collectables & Household Items 275 County Rd 323, Florence, Alabama (On Bailey Springs Road behind Woodlawn Church)





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10:AM FRIDAY, OCTOBER 27th



—Seller: Ruth Hupp Davis—

3 Bedroom, 2 Bath House on 5+ Acre Mini Farm 2 Car Detached Garage & 1 Car Garage/Shop Furniture, Kitchen & Household Items, Riding Lawn Mower, Glassware, Costume Jewelry & Much More 6022 HWY 101, ROGERSVILLE, AL



DIRECTIONS: From Florence go east on HWY-72 to Elgin, turn north on HWY-101 and go 3.4 miles to Auction on the

to Elgin, turn north on HWY-101 and go 3.4 miles to Auction on the right. Watch for the SHANE ALBRIGHT AUCTION SIGNS!

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Real Estate

continued from the previous page.





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AVE APTS 2 bdrm., \$375 rent, \$300 deposit, appliances, central heat/air. 256-764-3137.

LANTA, Apt B. 1Bdrm, \$295 rent, \$250 deposit, window air, electric heat, appliances. 256-764-3137.

1 BEDROOM, 1 BATH, Apartment for rent in Central Heights Community. Utili-ties, internet and Comcast cable furnished, \$575 per month with \$300 deposit. 256-366-5631

TOWN CREEK: APART-MENTS IS accepting applications for 1, 2 and 3 bdrm. Rent based on income. Equal Housing Opportunity. 256-685-3360

N. FLORENCE: 2 BDRM. Appliances, washer/dryer connections. \$495-\$595 plus deposit. 256-764-3986

FLORENCE: 917 CUM-BERLAND, APT. #2 1 bdrm., \$325 rent, \$300 deposit, appliances, window air, gas heat, washer/dryer connection. 256-764-3137.

FLORENCE: 2463 HUNTS-VILLE RD, Apt. #4, 2 bdrm., \$350 rent, \$300 deposit, appliances, window air, electric heat. 256-764-3137.

FOR SALE, 75 ACRES. Borders Cypress Creek and Natchez Trace, 65 acres mature timber. Located on Big Cypress Rd., in Cypress Inn, Tennessee. \$155,000. 256-275-6971.

FLORENCE: 441A N. CE-DAR St. 2 Bdrm., appliances, central heat/air, washer/ dryer connections. \$350 rent. \$300 Deposit. 256-764-3137.

Lake Wilson

CLOSE TO STEENSON MARINA, large efficiency apartment, with deck, pier, boat slip, \$450 per month. Don, 256-764-1903.

FOR SALE OR RENT: furnished church building in the Killen, AL area. 256-366-5497

KILLEN: CENTER STAR **VILLAGE** 3 bdrm., 2 ba., \$475 rent, 2 bdrm., 2 ba., \$450 rent, appliances, central heat/air, washer/dryer connection. 256-764-3137.

FOR SALE OR LEASE: 10,000 sq. ft. Building on 4.5 acres, Killen, AL. 256-366-

FLORENCE: 139 FOY AV-ENUE 3 bdrm., 1 ba., \$500 rent, \$500 deposit, appliances, central heat/air, washer/ dryer connections. 256-764-

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104 RIVERVIEW DRIVE Sunset Pointe. For Sale By Owner. 1900 sq. ft., 3/4 bdrm., 2.5 ba., beautiful open floor plan to include sunroom. Great view of water, walking trails and close to park. \$197,900. 256-394-5180.

MOULTON: 18747 HIGH-WAY 157 Apt. #1. 2 bdrm. \$350 rent plus \$25 water, \$300 deposit. Window air, Electric heat, washer/dryer connections. 256-764-3137.

TUSCUMBIA DUPLEX FOR RENT: 603 E. 2nd St. 2 bdrm. 1 ba., appliances, no pets, no smoking. Quiet, safe area. Call 256-381-9298 LEAVE MESSAGE!

2 BDRM, 1 BA, 95% Owner Financing, No Banks, Colbert Heights, Tuscumbia 256-383-5996, 256-263-8716.

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NORTH FLORENCE: FOR RENT 1 and 2 bdrm, apartments, Appliances, Washer/ Drver connections, \$325-\$495 plus deposit. 256-764-

LOTS FOR SALE: MUS-CLE Shoals. 6th Street- 4 lots with 3 of the lots are 120'x160'. One lot is 3.32 acres. 256-412-2724

LOOKING FOR A MO-BILE home \$10,000 or less. Please call or text 256-710-8422

NORTH FLORENCE: 2114 OLD Cloverdale Rd., 3 bedroom, 2 bath house, two level. Tub upstairs, shower down, laundry room, gas and electric heat, window unit air, \$650 per month, \$650 de-posit, 256-810-9320

Cherry Hill Homes Family Apartments

Located on Florence Blvd. Rent based on income/utility allowances. Must pass background check and be able to obtain utility services.

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email: bennettwilson1@gmail.com

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FOR RENT:

3928 Jackson Hwy #3 (Sheffield) 2BR, 1 BA\$395 2BR, 1 ½ BA Apartments (Muscle Shoals on Midland) \$550

FOR SALE:

410 N. Atlanta Ave (Sheffield) 3BR(possibly 4BR), 1BA \$48,900 1 Acre on Middle Rd (Florence)\$200,000 Commercial Lot on Mall Rd (Florence)...... .\$95,000

COMMERCIAL PROPERTIES FOR RENT:

Office Space 615 Geneva Ave. (Muscle Shoals)

OWNER FINANCING: Call K&H, Inc 256-349-0000

211 Rasch Rd. (Petersville) 3BR, 1BA.. \$3500 down, \$650 mo

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2 Pools



More Photos: Facebook SouthEasternProperties

Looking for an apartment in town? Or maybe a vacation or lake home overlooking the water? Read the Courier Journal's **Real Estate Section to** find just the right property!

And go to courierjournal.net TNValleyStuff.com for more classifieds.



Notes...

Continued from page 25

National Novel Writing Month Write-In Sessions - Florence-Lauderdale Public

Monday, November 6, 5-7pm; Tuesday, November 14, 5-7pm; Tuesday, November 21, 5-7pm; Thursday,

November 30, noon-7pm November is National Novel Writing Month! This international event challenges all writers to draft an entire novel during the month of November. The Shoals Wrimos are hosting a series of write-ins at FLPL. Just bring your laptop, device, or pen and notebook, and settle in for a writing session! (Remember, FLPL has free Wi-Fi, but you'll need a library card to log in. If you don't have a card, bring a photo ID to sign up for one). The November 6 and November 14 Write-ins will be in the Reading Room on the 2nd floor, and the November 21 and 30 Write-ins. ins will be in the Conference Room on the 1st floor

Can't make it on any of these dates? FLPL still has plenty of tables and work areas for you to come by for your own writing session any time. For more information, call 256-764-6564, ext. 28.

The "Hi Neighbors of the Shoals" meeting will be Tuesday, November 7 at 10am at the Florence Public Library. This group welcomes all newcomers to the Shoals area.

Contact Janice Hilborn, 256 247-1077 for further information

Join Dan Celia of the nationally syndicated radio program 'Financial Issues' - heard on American Family Radio - at the Faith, Family & Finance Town Hall Meeting sponsored by the American Family Association and American Family Radio on Tuesday, November 7, 6:30-8:30pm at Marriott Shoals Conference Center, 10 Hightower Place in Florence. No admission charge. Registration: www. afafoundation.net or 800-326-4543 ext. 345. Seating is limited and on a first come, first serve basis.

Not only will you be able to learn more

about how to use your money to help preserve Godly values, but you'll also be able to ask the financial questions that are on your mind.

This event is being provided as a service to our listeners and supporters. No one will be pressured to participate in

any offer or program
Take advantage of Dan's knowledge. He knows more about finances and the economy from a Christian perspective than anyone I know.

Please pray for the ministry of AFA and AFR. We are engaged in cultural and spiritual war for the survival of our country. So much is at stake.

A Veterans Day Celebration will take place at Weeden Elementary School, 400 Baldwin St., Florence on Thursday, November 9 at 8:30am.

You are invited to Weeden's Veterans Day Celebration, where students will honor those who serve or have served in all branches of our United States military. For more information, contact Weeden Elementary School at 256-768-2900 or email Anne-Marie Patrick, WES music teacher, at ampatrick@florencek12.org.

"Little Women" Musical Preview -Thursday, November 9, 12:30 pm, Florence-Lauderdale Public Library

The University of North Alabama Department of Music is presenting the Broadway musical "Little Women" at Norton Auditorium on November 17 and 19, but you can get a free preview at FLPL! The cast will perform a 30-minute selection of songs from the show for this preview event. All ages are welcome! For more information about this preview, call 256-764-6564, ext. 28.

Arts/Crafts **Applications** available now for the Christmas in the **Country Event,** at the LaGrange College Site Park, November 17-18-19. contact: 256-446-9324 or louiselenz9324@gmail.

REAL Rehome Educate Adopt Love offers the following pet preventive care assistance for dogs and cats in Lauderdale, Colbert and Franklin Counties:

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If you live in Alabama and want to renew your Alabama Drivers license online, the correct website is: alea.gov Make sure that you click on the correct site. There are many scam sites. You will need a printer to print your temporary card and a charge card to pay with. The site uses your current picture

See NOTES... page 38

Commentary

Castration...

Continued from Page 14

clamoring to get into the Cub Scouts or Boy Scouts. However, it is easy see a bunch of boys (and their parents) ready to get out.

The 2015 decision didn't win a lot of support from long-time Boy Scout Neither did supporters. welcoming declared transgenders.

Under the announced last week to allow girls, Cub Scout dens will remain single-gender. However, individual Cub Scout packs will have the option of expanding to include girl dens.

What is the purpose?
Some think the BSA is making these drastic changes to replenish diminishing membership roles. Still others think that recent Boy. South that recent Boy Scout recruiting problems are largely based on the recent bastardization of this once reputable and clearlydefined organization.

There is no question that the liberal element in this society is trying to remove any vestige of masculinity in males. They want the sexes to indistinguishable as evidenced by this gender foolishness. identity California bathhouses notwithstanding, it's apparent that anything solely male is frowned upon and is a target of the

left. This is just another lowering of the bar of If they common sense. can't massacre them in the womb shortly before birth, they may as well figuratively castrate them at a young age. That will keep the testosterone levels low and help create the gender-neutral society they seek. Metro males are enough for them.

Getting back to California for a minute, it will be interesting to see what

direction scouting takes in that state since Gov. Jerry Brown last week officially signed legislation creating a so-called "third gender" known as nonbinary. They may actually need three versions of Cub Scout packs in California once the attorneys get involved. And we are not allowed to laugh at people's stupidity out of fear of hurting their feelings? What a circus our society is becoming.

Boys Scouts was a

successful organization a century with membership peaking at 6.8 million in the early 1970's. Recent years have seen a continued downturn with membership at 2.3 million just last year.

I can't see last week's decision improving those numbers.

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REDLINE Your Ad! - See Page 6

SATURDAYS 8-12

Notes...

Continued from page 37

The Depression and Bipolar Support **Group** meets every Monday night at 4:30-pm, 749 Thompson St., Suite A, Florence. Info: Jackie, 256-710-4664.

The Wright Cemetery is seeking donations for the upkeep of the cemetery The maintenance is made possible by support for loved ones who are buried there. Thanks for your immediate support in this matter. Please make checks payable to : Wright Cemetery Fund c/o Farmers & Merchants Bank, P.O. Box 128, Waterloo, AL 35677.

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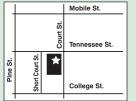


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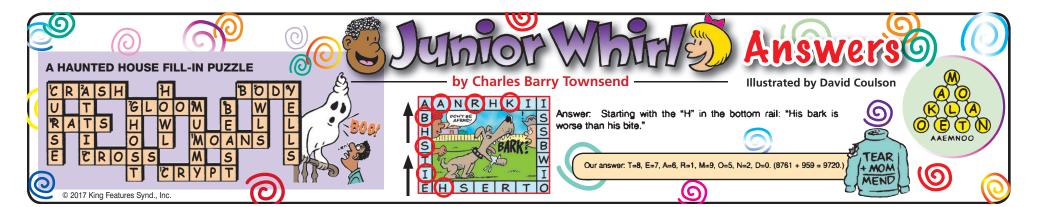
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THE BOLD AND THE BEAUTIFUL Sheila told Eric that Quinn was having an affair with Mateo, the estate manager. When Charlie confessed his concerns about Sheila causing more trouble for the Forresters, Pam confronted him about what he knew. Feeling betrayed by his wife, Eric invited Sheila over to his house, along with her portrait, but her scheme didn't go as planned. Bill surprised Liam and Wyatt with legal papers that declared all three of them co-CEOs of Spencer Publications. As Steffy filled in Ridge on the Spencer family reconciliation, she intentionally left out the cause of the rift. Without breaking her promise to Liam, Sally nonverbally confirmed Shirley's suspicions about how they gained ownership of the Spectra building. Wait to See: Saul and Darlita present Sally with a truly "frightening" Halloween costume.

DAYS OF OUR LIVES The walls began to close in on Bonnie, and Adrienne managed to call Lucas from prison. Hope arrested Sami. Sheila turned to Eli for help. Justin, Steve and Kayla worked to free Adrienne. Eli confided in Gabi about a regretful decision from his past. Hope enlisted JJ and Lani to uncover secrets regarding Will. Bonnie and Sheila prepared to flee Salem. Eric confronted Brady about Nicole's decision to leave town with Holly. Rafe and Hope clashed over Sami. Kate and Chad realized that someone was sabotaging the company. Hope got a lead on the mystery surrounding Will. Sami, Paul, Sonny, John and Marlena all took off for Memphis. Wait to See: Sami lands in hot water.

GENERAL HOSPITAL

Sam made a big announcement. Franco confided in Andre. Griffin reconnected with Anna. Ava looked for some solid proof. Andre made his intentions clear. Franco's drawings took an unsettling turn. Curtis received some disturbing news. Nelle continued to goad Carly. Monica handed down a family heirloom. Ava wasn't convinced about Griffin grew something. increasingly suspicious. Michael confronted Nelle. Maxie made a proposition. Sonny trusted his instincts. Andre had cause to worry. Michael changed his mind. Sam's celebration was cut short. Griffin was there for Liz during a trying time. Andre was able to divert Franco's attention. Cassandra outmaneuvered an opponent. Wait to See: Patient Six takes advantage of a bad situation.

THE YOUNG AND THE **RESTLESS** Cane and Juliet shared a laugh about Lily taking over her job at Brash & Sassy. Tessa told Mariah that she wanted to be with Noah and apologized for giving her mixed signals. Victoria lost consciousness while driving, causing an accident. Chelsea rescued her, but was sworn to secrecy by Victoria. Lily later questioned Victoria about the bruises on her face. Cane moved Juliet in to the Chancellor mansion. Victoria asked Lily to join her for an interview on Hilary's new show. Lily was shocked to see Juliet living at the mansion. After overhearing a conversation between Billy and Victoria, Phyllis notified Jack that they needed to expedite their new product. Wait to See: Billy goes on the warpath against Jabot.

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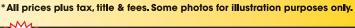








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