

Health Fair Nov. 6 & 8

FLORENCE-The Shoals Community Clinic will be hosting its annual Community Health Fair on Monday and Wednesday November 6 and 8 from 9am-2pm each day in partnership with UNA Anderson College of Nursing.

The event is free to the public and will offer services such as flu shots, cholesterol testing, diabetes screening, hearing and vision exams, blood pressure and vascular check-ups and other free services. There will also be local agencies on hand to answer questions and provide information on healthy lifestyle choices, mental health, community services, and more.

The Community Health Fair takes place at the Shoals Community Clinic located at 309 Handy Homes in Florence. For more information, please call the clinic at 256-760-4713.

Running for Give-A-Kid...

FLORENCE-Give-A-Kid-A-Chance of the Shoals is sponsoring a 5K Race and 1 Mile Fun Run on November 4 at Christ Chapel, 3051 Cloverdale Road in Florence.

Those interested in participating, register at gakacshoals5k.itsyourrace.com or call or text Pat Starkey 256-263-2186. This event gets started at 7am for late registration. The 5K race begins at 8am and the 1 Mile Fun Run starts at 8:15am.

Registration cost is \$125/team of 5 for 5K and 1 Mile Fun Run; \$30/individual for 5K; \$20/ individual for Fun Run.

Proceeds benefit Give-A-Kid-A-Chance of the Shoals.

Singin' River **State Finalist**

BIRMINGHAM-Forty-Five Alabama small businesses have been named as finalists for 'Alabama's Small Business of the Year" awards. The Small Business Awards of Alabama recognizes four small businesses across the program's four categories, Emerging, 1-10 Employees, 11-50 Employees, and 51-100 Employees.

Singing River Brewery in Florence is among the finalists in the Emerging Category. The family-owned and operated venture is the first brewery in the Shoals. The 2012 brainchild of Michelle and Rob Jones



219 West Tennessee St. Florence, AL 35630

256-764-4268

POSTAL PATRON



NW-SCC's Lee Retiring Dec. 31

Engaged President Made Huge Strides in Workforce Development



Humphrey Lee

MUSCLE SHOALS Northwest-Shoals Community College President. Humphrey Lee, will retire December 31, 2017 after leading the College for the past fourteen years.

President Lee shared his plans for retirement with the college's faculty and staff last week via email.

the NWlove

SCC family and the commitment each of you shows toward educating our students and improving the quality of life in our community," stated Lee. "I have devoted almost 43 years of my life to working in education, and I think it is time to enjoy the next

See LEE.... on Page 6

Three to Walk of Honor

FLORENCE-Mayor Steve Holt and the Florence City Council hosted the annual Walk of Honor ceremony for the 2017 inductees on Monday, October 30, 2017 at the Marriott Conference Shoals Center.

The Walk of Honor is located in the beautiful River

Heritage Park. The Walk recognizes individuals of Florence and Lauderdale County who have achieved national or international acclaim. This is a means of giving honor and perpetuating the name and achievements of deserving current or



Guest Op-Ed

Knight's Korner

Adopt-a-Friend

Medicare Minute

former citizens through Pettus

a form of civic recognition.

Areas of national or international accomplishment include, but are not limited to, agriculture, art, athletics, education, government, literature, medicine, business, humanities, medicine,

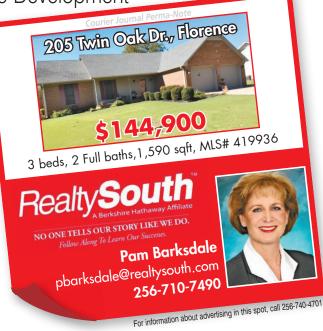
military, music, public service, religion, and science and technology. The 2017 inductees and their achievements are as follows:



Plaque reads: For unparalleled bravery on the

battlefield in France during World War I, Corporal Homer Givens was awarded the Croix de Guerre by the French government which hailed him as the war's first American hero.

See WALK on Page 8



Freedom Awards at the Roundhouse Nov. 4

TUSCUMBIA - The NAACP Tri-County Branch will present its 24th Annual NAACP Tri-County Branch Freedom Awards Banquet Saturday, November 4 at 6pm at the Railroad Roundhouse on 4th Street next to the Historic Tuscumbia Railroad Depot at 204 West Fifth Street in Tuscumbia. Participants in



this year's banquet include Dr. Robert Potts, former president of the University of North Alabama. Dinner

See FREEDOM AWARDS.... on Page 6







See SHORTs... on Page 2



Garner-Pierce Autos Jeff Elledge Auto Sales Frederickson's Tires

Inside this Issue

Ask the Attorney Junior Whirl

- Parks for Patriots
- November's Budget
 - Lio Soaps
- **Hocus Focus**
- Computer Skeptic

PARKS@PATRIOTS SHOW HONOR - BE A SPONSOR

- 24th Alzheimer's Symposium
- Dave Ramsey
- Adopt-a-Friend



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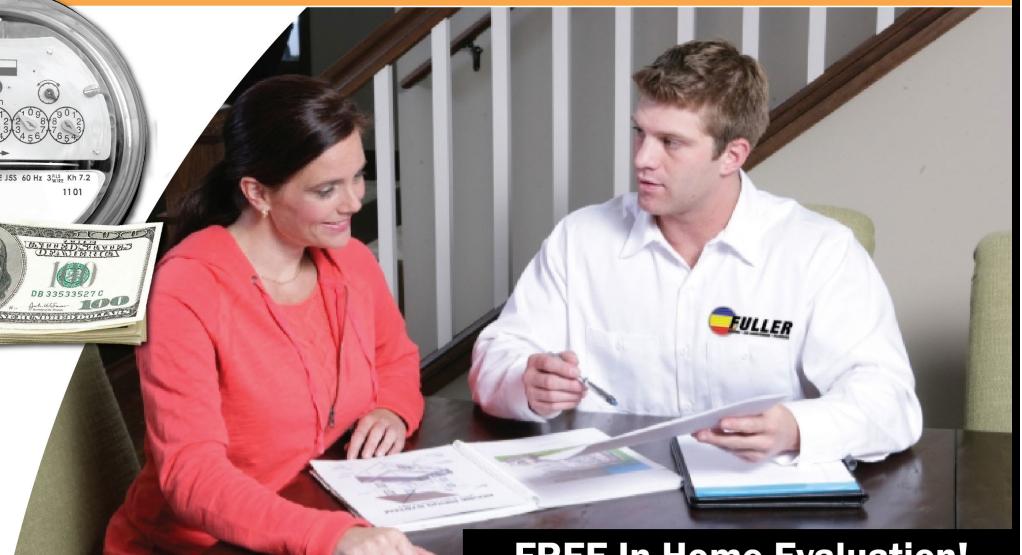
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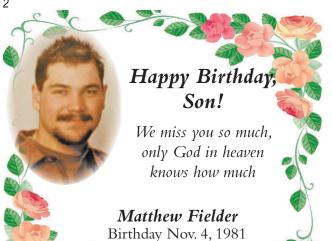
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MidGard Self-Storage will hold a public sale to enforce a lien imposed on said property, as described below, pursuant to the Alabama Self-Service Facility Act, Alabama Code 8-15-30 to 8-15-38, at 12:00 PM on Wednesday, November 15, 2017, at 2708 West Mall Drive, Florence, AL 35630.

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

Name	Unit #	Brief Description of Items
MELISSA LITTREL	0504	Pictures, Lamps, Boxes
BRIANNA Thompson	0620	Baby Items, Crates, Toys

Shorts...

Singin' River **State Finalist**

Continued from Page 1

is now two years old and is already known for strong local ties, memorable promotions, and impactful community partnerships. The finalists in all

categories are considered to be among the state's very best small businesses based on a variety of civic and professional standards. All of the award finalists will be honored at the CCAA/ BCA Partnership Annual Meeting/Luncheon on Friday, December 1 at The Harbert Center in Birmingham.

In addition, four award finalists will be recognized as a winner in each of the award categories. The Finalists in the

Emerging Category (operating less than 5 years) include (alphabetically) Alasaw, Birmingham Brik Realty, Trussville Cobbwebs, Monroeville Glover Media Group, LLC, Prattville

MainStreet Family Urgent Care, Valley **Olympic Sports**, Albertville **River Paws Pet Resort,**

Montgomery Singin' River Brewing Co., Florence

State Farm Insurance-Brittani Morris Agency, Alabaster

True40, Auburn Yoga Aims Studio, Gadsden

The awards are presented annually by the Chamber of Commerce Association of Alabama (CCAA) and the Business Council of Alabama (BCA).

First Fridays -**Thanks Giving**

FLORENCE – As the weather cools down and the leaves start to change, people begin to reflect on all they are thankful for. First Fridays is making it easy for the entire community to support a good cause with this month's theme, Thanks Giving Back on Friday, November 3. The event will take place from 5-8pm in downtown Florence.

"We hope to get the word out that area organizations will be accepting donations to help those less fortunate in the Shoals community," said Belinda Duke, First Fridays chairwoman. "When people come out to Court Street for First Fridays, we hope they come prepared to bless others."

Northwood Food Pantry accepting monetary

Salvation Army with an

Toys for Tots, sponsored by Off Road Station Jeeps, accepting new toys to fill up the Jeeps

Pajamas for Patients accepting monetary donations or new pajama sets

"It's great that First Fridays can be an avenue for people to give back," said Duke. "Organizations across the Shoals are preparing for the holiday season and I hope Florence residents get them off to a good start in their charity efforts.'

As always, musicians will be rocking the Big River Broadcasting stage beginning at 5pm. Lucerokicks off the line up. Daniel Clark is up next at 6pm followed by Cypress Revival at 7pm. Former Alabama

football players will also be available for a Meet and Greet during November First Fridays. Autographs

FOOD CENTERS

and pictures are available for purchase.

First Fridays wouldn't be complete without the dozens of vendors lining Court Street. In November, expect to find a wide variety of artisans and crafters from wood workers to jewelry

makers to potters. First Fridays is presented by Listerhill Credit Union. This event is a production of Downtown Florence Unlimited. First Fridays is a rain or shine event.

CHEVROLET: IMPALA, 2004 COMPLETELY reburbished. 301k miles. 21 mpg./city, 32 mpg/ Hwy. New tires, new starter, new alternator. \$3,500. Call Carolyn, 256-335-4236 or Donnie at 256-810-5130.

Courier Journal / November 1, 2017

TOYOTA: TUNDRA, 2003 V8, four door, 106K miles, white, good condition. \$10,000 FIRM. Call Brad 256-627-7913

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ORGANIZATIONS INCLUDE:

or canned/boxed food donations

Angel Tree







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)

CENTRAL HUGE GARAGE SALE 2054 Co. Rd. 219 Saturday 7 a.m.-?? Out Hwy 20 past Dollar General, turn left on Co. Rd. 6, go to second crossroads, turn right on Co. Rd. 219, house with brick mailbox on right. Everything priced to sell! RAIN OR SHINE!

TUSCUMBIA: SUPER YARD **SALE**, 1009 John St. Saturday 6 a.m. Across from Keller Surgery Center

FLORENCE YARD SALE: 7322 Dalewood St behind Bellemeade Antiques Saturday Nov. 4, 8 a.m. Furniture and variety of household items.

MUSCLE SHOALS: 994 GATT-MUSCLE SHUALC. MAN Park Dr. Friday Nov 3 INDORS! Gym #3 Benefits MS Living Center shoes/purses, china, ladies clothing M-3X and men's, household and Christmas décor-2 trees Large variety and GREAT prices!

MULTI FAN

FLORENCE: 425 RUSSELL ST. Friday 1-5 p.m. Saturday 8 a.m.-Noon. Back entrance to Forest Noon. Hills off Rasch Rd.

KILLEN: 364 OAKVIEW CIR-CLE Fri - Sat 7AM-2PM. Glassfurniture/couch, dishes, ware, men's/women's clothes, children's books - TONS OF STUFF! If raining, come next weekend.

FLORENCE MOVING SALE **200** Co. Rd. 42 (Danley Rd.) Sat. 7 a.m.-?? Tools, furniture, glass-ware, Christmas, lots of variety!

LOOK **GREENHILL: HWY 47 SATUR-**DAY Nov. 4th, 7 AM until ? YARD SALE, CHICKEN STEW, Breakfast, Lunch; Beans and Greens, Bake Sale GREENHILL METHODIST CHURCH



MUSCLE SHOALS: NEIGH-BORHOOD YARD Sale, sev-eral houses. Sat., Nov. 4, 7 a.m. 102 Highpoint Ave. TV, furniture, glass, bike, clothes, curtains, etc.

UNDERWOOD/PETERSVILLE COMMUNITY:

* Big Yard Sale * 3812 JULIAN STREET, SATUR-DAY Nov. 4, 7 a.m. til 1 p.m. Too much stuff to list!

Sale

ROGERSVILLE: SEVERAL FAMILIES. HWY 72 E, across from Doc's Gym. Thurs. , Fri. and Sat. Nov. 2-4. 8 a.m. til ? Clothing all sizes, winter coats, work boots misc. furniture pieces, household items, and misc. Cheap

garage sale

FLORENCE: 572 CO. RD. 7 SATURDAY 7 A.M. HOUSEHOLD - SHOP - garage.

ELGIN: **MOVING/EVERY-**THING MUST GO! Corner Hwv. 101 and Hwy. 580. (across from Lashes). Fri. 11/3 and Sat. 11/4, 8 a.m.-dark. Too much to list.

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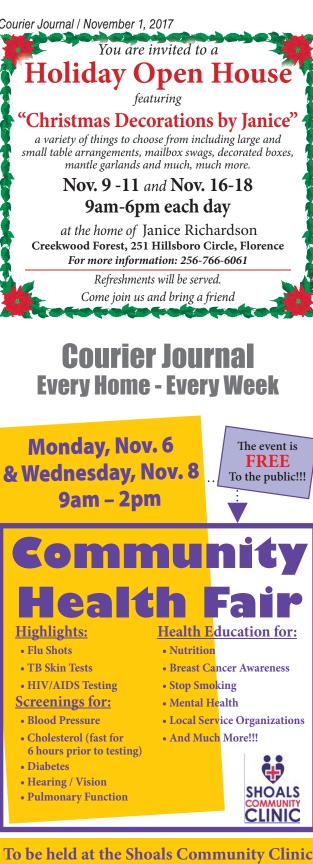
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 \star \star \star \star

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HENDRIX CHAPEL **Church of Christ**

"The findings show that from the early 1980's to 2014: those who identified their religion as 'none' increased from 7% to 21%-those who never attended religious services doubled to 26%-those who say they never pray leaped from 3% to 15%-those who say they don't believe in God climbed from 13% to 22% ... " (Article/ "Research: Fewer Religious People," by Scott Travis, Sun Sentinel (TNS) Printed by Times Daily, Sunday, March 27, 2016.)

Today our culture, our country, our world is caught up in a time of unrelenting turmoil. Too often our families feud, our friends-real friends, hard to find, our nation divided. The war on terror is forced to continue. The winds of war from so many directions seem to pick up-politics is pitiful-drugs are everywhere-murder-raperobbery and drunkenness-the norm. So much media spinning, twisting, misleading and biased. Political correctness, lectures and rules over reason, logic or common sense. Christianity is mocked, attacked, persecuted and murdered at a higher degree than any time in modern history.

Yet, at Hendrix Chapel we refuse to play the victim, or some self-righteous finger pointer, but, neither do we surrender, in fact we are on the attack! Not with guns, knives nor bombs-but with the most powerful spiritual weapon known to man, the Bible, the changer of hearts and lives, the Word of God: "For the Word of God is quick (living) and powerful and sharper than any twoedged sword, piercing even to the dividing asunder of soul and spirit and of the joints and marrow, and is a discerner of the thoughts and intents of the heart." (Hebrews 4:12) How do you save a world from self-destruction? One heart at a time, one home at a time, one community at a time. May we all look to and trust in Jesus the Christ, Savior of the world, who taught, "Thou shalt love the Lord thy God will all thy heart, and with all thy soul, and with all thy mind... Thou shalt love thy neighbor as thyself." (Matthew 22:34-40) He taught as well to even love your enemy! (Matthew 5:43-45) Beloved, that "world view" cannot be improved upon!

The article referenced above concluded that, "people who do continue to practice religion, (their communities) tend to be made up of the seriously committed, not just those swept along by obligation.... A potential downside to a less religious nation is that people often identify faith as a motivating factor for why they help others."

This Sunday, November 5th is Family and Friend Day again at Hendrix Chapel. David Dowdy will be our guest speaker, a man of God, and a great gospel preacher. David lives in our own community and is well respected and appreciated by us all. We consider you our friend too, and our good neighbor as well. We want you to be part of our family at Hendrix any time or all the time. Even if you should consider yourself an enemy, we love you anyway! We want to be friends! Please come, let us all unite in praise and worship. Let us all give thanks for the countless blessings we do have in a Thanksgiving setting and season. Let us make our world better, by making first ourselves better. ਪੈ

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world a better place," said branch president, Tori Bailey. "We look forward Bailey. recognizing these dedicated individuals.

The Tri-County Branch was chartered in 1965 and is made up of the counties of Lauderdale, Colbert, and Franklin. Anyone is welcome to attend meetings, and all are encouraged to join. For additional information about the NAACP Tri County Branch, attend a meeting, access the website, call to arrange a meeting, or speak with any member of the branch.

Sadonna B. Magazzu Judy Cox Gregg Scott Joe Broadfoot Heather Ridinger

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219 W. Tennessee St. Florence, AL 35630

editor@courierjournal.net

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Courier Journal / November 1, 2017



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Walk...

Continued from Page 1

According to an article by Steven Goss, in the March 13, 1985, *Courier-Journal*, Homer J. Givens of Florence enlisted in the U. S. Regular Army in 1916 shortly before America's entry into World War I. He was attached to the 16th Infantry F Company, 1st Division, Regular Army. Givens sailed for France on June 14, 1917 with the 1st Division later known as the Big Red One. This division was led by General John Pershing and had been on duty along the Mexican border before leaving for France.

Corporal Givens and his men had been fighting the Germans for several months in France. On November 1, 1917 at 1am, "the whole world looked like it was blowing up," Givens later said. He and four other men had been sent to a listening post to learn what the Germans

w e r e planning to do. After these five had men hidden

in

a mortar hole under fire for forty-five minutes, the Germans came "over the top." Givens' companions fled and were captured. this However, young corporal stood his ground, killing three Germans before he was wounded, trampled and left for dead.

Later he was found, and twenty-eight pieces of shell were removed from his body at an army hospital. After Givens was hospitalized and the Army tried to send him home, he declared, "I am not going until I get even with those Huns.'

Because of his bravery, the French newspapers published with a headline in tall black letters: "F.A.H." These letters stood for "First American Hero." France gave Givens the Croix de Guerre, the highest honor she awards her great heroes. General John Pershing was present for the award and later visited with Givens at the army hospital.

The United States gave him medals, too, but even his family cannot identify them because Mr. Givens refused to talk about them.

He had a number of Oak Leaf Clusters and a Purple Heart.

After the war, Sgt. Givens returned to the States and lived for a while in St. Louis, Missouri before returning to Florence. He died October 22, 1971, and is buried in Greenview Memorial Park.

AARON GUS GREEN

Plaque reads: In 2001, Aaron Green, a Taliesin Fellow and a member of the College of Fellows of the American Institute of Architects, was awarded the very first Gold Medal by the Frank Lloyd Wright Foundation.

According to the webpage of Aaron G. Green Associates, Inc. Aaron Green was an internationally recognized Architect and Associate of Frank Lloyd Wright. Over six professional decades, his diverse works included residential, commercial, industrial, municipal, and housing religious, projects. Fifty of those projects were created from his office in San Francisco.

Aaron was born in Corinth, Mississippi in 1917, but he spent the majority of his youth in Florence. He received his architectural education at the Cooper Union in New York City and returned to Florence in 1939. In a short time, Aaron was engaged in residential commissions. One was a design for a newlywed couple, Stanley and Mildred Rosenbaum. persuaded Aaron his young clients to engage Frank Lloyd Wright as their architect, and subsequently contacted Wright on their behalf. Aaron served as the clients' liaison with Wright throughout the design and construction of their home, now a historic landmark structure.

Wright was impressed with the young man's dedication, and offered Aaron membership into his apprenticeship group, the Taliesin Fellowship. Aaron maintained a close personal and working relationship with Frank Lloyd Wright for twenty years until Wright's passing in 1959.

Aaron enlisted and served in the Air Force for three vears as a bombardier in the Pacific theatre during World War II. After the war he set up practice in Los Angeles. He also married and started his family. For a short period, Aaron worked in the office of the renowned industrial designer, Raymond Loewy. Still, Aaron continued to correspond with Wright as well as assist with projects developing in Southern California.

When Frank Lloyd Wright learned that Aaron was



relocating to San Francisco in 1951, he suggested opening joint office where Aaron

would not only continue independent his own practice, but would also serve as Wright's West Coast representative. He worked on over forty of Wright's projects before Wright's passing in 1959.

Aaron's work was frequently published in national magazines, and he

See HONOR... on Page 11





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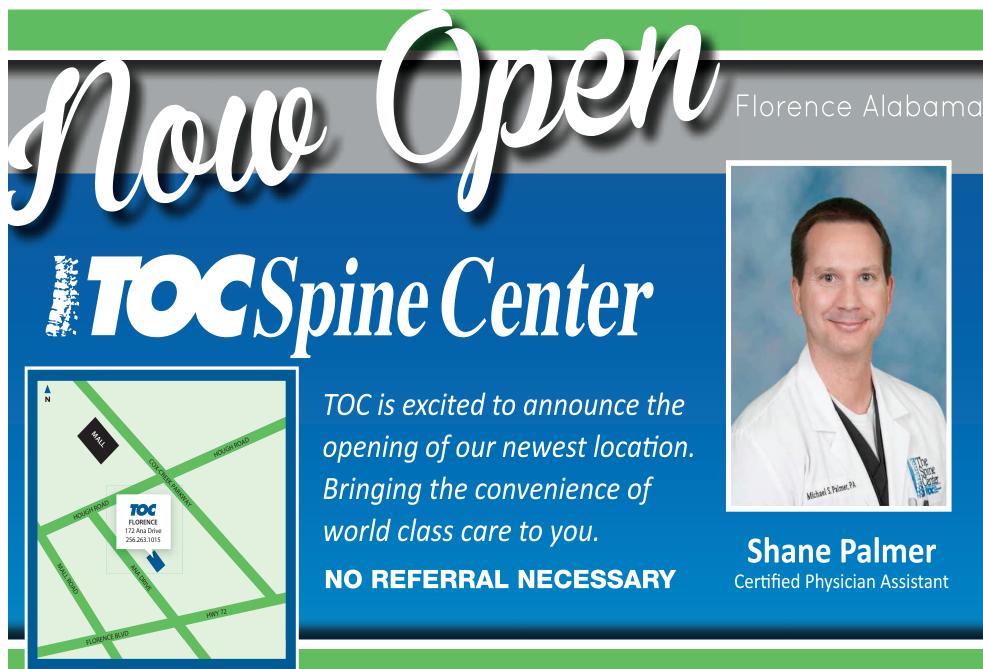
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Thomas McCutcheon

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lien when I have Medicare? Now, the insurance company told me they would have to pay the hospital before they could pay me but I pay for my Medicare insurance every month. Why did the hospital not charge Medicare? Billy, Sheffield, AL

Why did the hospital file a

Money. Hospitals, even "not for profit" hospitals try and

make as much money as they can. So, when a hospital can charge full price to an insurance company arising out of an automobile accident, they make a lot more money than what Medicare would pay.

And to be fair, I have to tell you that Congress decided that Medicare would be designated as a secondary payor. That means that when there is another source of payment the

medical provider can seek payment from the other source. There are rules that deal with how long a bill can go unpaid before the provider has to bill Medicare but it has been my observation that these rules are not followed nor enforced.

There are cases that indicate that a Medicare recipient can not have a lien filed against them for medical bills that Medicare would have paid. Nonetheless, hospitals file hospital liens against people who have Medicare every day. Hospital liens are a legally enforceable claim against insurance proceeds payable as a result of an automobile accident. They are not liens against property.

The courts of our state enforce hospital liens to a degree that is unjustified. There is a case where a hospital lien was overlooked by an insurance company that had made a small payment under med pay (med pay is a type of coverage that pays medical bills without regard to fault). The court held (incorrectly, in my opinion) that the insurance company was responsible for the entire amount of the lien that they did not honor.

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11

Honor...

Continued from Page 8

received several prestigious national design awards. Aaron became a member of the College of Fellows, American Institute of Architects in 1968.

Following an intensive national competition in 1999, at age 82 Aaron was awarded the commission to master plan and design a new co-educational boarding school in Greensboro, North Carolina—the American Hebrew Academy. Over the final two years of his life, Aaron completed designs for 74 buildings to be constructed on the 100 acre campus.

JONATHAN QUINN PETTUS

Plaque reads: Named Associate Director of Marshall Space Flight Center in 2016, Jonathan Pettus was honored with the NASA Medal for Outstanding Leadership in 2005 and the Presidential Rank Award of Distinguished in Huntsville. There he developed and maintained

According to NASA's website, Jonathan Q. Pettus was appointed associate director of NASA's Marshall Space Flight Center in Huntsville in 2016. He manages and leads development of the center's business operations, guides daily business decisions, and oversees center operational policy and processes. In addition, he serves as a senior advisor in advancing the direction of the center's future.

Marshall employs 6,000 on-and near-site civil service and contract employees. The facility has a strategic, critical responsibility to advance NASA's exploration mission. He provides executive leadership to the center's senior management for NASA space transportation, propulsion, space systems and scientific research programs and projects.

Béfore joining Marshall, Pettus worked for two years as a software developer at McDonnell Douglas Corp

in Huntsville. There he developed and maintained computer software used to define and manage space shuttle payloads.

Pettus joined Marshall in 1991 as a computer engineer, initially providing center employees with computer and application support services. He designed critical elements of desktop computing environments used center-wide, and led development of Marshall's first internet website. He also led a pilot program demonstrating the value of electronic commerce at NASA, showing how outside companies can conduct business with NASA in a computer-based

environment. Pettus served as implementation manager for the Financial Integrated Management Program, NASA's previous computerized business management model from 1997-2000. He led planning, testing, and implementation of the program's electronic financial applications.

Pettus was named manager of the Integrated Enterprise Management Program in 2000. As such he planned and directed

the overall integration of all program applications, f o r m e d a central integration

team to provide application and technology services for projects within the program, and led deployment of the program's overall technical architecture.

Pettus was appointed as director of the NASA Integrated Enterprise Management Program Competency Center in 2002. He led a team of more than 300 business and information technology professionals tasked with the integration, development, and operation of NASA's enterprise-level business applications. Pettus was named

Pettus was named director of Marshall's Office of the Chief Information Officer in 2005. He then was responsible for leading the delivery and operations of information technology solutions to enable Marshall's programs and mission.

He served as agency chief information officer at NASA Headquarters in Washington from 2007-2009. In that position, Pettus managed an integrated portfolio of information technology infrastructure and applications that supported NASA's human spaceflight, scientific, and aeronautical programs. Pettus returned to Marshall to reassume the position of chief information officer in 2009.

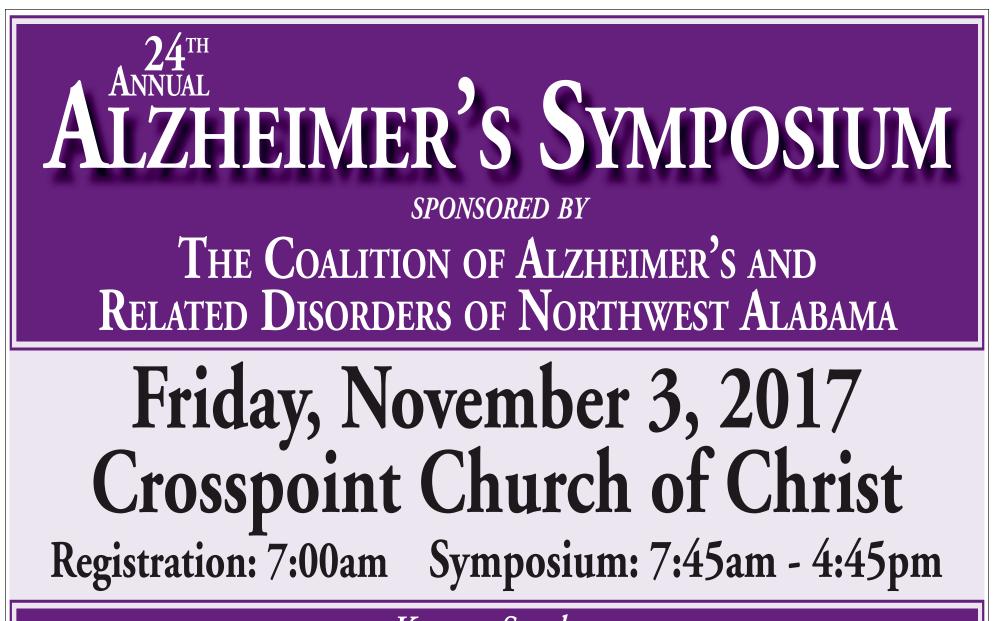
A native of Killen, Pettus earned bachelor's degrees in computer science and mathematics history in 1987 from the University of North Alabama in Florence and a master's degree in computer science in 1995 from the University of Alabama in Huntsville.

He has received numerous awards and special recognitions, including a Meritorious Presidential Rank award for exemplary federal service in 2008. He also was awarded the NASA Medal for Outstanding Leadership, NASA Medals for Exceptional Service, and NASA Special Service Awards.

Pettus and his wife, Angela, live in Athens and have two children.

After receiving nominations from the public, the Walk of Honor Selection Committee chose the three inductees. These inductees join the 39 individuals selected from previous years. A bronze plaque with a picture of each inductee, along with a brief inscription of his accomplishments, has been placed on the Walk of Honor monuments in the park. The public is invited to visit the site.

More detailed information on these individuals is available in the Local History and Genealogy Department at the Florence-Lauderdale Public Library.



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Integrity

A young man who was fresh out of high school applied to an Ivy League school in the Northeast. He was bright and academically qualified for the elite university, but he wasshall we say, "full of himself." So when he was called in for a personal interview he assumed it was nothing more than a formality.

However, during the interview he was asked a number of searching questions. One of the questions posed by the interviewer was, "If no one would ever find out and no one

got hurt, would you lie for a million dollars?" The young man was a bit taken aback, but quickly replied, "If no one found out, and no one got hurt? Then sure, I think I would." The next question from the interviewer was, "Would you lie for a dime?" Without hesitation the young man shot back, "No way! What kind of man do you think I am?" The interviewer answered, "I have already determined that, I am just trying to determine your price."

Integrity is defined as "the quality of being honest and having strong moral principles;



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moral uprightness." In practical terms it has been defined as "Doing what is right when everyone else is doing wrong;" and "How you act when no one else is looking." That being said, integrity should be an identifying characteristic of anyone who wears the name "Christian."

Jesus often taught the principles of integrity. One example is when He commanded, *"Let your 'Yes' be 'Yes' and your 'No,' 'No..."* (Matthew 5:37). In former days, we heard statements like: "A man's word is his bond." And indeed even a lot of business deals were sealed by someone's word or a handshake, but those days have pretty well passed. While there are still people of integrity in our world, they seem to be declining in number.

Jesus not only taught us to be people of integrity in word, but also by His example. He stated: "I have come down from heaven, not to do My own will, but the will of Him who sent Me" (John 6:38). Satan tested His integrity over and over. In one of those tests he took Jesus to "an exceedingly high mountain which overlooked all the kingdoms of the world and their glory" and said, "all these things will I give You if You will fall down and worship me." But Jesus boldly responded, "You shall worship the Lord your God, and Him only you shall serve" (Matthew 4:8-10).

Jesus defined integrity in every way! He did not have a price at which He could be bought out-and neither should we!

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 $[\]star$ \star \star \star

Guest Opinion-Editorial

Cold Creepiness with a Side of Corruption

14

ailed presidential candidate, Hillary Clinton, took her public pity party and not so subtle hopes of somehow magically overturning the 2016 election abroad on October 16. She called WikiLeaks founder Julian Assange as "a tool

of Russian intelligence a kind of nihilistic opportunist who does the bidding of a dictator" in an interview on the Australian Broadcasting Corporation's show, Four Corners.

Clinton's unfounded accusations don't seem to carry much weight with Assange himself. He doesn't find her a credible person. "It is not just her constant lying," said Assange. "It is not just that she throws off menacing glares and seethes thwarted entitlement. Something much darker rides along with it. She has a cold creepiness rarely seen."

Was Clinton's latest lunge at Assange and WikiLeaks a preemptive strike? An attempt, perhaps, to get

ahead of extreme ugliness in the coming news cycle?

On the same day the FBI confirmed that its former director, James Comey, had begun drafting his concluding statement on the Servergate investigation into Clinton's mishandling of classified information. His statement technically exonerated Clinton,

See CREEPY... on Page 32

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



Courier Journal

MONTGOMERY-To show appreciation for their service, State Parks Alabama is implementing a new program that provides veterans with free admission to any state park, park facility or day use area that charges an entrance fee – including boat ramps and the Gulf State Park

pier. The Alabama State Starts Nov. 1 Parks: Parks for Patriots

program will go into effect on November 1.

"Our parks and public lands are places for reflection and serenity, and they stand as a tribute to those who have served our great nation," said Greg Lein, Alabama State Parks Director. "For years we have offered free state park admission to veterans on Veterans Day. Expanding that access year-round is the least we can do for those who have made our freedom possible."

Several Alabama state parks were built with help from the Civilian Conservation Corps (CCC), which employed many World War I veterans during the Great Depression. Structures built by the CCC in the 1930s are still cornerstones of the Alabama State Parks system.

The Parks for Patriots program applies to entry fees only. Park concessions fees only. and other fee-based outdoor adventures within the parks are not covered by the new program.

The public can also helpprovide the free admission. To learn more about the Parks for Patriots program,

See PARKS... on Page 27

TOURISM SAYS Tour the Forks on Nov. 4

in the

FLORENCE - The Florence/ Lauderdale Tourism Office will host a free walking tour at the Forks of Cypress Plantation Site and Cemetery on Saturday, November 4 at 10am. The Forks

of Cypress was built in 1820's and was the first home

in America with a peristyle colonnade. It is regarded as one of the great houses of Alabama. The Forks of Cypress was

Nov. 4

home to James Jackson, one of the founders of Florence, who was known throughout the country for the thoroughbred horses that he bred and raced at the Forks. Tragically, the home burned in 1966, leaving only 23 columns as a testament to the once grand plantation. The location is considered one to be of Lauderdale County's most significant historic landmarks, and it is listed on the National

See FORKS... on Page 27

November

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. Plates for children 10 and under are \$5. Carryouts are available. Everyone is welcome. Proceeds used for center expenses.

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 at 1105 Beale Street in Florence from 10am-1pm. There will be coats and shoes in all sizes for adults and children, male and female. Health Focus on diabetes and breast cancer with screening and information. Family Fun Day - The public is invited to participate in this free event featuring youth activities and games.



Local Hub Restrictive

The high court will

Career Over Principle

Thomas L. Knapp William Lloyd Garrison Center for Libertarian Advocacy Journalism



YOUR

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

To Editor:

I read with interest that three other airlines along with Boutique Airlines are vying to serve the Shoals Area. I would like to suggest to whomever makes the selection that they would consider an airline that allows a passenger to bring on a larger piece of luggage than just a carry on.

My friends and I like to travel, but we cannot use the local service because of luggage restrictions. We would love to make connections in Atlanta and not have to drive to Memphis or Huntsville.

I know this is possible because I moved here three years ago from an area serving approximately the same population, and we could board with larger bags for an additional \$25. I feel this would greatly increase

boarding numbers.

Virginia Freebeck Florence

now decide whether applying Colorado's public accommodations law to compel the baker to create 'expression' -- a wedding cake -- violates his constitutionally protected Christian beliefs about marriage.



Editor:

Many women resisted Harvey Weinstein's sexual advances. They should be praised. However, the hundreds who were afraid of jeopardizing their career in acting have no excuse for allowing Weinstein's continued illicit activities.

They actually encouraged him to continue it with other women instead of nipping his vulgar actions at the bud. Evidently, some women made an acting career the priority over Weinstein's unwanted, disgusting advances, allowing themselves to be belittled for their personal desires in an acting career...

Two wrongs never make a right.

Paul Sabatino Florence

See LETTERS... on Page 18

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Usurping God's Authority

Since the devil in Isaiah 14 desired to be like God and implanted the idea in the minds of Adam and Eve in Genesis 3:5, mankind has pursued that goal since and miserably failed. Still the quest continues. We've tried for decades, (without the help of Almighty God, the Prince of Peace (Christ), the Holy Spirit, and the 1611 KJV Bible), through the U.N., court orders, decrees, sanctions and congress to bring peace, security and financial stability for our nation and world without success. Just like the devil, we want to be God. See 2Thessalonians 2:4. There are some things that belong to God only. Man cannot

usurp them. #1. Psalms 3:8 "Salvation belongeth unto the LORD: thy blessing is upon thy people. Selah." #2. Psalms 62:11 "God hath spoken once; twice have I heard this; that power belongeth unto God". #3. Psalms 62:12 "Also unto thee, O Lord, belongeth mercy: for thou renderest to every man according to his work." #4. Psalms 94:1 "O LORD God, to whom vengeance belongeth; O God, to whom vengeance belongeth, shew thyself." #5. Da 9:7a "O Lord, righteousness belongeth unto thee..." #6. Psalms 68:20 "He that is our God is the God of salvation; and unto GOD the Lord belong the issues from death." #7. Isaiah 45:7 "I form the light, and create darkness: I make peace, and create evil: I the LORD do all these things."

No man, church, preacher, religion, politician or anyone else has the power to give or take away any of these things. You want personal salvation, mercy, and peace? Trust Jesus Christ. You want peace in your home, family, church, city, county, state and country? Tell your leaders to do the same thing. God cannot fail. Turn to Christ; **Hebrews 12:2** "Looking unto Jesus the author and finisher of our faith; who for the joy that was set before him endured the cross, despising the shame, and is set down at the right hand of the throne of God." Read **Ephesians 2:14** "For he is our peace, who hath made both one, and hath broken down the middle wall of partition between us." God through Jesus Christ can bring these things to you. Just ask Him. **Isaiah 57:21** "**There is** no peace, saith my God, to the wicked." **Isaiah 42:8** "I am the LORD: that is my name: and my glory will I not give to another, neither my praise to graven images."



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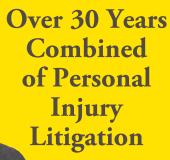




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There is an interesting new scam that is being propagated as we speak. It involves scammy marketing companies who call your business to get permission to edit your business's Google information. If you own or

manage a business, or know someone who does, you need to listen up. Earlier this

month, a woman from Miami needed a repair on her washing machine. She did

what many of us do these days and Googled the phone number of a repair shop she had used before. She called the number and spoke to some guy who set day. The repair guys showed up

Fisher

up an appointment the following right on time.

MIND YOUR OWN BUSINESS

by "The Computer Skeptic"

The victim reports, "They started bringing in shop vacs and buckets and I thought, 'okay, these two guys have it handled." An hour later, the men told her they had replaced a valve and wrote a receipt for \$420. The victim said she was shocked at the price but felt she had to pay. She wrote a check, the men left, and she put in a load of laundry. The washing machine did not work so she called them immediately.

"I said guys, please come back, there is no water. They had done absolutely nothing to my

machine but within an hour, they had gone and cashed the check and it posted to my account."

They never came back, and eventually blocked her number. That's when she looked up the repair shop again. This time, she called the number listed on Yelp instead of the standard Google listing. She spoke to the owner who had no idea what she was talking about. That's when it dawned on her that she was scammed.

The owner of the "real" repair shop was contacted by the news media and reported that someone else put their own number on his Google listing. He stated, "I'm sitting here twiddling my thumbs, not getting calls, and someone changed the number on my site."

This happened because the business owner had not 'claimed" his business on Google's automated pages and let some other scam artist con him into letting them manage the listing.

So to prevent this from happening to your business, you need to "claim" your business listing on Google. To do so, simply visit Google. com/MyBusiness and fill in the blanks. Google will then "find" your business listing. From there, you have to verify that you are the business owner or manager. To do so, you'll click a link that will offer to call your business phone. The automated phone

call will give you a code that you can use to give yourself the ability to claim your business listing, make changes to the account, and prevent anyone else from making changes.

The happy ending to this is that the local repairman felt so bad about the way the person was treated that he not only gave her \$420 from his own pocket but came to perform the actual repair himself.

Jim Fisher owns Excel Computer Services in Florence. Reach him at w<u>ww.ExcelAL.com</u>



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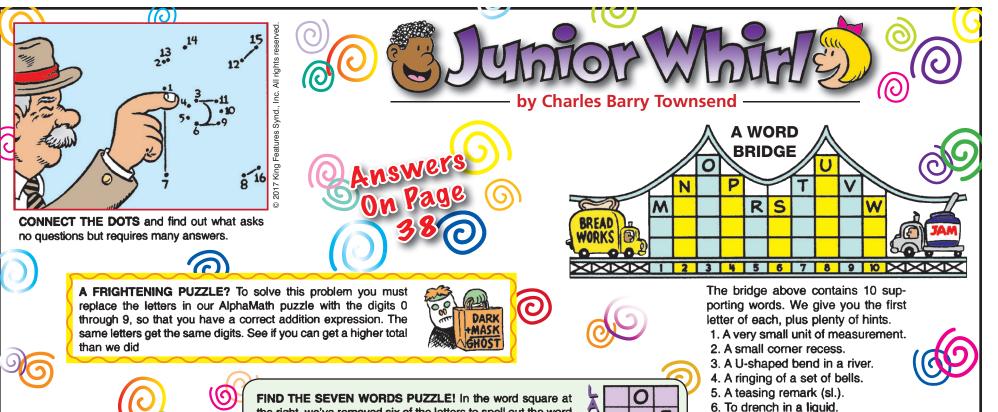
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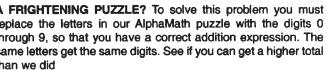
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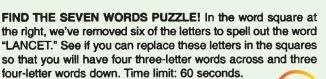




Illustrated by David Coulson









7. To pack down tightly.

9. To sell by machine.

10. A large amount of cash.

8. To consolidate.

Courier Journal / November 1, 2017

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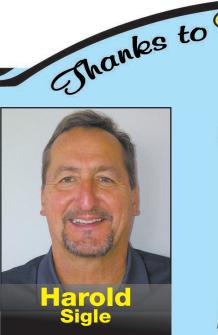
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Letters...

Continued from Page 14 Patriots Will Celebrate

Editor:

Alabama's Largest Direct Mail Weekly

Kneeling at our nation's National Anthem is showing disrespect for our flag and what she stands for. She has been flying over our United States since we got rid of England's control over us. If you do not want to stand at attention, place your right hand over your heart. Just don't show up and cry about social injustice somewhere else. Let those who are patriotic celebrate whatever is going on at the event with the singing of our National Anthem.

Our nation's forces flying during various events, Old Glory waving in the breeze, and the camaraderie felt by everyone present should be respected by these dimwits. Those showing disrespect should get unpaid leave, be barred from remaining games, or be fired. I am boycotting them, I'm not going to buy any products advertised, and I'm finding something else to do rather than sit and watch this travesty of grown men acting like little school boys who can't get their way. For God's sake, please wake up America and speak your objections. Let our President know we are there with him on these things that he is doing for us and our blessed country.

Joe Fairer Muscle Shoals

Content Was Factual

Editor:

Contrary to speculation by Mr. David R. Aday (October 25), I am no "expert on IAEA [International

Atomic Energy Agency] matters here in Florence"

or anywhere else. It is evident from his letter that Mr. Aday is no expert at correctly characterizing what I wrote in my letter of October 18. Contrary to his assertion, I nowhere stated that "Iran can be trusted."

I correctly described the provisions of the international nuclear agreement with Iran as they affect the latitude the President for of withdrawing from it, namely that he is required to obtain Congressional authorization prior to such withdrawal.

I correctly stated the FACT that the President must provide credible Congress evidence to concerning alleged willful violations of the agreement by Iran in order to secure Congressional approval. I correctly stated the FACT that none of the other parties to the agreement nor the IAEA have alleged any such violations.

In none of this or any other part of my letter did I state or imply that Iran can be trusted. His assertion to the contrary is apparently the product of Mr. Aday's misfiring neurons. Written material should be interpreted on the basis of its factual content,

and without imaginative speculation.

John Crowder Florence

See LETTERS... on Page 37

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- Carport & Patios Vinyl Replacement
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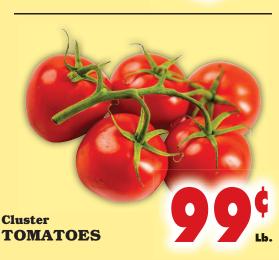
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19

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Courier Journal / I

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Alabama's Largest Direct Mail Weekly



20

California NAVEL ORANGES 4 Lbs.



Vovember 1, 2017

Alabama's Largest Direct Mail Weekly



Aquafina Purified DRINKING WATER .5 Ltr. **Simply Done** CUPS 30 Ct. Or **BOWLS OR** PLATES 15-22 ct. paper plates NEW Hefty TALL KITCHEN 0 65% RECYCLED BAGS Hefty Hefty 20 Ct. **Viva Big Roll** <u>6-8</u> PAPER TOWELS **6 Rolls** & soft Clorox **LIQUID BLEACH** 55-64 Oz. OROX CLOROX SPLASH-LESS **Gain LIQUID** DETERGENT 91-100 oz. **OR FLINGS** 42 Ct.

21



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Alabama's Largest Direct Mail Weekly

Courier Journal / November 1, 2017



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Courier Journal / November 1, 2017

Courier Journal Power Page

355-7125.

Super Capacity. Nice, clean con-dition 256-577-6433.

WASHER \$150, DRYER, \$125. H&H TOWING, LOCAL AND out of town. I also buy junk cars and

THE DOLLAR

23

Want to live better on the money

you already make? Visit TheDollarStretcher.com for hundreds of articles to help you stretch your day and your dollar! c. 2017 Dollar Stretcher, Inc.

The "Day After" Sales

Recently, I saw a tip regarding taking advantage of different supermarket's sales ads. Did you know that there are stores that will honor competitor's advertisements? You must take the sales ad in with you, it must be the same item, and they will not give rain checks. However, it sure beats driving around to different stores wasting gas.

I find this tip especially helpful the day after Thanksgiving when there are so many great bargains in so many different stores. Last year, I bought several items that Tovs-R-US, Best Buy, and Target had advertised for their day after Thanksgiving sale at Wal-Mart and was home before noon! Mary L.

Hidden Danger

When I was potty training my oldest daughter, she had a habit of hiding her clothes when she would have an accident. Needless to say, when I would find them, they smelled really bad. I couldn't get the smell out until someone told me to add about a cup of vinegar to the wash, let it soak for an hour, and then wash as normal. There was no smell left at all. Tina in IL

Fun for All Ages

I organized a scavenger hunt for the kids to do at our block party. I told the kids that anyone who found the same number of prizes as their age would get a prize. It worked out great because the little ones just had to find a few things (their parents helped them of course) and the big kids had longer lists. I had prizes like yo-yos, balls and stickers. It's hard to find things that kids of all ages can do, so this worked out well.

Notes... Continued from page 4

The United Methodist Women will sponsor their annual Rummage/ 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, acon, biscuits, pancakes, grits, bacon. 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

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 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.

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

Veterans Day Program Honoring All Veterans Sunday, November 5 from 10am-noon at Peppertown Baptist Church, Hwy 48 in Lexington. Everyone Invited!

LifeSouth Community Blood Drives for November - Keller Center – Monday thru Friday 9am – 5pm, 1208 South Jackson Ĥighway, Sheffield - 256-383-3535

ECM Center – Monday thru Friday 9am - 5pm, 205 Marengo St., Florence, 256-765-7038

Wednesday, November 1, 4-8:30pm, Parkway Community Church of God, 663 Cox Creek Parkway, Florence Thursday, November 2, 1–6pm, Long

Lewis Volkswagon Mitsubishi, 1602 Florence Blvd, Florence Friday, November 3, 11am – 5:30pm,

1st Heritage Credit, 2512 Florence Blvd,

CHEVROLET: VENTURE, 2000 SOFA, LARGE DARK TAN, 148K miles, \$2,750. 256-710-1675

50 GALLON ELECTRIC WA-TER heater, like new, \$150 FIRM. 304-538-4851 Somerville

America's

Top 120

good condition, remodeling, Paid \$1,200 Selling for \$125. 256-757-1864

FREE 7 MTH. OLD to a a good home. 256-275-7699

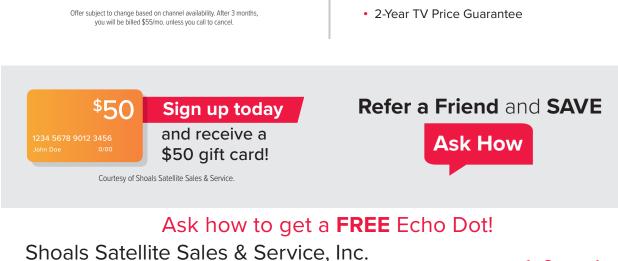
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Bundle TV and Internet Today – and Save!

Get speeds of 25 Mbps with DISH TV + HughesNet[®] Gen5

\$**49**⁹⁹/mo.

Saturday, November 4, Noon - 5pm, Lowe's, 3415 Woodward Ave, Muscle Shoals

Sunday, November 5, 10:45am -6pm, Jackson Heights Church of Christ, In Honor of Cole Kelley, 1031 Hermitage Drive, Florence

Monday, November 6, 8:30am 4pm, Wilson High School, 7601 Hwy 17, Florence

Tuesday, November 7, 10am – 4pm, Lauderdale County Court House, 200 S Court Street, Florence

Wednesday, November 8, 7:30am 3:30pm, Tharptown High School, 145 Highway 80, Tharptown

Thursday, November 9, 8am - 2pm, Cherokee High School, 850 High School Drive, Cherokee

Friday, November 10, Noon – 7pm, Walmart, 13675 Hwy 43, Russellville Saturday, November 11, 10am – 4pm,

Hearts Cry Ministry, 2835 Hwy 101, Elgin Sunday, November 12, Noon – 6pm, Dollar General, 8688 Main Street, Leighton

Monday. November 13. Noon – 5pm, Valmet, 3102C Kendall Drive, Florence

See NOTES.. page 29

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JEEP: WRANGLER, 1990 YJ, 4 wheel drive, 5-speed, 4 cylinder, runs well, full and half doors, hard top. Good tires. \$3,500. 256-767-7154, leave message.

FORD: MUSTANG, 2007 GT, 4.6 engine, automatic, 155,000 miles, good condition, asking \$7,300 OBO. 256-483-7659.

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

1977 GMC MOTORHOME 26', low miles, 403 V8, nice, \$8,500. 256-757-2014

NISSAN: ALTIMA, 2000 \$500. needs motor. Underwood/Petersville 256-764-3225 after 3pm

JD50 TRACTOR WITH EQUIP-MENT, \$2,000. 256-483-0014.

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

AUTHORIZED RETAILER

THEIR AD IS NOT HERE! Do you like to shop at certain stores? Are they not advertising their sales in the Courier Journal? Tell them that they should be.

Jessica B.

Saved for Another Holiday

My children love to trick-or-treat, but they can never eat all the Halloween candy they collect. Instead of throwing it away, a few days after Halloween, the majority of the candy just "disappears." The kids usually still have quite a bit in their candy jars. I then put the candy in a resealable bag in the freezer and it reappears at Christmas. The only thing you have to watch is to be sure that there isn't anything obviously Halloween. Christie K.

See DOLLAR.. page 28

24		
SECURE S Shoals 2 Gated Facility - 24/7 unit access	56-383-5633	
Compare our Prices!!!		
10' x 10' \$115/m Climate Controlled 10' x 15' \$150/m 10' x 20' \$185/m	\$175/m	
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Have a OLLY JOLLY HRISTVAS **OPEN HOUSE** November 1-7 411 S Montgomery Ave | Sheffield



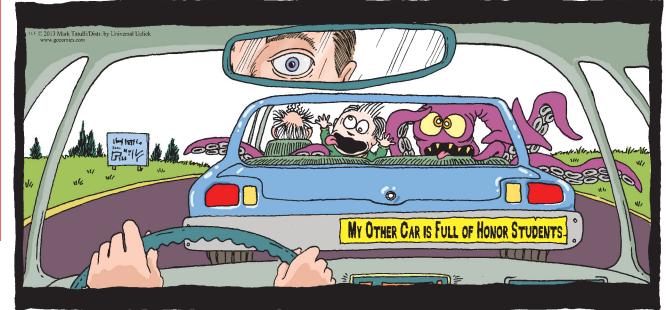
Catch the eye of your buyer faster by adding the popular and exclusive **RED LINE** feature to your classified ad!



Alabama's Largest Direct Mail Weekly

Courier Journal / November 1, 2017

BY MARK TATULLI



CHEVROLET: TAHOE, 1996 \$9,998 obo. 4x4, 2 door, White with red leather interior, new leather front seats. 20" tires and Chevy wheels, 171K miles. VERY CLEAN! 256-637-0265.

SANYO 19" COLOR TV with remote works well asking \$35, please leave msg 256-652-8432. TOYOTA: CAMRY CE, 2007

\$5,900, one owner, extra clean, good tires, clean Carfax. 256-710-4339



LAKE AND POND FISH FOR STOCKING Bass, Bluegill, Shell Cracker, Catfish, Grass Carp, Minnows and Other Species. Aerators and Fountains. We Deliver! CALL FOR PRICES! 615.977.0752

RED LINE YOUR ADS FOR maximum attention & impact. Only \$3 more. See page 6 or visit us at courierjournal.net. TFN courierjournal.net.

FORD: RANGER, 2002 \$2,500 XLT one owner ,240,00 miles (motor tuned and front end re-built 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 TWO 9X12 RUGS, APPROXI-MATELY 6 months old, \$100 for both, or best offer. 4 short ladder-back chairs, \$80. Wingback chair, beautiful new upholstery, \$100. 256-577-1801, Town Creek.

2 BURIAL PLOTS, TRI-CIT-**IES** Memorial Gardens, Christas Section. Lot # 150-D, space 2 and 3. \$1,500 each. call 334-524-7474, 334-734-9831.

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SILVER FOX STROLLER. (COAT) size 16, excellent con-dition, \$200. 662-663-0097, dition, \$20 Corinth, MS. 662-663-0097, SHANE PROCTOR HEATING **COOLING** and Commercial Refrigeration, Licensed, bonded and insured. AL#1150 and AL#53089. Financing available. 256-415-3758

ANIMAL TRAP, 12X12X36", \$25. Guntersville, 205-901-7100.

CADILLAC: SRX, 2005 SIL-VER, 132K miles, clean, leather, good tires, cold air, third row seating, \$6,500. 256-766-1648

MIRRORED, 6 DRAWER DOU-BLE dresser. Dark fruit wood color. Like new. \$200.00.256-353-3691.

SHIH TZU, CKC, FEMALE, 6wks old. \$350. 256-566-3776.



Cherokee Family Clinic Serving Cherokee and the surrounding area

TREATING:

- Acute and Chronic Health Problems



See the Classified Form on page 6 or submit your ad at Courierjournal.net



The **RED LINE** adds even more impact to the Shoals' most effective advertising forum mailing 70,000 papers weekly!

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• DOT Physicals.

• Onsite Labs • Digital X-rays • Drug Screens

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Most Insurance Accepted Medicare Patients Welcome



1080 2nd St., Cherokee 256-359-4519 shoalsprimarycarellc.com Alabama's Largest Direct Mail Weekly

25

Budgeting for November

Courtesy of DaveRamsey.com

We travel and we eat in November. We shop for Christmas gifts, and we eat some more.

The best way to enjoy this time of year, and not lose control of your money, is to make a budget for the month's special costs. With that in mind, here are some budget items to be ready for in November:

COOKWARE

Are you hosting Thanksgiving Day dinner for your family, or bringing your favorite side dish to a potluck? You'll need pots, pans, and casserole dishes. discounts Cookware can be as high as 80% in November, so it's a great month to budget for them if you need to add or replace an item in your collection.

HIGHER FOOD COSTS

Plan your Thanksgiving recipes ahead of time, so you can wow friends and family with your cooking (and budgeting) abilities. If you're hosting out-of-town family for more than a day, you'll want to budget even more for extra meals and restaurant visits.

SHOPPING

The last weekend of November is when you'll find all the big, crazy sales. Set aside some money so you can take advantage of the great Black Friday and Cyber Monday discounts on things like clothes, from DaveRamsey.com

televisions. and other technology.

PET BOARDING

Just because you got an invitation to Aunt Elizabeth's fancy Thanksgiving dinner two states away doesn't mean Fido did. If your pet isn't making the trip with you, make sure to budget for boarding fees.

HOLIDAY TRAVEL

Plane tickets and hotel rooms aren't the only travel costs to account for this time of year. Snacks at the airport, Uber or cab rides, parking garages, tips, and extra gas money are some of the smaller expenses that can slip under your radar.

CHRISTMAS DECORATIONS

You're probably excited to string up lights as soon as you're done eating turkey on November 26. If you're also in the mood to buy a peppermint scented candle or a new Christmas wreath, make sure to set aside money to pay for it.

HIGHER UTILITY COSTS

Low temps mean high heating bills. Keep your budget from getting burned by increasing the amount you plan to pay for electric or gas heating.

Remember that when you make a plan for your money each month, you'll have more peace of mind. And who doesn't want to enjoy their turkey in peace?

-Used with permission







We Stock New and Used Firearms, Ammo, Holsters, Shooting **Accessories, Knives and Much More**

On our Pawn Side, We Have Pre-Owned DVDs starting at 99¢

We Will Be Stocking Pre-Owned TVs, Computers, Game Systems, Jewelry As Well As Other Items

During the months of November and December, We Are Offering, \$0 Down, 0% Interest For 2 Years

Mon-Tues • 9am-5:30pm Wed • Closed Thurs-Fri • 9:am-5:30pm Sat • 9:am-1pm Sun • Closed



26

CLASSIC CORRECT 68 CRAFT, Mustang, 302 Ford small block, 256-762-4479

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

KEROSENE HEATER, **\$50.** NATURAL gas heater, \$50. 256-882-4032, Decatur

PINK GUITAR WITH BLUE padded case, comes with music book and picks, \$80. 256-702-1507

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

"BEAKER" MUPPET CHAR-ACTER COLLECTIBLE orange t-shirt, asking \$15, lv. msg. 256-652-8432.

Billy Goat Vacuum system \$600. 256-318-0527.

Authorized Dealer

Ken's Sewing

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Courier Journal

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.

Alabama's Largest Direct Mail Weekly

6 FT. GLASS SHOWCASE, \$50. 256-332-5357 or 256-668-3233, Russellville

WEIMARANER AKC REGIS-TERED PUPPIES. Full breeding rights. Health guaranteed. \$350 931-722-1327.

The Ultimate Cooking Experience"

All Big Green Eggs &

Accessories On Sale

SEEKING CLIENTS FOR L&B Quality Home Care. All activities of daily living. License #01121. 256-980-4220 or 256-980-8387

HONDA FORMAN 450ES 4-WHEELER. 939 hrs. Very good machine. \$2800 obo. 256-412-8670 or 256-757-4130 after 5:00.

3 WOOD HEATERS, CALL for information, \$150, \$200 and \$350 256-778-8969

FOR SALE: ELEPHANT COL-LECTION. At least 175 items. From many countries. All shapes and sizes. Many Lenox. Must see! 256-443-9419



\$8,300. Daily driver. Very Clean. Fully loaded. 4 cylinder, automatic, black leather interior, heated seats, remote start, backup camera. Onstar and Sirius capable with activation. New battery and new brakes. 93,521 miles. 256-736-4451

CRAFTSMAN STRAIGHT SHAFT WEED eater, still in box, \$150. 256-263-8130

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

2008 CHEVY TRAILBLAZER, 135,000 miles, sunroof, leather, towing package, rear heat and air, \$8,495. 256-483-5151 (Florence area)

FOUR CORDLESS PHONES, PANASONIC, charges and base, \$35. 256-426-7825.

MOVE THAT!

CARS, BOATS, campers, that huge thing you bought and can't get home! 256-412-7877.

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

SCHOOL SUPPLIES BUYOUT Composition Notebooks, Spiral Notebook, Paper and Plastic Folders, Pens, Pencils and SO MUCH MORE **NOTHING OVER** Also Stocking Thousands of Dollar Items for Stocking Stuffers in Time for Christmas. We are Becoming a Nothing Over a Dollar Store on Court Street in Downtown Florence. **Come See Us Today For Bargains!**

Darnes Health Care

Downtown Florence

221 N. Court St.

256-764-3961

CHEVROLET: CRUZE, 2013 :

JUST PURCHASED. NEVER **RIDDEN** due to hip replacement, 250 4-Wheeler ATV, manual shift, asking \$1,600 OBO. Huntsville, 256-694-9110.

Pharmacy 912 2nd St. • Muscle Shoals • 256-381-0161 • Mon.-Sat. 9-5 We're back in all local schools this week with a fun-packed NOV

A Special Thank You to

Parents' Choice Award Winner AGAIN in 2012!!

ducation Partners Those listed below make a special effort to help produce and distribute

> this Parents' Choice Award-Winning Newspaper to all local school children! FREE OF CHARGE!

Helen Keller Hospital





Courier Journal / November 1, 2017

per person!

Mini Golf • Family Fun **Ice Cream • Concessions New November** Hours Sat: 1-9pm Sunday: 1-7pm On Hwy 72 Brooks High School Killen **Golf Prices** 256-272-5405 18 holes 36 holes Adults: \$4 \$7 Child 10 & under: \$3 \$5 Child 3 & under: FREE (with paying adult **Party Packages** starting at just \$8

Find a Home With Our Real Estate Listings

facebook.com/KillenTimeAdventure

Forks...

Continued from Page 14

Register of Historic Places. Local historian Harry Wallace will guide the tour which will begin at the site of the columns and conclude at the cemetery. As the Forks of Cypress is on private property, we hope the public will take advantage of this rare opportunity to tour the site. The tour is free and visitors are encouraged to bring lawn chairs.

Take Cox Creek Parkway to Jackson Road. (no traffic signal). Go north on Jackson Rd. and turn right at the dead end onto CR 41. Contact Florence/ Lauderdale Tourism at 256-740-4141 for additional information.

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Parks...

Continued from Page 14

visit http://www.alapark. com/Parks-for-Patriots-Veterans-Program.

The Alabama State Parks Division relies on visitor fees and the support of other partners like local communities to fund the majority of their operations. To learn more about Alabama State Parks, visit www.alapark.com.



Like Yard Sales? See page 3!

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Gregg Scott • 256.740.4705 gregg@courierjournal.net



Continued from 23

Easy, Thoughtful Homemade Gift

My family has many neighbors, teachers, and coworkers we like to remember with gifts at Christmas. As much as we love all of our friends, buying all of those gifts can really add up! I recently came across a gift idea that even young children can make. It's a homemade trivet/spoonrest. Purchase small tiles (4" by 4" is a good size) and felt furniture feet dots from your local hardware store. I spent between 57 cents and \$1.21 for each tile. You can get enough felt dots in a \$2 package for about 10 tiles. Get creative with your tiles. Simply peel the adhesive back from the felt dots and place one in each corner on the underside of the tile. You may need to use super glue on some of the dots as the adhesive doesn't always

stick to the tile. You'll have useful, pretty Christmas gifts to give for under \$2. 'ho can beat that? Janna

Turkey Time

To save on the price of turkey, buy on the day after Thanksgiving and sometimes the day of Thanksgiving. The price is dramatically reduced. This is a good time to buy for the freezer. NL

Charitable "Purchases"

I've felt pressure and obligation to purchase items for fund raising I didn't want or need, which put hardship on my finances occasionally. Because only a small amount actually benefits the "cause," I've decided to donate a dollar or two directly instead of making a purchase. Dianne

Taking Advantage

I keep a grocery price book. I also put about \$20 a month aside out of my food budget and use it only for specials. I then put that "special" into our menu and lower my total food bill for the current month. Any extra left at the end of the month is added to a "specials" envelope. Anything left in the "specials" envelope stays. Next month, I'll add another \$20.

Here's an example. I passed a farm the other day that was selling apples for 10 cents a pound. Our stores are all charging between 79 cents and \$1.19 a pound. I bought 70 pounds and made apple sauce and canned if. I also sliced and froze a few packages, and I made several apple desserts. I am still working on about 15 pounds of fresh apples. I am also using them fresh in deserts and salads. Right now, there is no fruit in this area that is anywhere near 10 cents a pound, and we will be eating apples from this source for several months to come.

I also trade produce. I grow a large garden, and when I have a surplus

of something (and what gardener doesn't?), I give it to friends and neighbors. I have always gotten something back. Last summer, one of our friends gave us four boxes of peaches that needed to be used up quickly. We don't have peaches here, and they were passing through and brought us these. They left with zucchini, which they don't grow. Canning and freezing "free" surplus is always a plus. Påt in Kitchener

Fun for All Ages

I organized a scavenger hunt for the kids to do at our block party. I told the kids that anyone who found the same number of prizes as their age would get a prize. It worked out great because the little ones just had to find a few things (their parents helped them of course) and the big kids had longer lists. I had prizes like yo-yos, balls and stickers. It's hard to find things that kids of all ages can do, so this worked out well. Jessica B.

See DOLLAR on page 35



BEAUTIFUL Liam felt betrayed when his brother LIVES\ On Halloween and father made a major business decision without him. He later was forced to tell Sally in person that their plan to rebuild and relaunch Spectra would Fashions never happen. Bill met with the demolition crew and concocted a plan to turn the Spectra building into rubble by day's end. Liam encouraged the Spectra employees to stage a sit-in at the site. Shirley called Sally out on her feelings for Liam and reminded her that he was married. Unsuccessful in his attempted negotiations, Bill decided to put some fear into his opponents. Steffy warned Sally to stay away from her man. Saul and Darlita had a Halloween surprise big for Sally. Wait to See: A clandestine couple fears the ramifications of their

THE BOLD AND THE relationship.

DAYS OF OUR night, there were plenty of tricks and treats for Salem's heroes. Chad and Abigail learned that Ben escaped once again. Rafe and Hope caught on to an evil plot. Steve received some devastating news about Kayla. Paul confided to John that he feared he was losing Sonny. Justin, Adrienne and Lucas arrived in Memphis. Sami refused to back down in her search for Will. Eli bonded with Gabi and Arianna. John, Marlena and Sami came face-toface with someone from their past. Adrienne finally got a chance to explain the truth to Lucas. Eve learned about Will and wondered if Paige could be alive as well. Kate felt pressured to find the person who was sabotaging the DiMera empire. Wait to See: Chad

offers Abigail a job. GENERAL HOSPITAL Carly demanded some answers. Griffin and Ava sought refuge. Oscar and Josslyn took advantage of a situation. Patient Six longed to be near Sam's side. Dante grew increasingly suspicious. Valentin reassured Nina. Andre was very upset. Carly received a major surprise. Jason worried about Danny. Nathan was reluctant to carry on the charade. Dante filled Micheal in on what he'd missed. Franco turned his attention to Liz. Patient Six took advantage of a bad situation. Finn kept up the ruse. Valentin ran into an old acquaintance. Cassandra wanted to know more about Anna. Jason turned to Curtis for help. Wait to See: Dr. Klein

gets a bit of luck. THE YOUNG AND THE RESTLESS Abby and Zack took their relationship to the next level. Lauren admitted that she overreacted when she demanded that Scott break with Sharon. Nick up was annoved when Faith coaxed him into spending Halloween at Crimson Lights with Sharon. Cane desperately tried to convey his sincerity to his children, but Mattie in particular refused his peace offering. Victor offered to buy Brash & Sassy, but Victoria declined his offer. She later made a pitch to Devon and Neil for another loan but was turned down. Victor told Nick that he bought out his liquor distributor and would be raising prices. Wait to See: A night to remember for the Newman family ends in disaster.





Medicare Minute "Medicare Advantage Plans"

Medicare Annual Enrollment Period (AEP) extends from October 15th through December 7th. This is the time of year you can sign up for or make any changes to your Medicare Advantage Plan (MA) or Prescription Drug Plan (PDP). Over the next few weeks we are going to look at MA and PDP plans and what to look for when choosing these plans.

Medicare Advantage Plans, or Part C Medicare, are offered through private insurance companies that Medicare approves. If you join a Medicare Advantage Plan you still have Medicare but will receive your Medicare Part A and Medicare Part B coverage through the private insurance company offering the MA plan you join. Medicare Advantage Plans are not Medicare supplements.

Here are a couple of rules to remember if considering a Medicare Advantage Plan. To be eligible to join a Medicare Advantage Plan you must be enrolled in Part A and Part B Medicare. You must also live in the service area of the plan. For example, if you live in Lauderdale or Colbert counties you are only eligible for plans that are offered in your county. Just because a plan is offered in Huntsville or Birmingham does not mean it's available in Lauderdale or Colbert counties. Also, you do not have to be 65 to join an Advantage Plan. If you have been on Social Security disability for 24 months and have Medicare you can join a plan.

Over the next few weeks we will begin to look at the six things to consider when choosing a Medicare Advantage Plan. Those six things are premium, copays, coinsurance, deductibles, provider networks and the drug formulary of the plan. We will also discuss the difference between your plan options such as a HMO and a PPO. In the meantime if you have any questions about Medicare Advantage Plans you can contact our office.

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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Sleep Apnea ALERT

Going to the sleep lab? Need a new CPAP mask?





Choose Avalon Discount Drugs

Notes...

Continued from page 23

Tuesday, November 14, and November 15, 2-10pm, Wednesday, Essity, 1834-B Haley Drive, Barton Thursday, November 16, 10am – 3pm, ECM East, 2111 Cloyd Blvd, Florence

Friday, November 17, 7:30am – 3:30pm, Lexington High School, 101 School Street, Lexington

Saturday, November 18, 10am – 5pm, The Shoals Flea Market, 65 Sportsplex Drive, Muscle Shoals

Sunday, November 19, 11am – 6pm, Foodland, 994 Cox Creek Parkway, Florence

Monday, November 20, 1–7pm, and Tuesday, November 21, 5am – 11am, North American Lighting, Inc, 100 Counts

Drive, Muscle Shoals Wednesday, November 22, 9am – 3pm, Big Star, 314 S Jackson Ave, Russellville Friday, November 24, 7am – 2pm,

Shoe Carnival, 356 Cox Creek Parkway, Florence

Saturday, November 25, Noon – 6pm, Cost Cutters, 1145 Hwy 72, Killen

Sunday, November 26, 11am – 4pm, BAM, 318 Cox Creek Parkway, Florence Monday, November 27, Noon – 6pm, Walmart, 1706 Military Street S, Hamilton Tuesday, November 28, 9am – 5pm,

Lauderdale County Health Department,
4112 Chisholm Rd, Florence Wednesday, November 29, 10am –
6pm, Medical Center Pharmacy, 507 N

Columbia Ave, Sheffield

Thursday, November 30, 11am – 5pm, Shoals Satellite, 414 Hwy 43 S, Tuscumbia

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

Well-respected Landers: Bluegrass Performer/Songwriter Martha Carpenter: One of America's

Celebrated Portrait Painters Renowned

Michael Curtis: Acclaimed Singer/

Songwriter/Producer Libby Jordan: Director-Florence

Museums and Kennedy-Douglass Center for the Arts 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

Community Health Fair - Monday, November 6 and Wednesday, November 8, 9am-2pm at the Shoals Community Clinic, 309-B Handy Homes, Florence.

This event is FREE to the public. Highlights: Flu shots, TB skin tests HIV/AIDS testing. Screening for: Blood pressure, cholesterol (fast for 6 hours prior to testing), diabetes, hearing/vision, pulmonary function. Health education for Nutrition, breast cancer awareness, stop smoking, mental health, local service organizations, and much more.

Sponsored by UNA Anderson College of Nursing and Shoals Community Clinic. For more information call 256-760-4713.

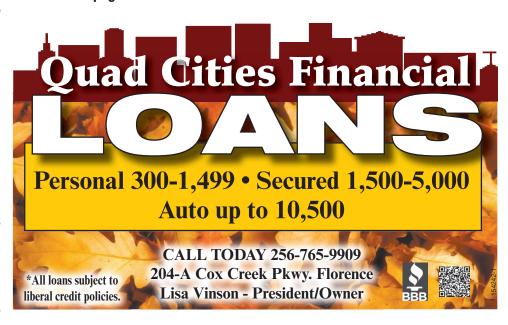
National Novel Writing Month Write-Florence-Lauderdale In Sessions Public Library

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,







Medicare A



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Muscle Shoals

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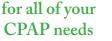
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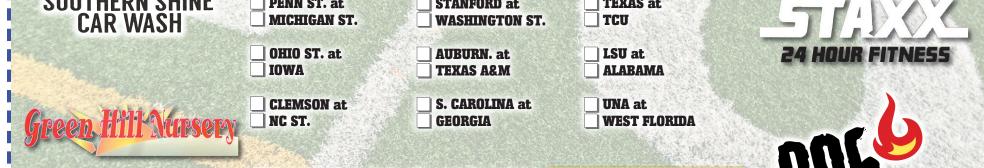




EACH WEEK'S WINNER RECEIVES A *Courier* A "PERFECT" WINNING CARD ALSO WINS \$50 IN CASH BGENDS Journal PLUS A 2ND \$50 GIFT CERTIFICATE FROM LEGENDS! Mail or deliver your entry to: Courier Journal, 219 West Tennessee St., Florence, AL 35630 or Fax to: 256-760-9618 or STEAKHOUSE enter online at www.courierjournal.net Winners will be listed online Tuesday afternoon and in the FOLLOWING week's Courier Journal. since 1988 DEADLINE IS FRIDAY, NOVEMBER 3RD AT 6PM WEEK 8 WINNER: CHRIS SEAL, MUSCLE SHOALS FLORENCE NURSERVY ALABAMA CHECK BOX BESIDE EACH **VIRGIINIA TECH at IOWA ST. at** WINNING TEAM WEST VIRGINIA MIAMI

50" SONY HD PROJECTION

Courier Journal / November 1, 2017



STANFORD at

RULES: You can only enter for yourself, not other people. Only one entry per person per week. Only one winner per week. Winners must present a photo I.D. when picking up their gift certificate(s). Check the box beside the appropriate picks for the first 11 games, then write in the exact score of the tie-breaker game. Person with the most correct picks receives a \$50 Gift Certificate from Legend's Steakhouse in Florence. No change will be returned for any unused portion of the certificate. Gratuity is not included.

PENN ST. at

TIE BREAKER GAME Write Score HERE **OKLAHOMA** at **OKLAHOMA ST.**

TEXAS at

In event of a tie, the tie-breaker score will be utilized. Otherwise, it will not be considered. Closest tie-breaker score wins. Total points will be next tie breaking procedure, and a random drawing of finalists will be used to determine the winner if they are still tied after tie-breaking procedure. Person with the winning card for the week, who also picks every game correctly including tie-breaker, will also win \$50 from the Courier Journal and another \$50 Legends Gift Certificate. Judges decision is final. Mailed entries must be post-marked by deadline day. Hand-delivered, faxed or on-line entries must be submitted by exact time of deadline stated above. NO EXCEPTIONS. Winner is posted on website each Tuesday afternoon and in the paper delayed by one week. Employees and family of Courier Journal and Game Day Scorecard sponsors are ineligible to win. NOTE: If you're faxing, first make a CLEAN COPY, then FAX THAT COPY. NEWSPRINT DOES NOT REPRODUCE CLEARLY ON A FAX. WE ARE NOT RESPONSIBLE FOR ILLEGIBLE COPIES.



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Courier Journal / November 1, 2017

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JEEP: WRANGLER, 1988 \$15,500 obo. 8,900 original miles. Warn winch, 2-tops, 6 cyl., 5 speed, oringinal and after market wheels/tires. Extra nice, original. Bought new in Decatur, garage kept. 256-345-5522.

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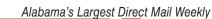
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criminal prosecution for violating a non-disclosure

agreement if he sued to recover the money he'd spent helping the FBI make its case. The informant's lawyer is now seeking

DoJ permission to talk to

sources paid hundreds of

thousands of dollars in speaking fees to Hillary

Clinton's husband (former

president Bill Clinton) and

donated millions more

to the family's Clinton Foundation. And Clinton,

at the time serving as US Secretary of State, dutifully bulldozed a path through the American bureaucracy

for Vladimir Putin. That

sequence of events looks

like what most people

would call bribery and

influence peddling. What was that about

nihilistic opportunists who do the bidding of dictators

If there were collusion

the

government and a 2016

presidential campaign, it's

reasonable to ask: Were Russians working

with Trump's campaign to defeat Clinton, or were

the Russians paying back Clinton's campaign for her

faithful service to them by helping her gin up her claims of a Trump/Putin conspiracy? Or both? Or something else?

The effort to Get Trump

may eventually bear fruit, but it's starting to look like

the effort to Get Clinton

Thomas Knapp is Director and Senior News Analyst for

the William Lloyd Garrison

Center for Libertarian

Advocácy Journalism

may do so first.

Russian

again?

the

between

the

period Russian

Congress about the case.

question,

During

in

Guest Op-Ed

Creepy... **Continued from Page 14**

although between the lines the final draft clearly admitted that she didn't face indictment because, well, she's Hillary Clinton months before even interviewing Clinton and other key witnesses.

A day after Clinton's diatribe, news broke that the FBI knew as early as 2009 about Russian attempts to gain control of 20% of the US uranium supply and new uranium sales opportunities in the US through corrupt means. They covered that information up for several years.

In fact, the cover-up remains at least partially in force. The Hill reports that in the run up to last year's election, the Department of Justice (then under control of Hillary Clinton's copartisans in the Obama administration) threatened the FBI's confidential informant in the case with

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Courier Journal / November 1, 2017



Courier Journal

by:

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- Check thermostats & ensure accuracy;
- Inspect electrical components to ensure no defective wiring;
- ✓ Inspect water pressure on the home to ensure home's water pressure is safe.





DAVE **Says** by DAVE RAMSEY

BUDGETING FOR TAXES

Dear Dave,

I recently started my own business, and I know I'm supposed to pay taxes quarterly. How do I budget for those, and how much do I save? McKenzie

Dear McKenzie,

You should always establish a separate checking account when you open a business. All your business income, and nothing else, should go directly into that is profit.

When you take that home, set aside 25 percent for your federal, quarterly estimates. In most cases — especially with a small, start-up business — that will put you pretty close to what you'll need. If you make more than relax, build wealth, and give. \$60,000 to \$70,000 in profits, however, you may want to kick that percentage up a little bit. It's always better to rental properties. That's save too much than too little. simply a risk management Best of luck, McKenzie!

-Dave

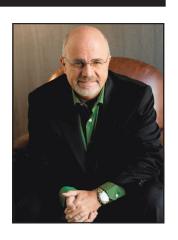
RENTAL PROPERTIES? BABY STEP 6

Dear Dave,

I have a rental property that I still owe some money on, and I've just begun Baby Step 2 of your plan. Should rental property debt be included in the debt snowball? Matt

Dear Matt,

2 of my plan is where you week on 585 radio stations use the debt snowball to pay off all debt — from smallest to largest - except for daveramsey.com and on Twitter your home. This, of course, at @DaveRamsey.



comes after Baby Step 1, in which you save up \$1,000 for a beginner emergency fund. I would include rental properties in the "home" category, and I urge people to get serious about paying off their homes a little further down the road in Baby Step 6.

To fill in the gaps, Baby Step 3 is going back and fully funding your emergency fund with three to six for business expenses. What you have left, by definition, is profit. months of expenses. Baby retirement plans, and Baby Step 5 means setting aside college money for the kids. Baby Step 6 is where you pay off your home, including any rental properties that weren't already paid for in cash, and Baby Step 7 is when you

If it were me, I would pay off my primary home before taking care of the perspective. Now, if you owe just \$20,000 on your rental property but still have a \$3 million mortgage on your residence, you might go ahead and knock out the rental property first. Hope this helps!

—Dave

Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more No, it shouldn't. Baby Step than 13 million listeners each and multiple digital platforms. Follow Dave on the web at





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From the Gilded Age to the Pop Age Includes Components by DC Comic

STORE HOURS: HOBBY LOB 9 A.M. - 8 P.M. **HOBBY LOBBY** CLOSED SUNDAY PRICES GOOD IN STORES MONDAY, OCTOBER 9 – SATURDAY, OCTOBER 14, 2017. PRICES GOOD ONLINE SUNDAY, OCTOBER 8 – SATURDAY, OCTOBER 14, 2017. SOME ADVERTISED ITEMS NOT AVAILABLE ONLINE. SALES SUBJECT TO SUPPLY IN STOCK. SELECTION AND QUANTITIES VARY BY STORE. AD DOES NOT APPLY TO PRE-REDUCED ITEMS. **FLORENCE** Florence Blvd. & N. Patton St. 1622 Florence Blvd. SHOP ANYTIME AT HOBBYLOBBY.COM

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2 full baths, double wide, \$15,000. Call for appoint-ment, 256-980-7737.

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bdrm., 2.5 ba., beautiful open floor plan to include sunroom. Great view of

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LAND FOR SALE

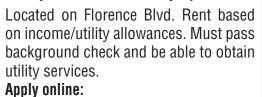
- 80± Acres CR 90, Waterloo \$76,000
- 26± Acres Waterloo City Limits Pea Ridge/Mulberry Lane - \$39,000 PENDING
- 21± Acres Danley Rd, Florence \$109,000
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- 174± Acres Duck Pond & Creek Frontage - AL-184. Town Creek
- 2.4± Acres Commercial Lot Jackson Hwy, Sheffield NEW

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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

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.

FLORENCE: 139 FOY AV-ENUE 3 bdrm., 1 ba., \$500 rent, \$500 deposit, appliances central heat/air washer/ dryer connections. 256-764-3137.

NORTH FLORENCE: FOR **RENT** 1 and 2 bdrm. apart-ments, Appliances, Washer/ Dryer connections. \$325-\$495 plus deposit. 256-764-3986

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

LAND FOR SALE: 3 acre parcels; \$12,900 each; \$300 down, \$225 monthly. Road, Cherokee. Gilbert 256-335-8274

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FOR SALE ON HENDRIX Rd./Underwood area, .5 acre with 1970s trailer/2 outside buildings. \$20,000. 256-757-3116, 256-764-1901

up. \$400 per month, \$300 deposit. 256-412-7008. 40 ACRES, 18 MINUTES northwest of Florence. Fenced, pond, city water, ca-ble TV, \$148,000. Will divide.

256-335-0060 STUTTS PROPERTIES, INC Full Service Property Management and Maintenance FLORENCE: • 760 W. Alabama St., 3BR, 1BA\$750 • 739 Dixie Ave., 4BR, 2BA.....\$850 • 210 Carter Ct., 3BR, 2BA, townhome\$825 • 415 S. Hudson St., 2 BR, 1 BA, apartment\$450 **COMMERCIAL:** • 6183 Hwy 72, Retail Space\$600 Call Phillip Patterson • 256-757-5525 phillip@stuttsproperties.com

CEDAR FLORENCE: 441 N. CE-DAR St., Apt B. 2 Bdrm., appliances, central heat/air, **ARMS APTS,** 1 bdrm, \$300 rent, plus \$25 water, \$300 deposit, appliances, central heat/air. 256-764-3137. washer/dryer connections. \$325 rent. \$300 Deposit. 256-764-3137.

NORRIS

FLORENCE: 102 TIM-BERS 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.

KILLEN: CENTER STAR VILLAGE 3 bdrm., 2 ba., \$475 rent, \$300 deposit. Appliances, central heat/air, washer/dryer connection 256-764-3137.

FLORENCE: FOR RENT: 3 bdrm. 1 ba., house near Florence High School, available immediately; \$650 per month, \$500 deposit, 256-366-5799.

1202 INGLESIDE AVE-NUE 1202 Ingleside Ave Mid Century Modern Home for sale by Owner, quiet Street in great neighborhood.Three bedrooms and bonus room can be fourth, Large windows over look-ing large fenced backyard with coi pond and practice pool. Lots of covered area for cooking out. Fireplace three baths, Custom cabi-nets, hardwood floors, large dressing room, covered front porch. large garage, Many features, and move in ready. 256-335-1279.

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

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



6.08 ACRES AND MOBILE



FLORENCE: 27 S BROAD-WAY 3 Bdrm., 2 Ba., Appliances, central heat/air, washer/dryer connection, Garage. \$750 rent, \$750 de-posit. 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

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

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

SHEFFIELD: 1110 26TH STREET, Apt. 5A 3 bdrm., \$400 rent, \$300 deposit,

appliances, central heat/air,

washer/dryer connections

256-764-3137.

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

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

DIRECTIONS: 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

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 <u>10% BUYERS PREMIUM</u> 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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AUCTION **Cherokee**, AL

- Barton Community
- 40+/- ACRES offered in 11 PARCELS
- 6 Miles from Cherokee, AL
- Minutes to the Tennessee River
- Unincorporated Community No Zoning
- More Info and Photos online
- Broker co-op available / Call for details



Jack F. Granger, CAI, 873

THURS · NOV · 16th · 1:00PM

Register by 12:50PM

40+/- Acres offered in 11 Parcels

PARCEL MAP ONLINE

Tuscumbia. \$38,000. For more information, 256-483-3419 or 256-764-1799

SHEFFIELD: 612 N. AT-LANTA, Apt B. 1 Bdrm, \$295 rent, \$250 deposit, window air, electric heat, appliances. 256-764-3137.

FLORENCE: FOR RENT. BARN with 4 acres, with water. 256-627-2547.

FLORENCE HOUSE WITH 3 bdrm. 2 ba., close to Hibbett school, nice neighborhood, central unit, kitchen appliances, washer/dryer hookups, hardwood floors, \$700 monthly, \$500 deposit. One year lease. NO PETS! 256-740-2999

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

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733 CREST STREET 3 bedroom, 1 bath house, 1400+/- sq ft, carport and covered patio. Across from McFarland Park and near UNA, \$81,000. Call 256-335-5463 or 256-366-4670 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.



REAL ESTATE AUCTION! SATURDAY, NOV. 11 • 10AM 5591 COUNTY ROAD 92, ROGERSVILLE, AL. LAUDERDALE COUNTY



Great Location! Charming Home & 210' x 210' Level Yard Covered Front Porch – Great Room, Updated Kitchen & Dining Room – 3 BR & 2 Baths – Laundry Room – Screened Porch - Attach Double Car Garage – Detach Double Garage & Work Shop with Lean-To – New Partially Fenced - Man-Cave with Window A/C

Come Out and Join Us!

DIRECTIONS: From Hwy 72 Rogersville, travel west, turn North (right) on County Road 51. Go 2.0 miles then turn left onto County Road 92. Sale site will be on the right. Watch for our Holland signs! TERMS & CONDITIONS: 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 & Auction, Inc. supersede any printed material. Agency Disclosure: Auctioneers are acting as agents for the sellers only. 2017

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!" MUSCLE SHOALS: 2410

B Rosedale Street. Retail or Office Space. 800 Sq. Ft. \$700 Rent. 256-764-3137. SHEFFIELD: COLBERT SQUARE APTS. 2 bdrm., \$295 rent, \$250 deposit, appliances, central heat/air, washer/dryer connection. 256-764-3137.

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



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

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1500 square feet of space Four Large offices, Reception Area w/ Privacy window Kitchen, Storage Closet with Shelves Hurry!! Only one space available!!!! No CAM fees & Landlord pays Water & Sewer! Call Connie, 256-764-7688 North Alabama Properties, LLC

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FOR RENT: 3928 Jackson Hwy #3 (Sheffield) 2BR, 1 BA\$395 219 N. Main St. (Florence) 3BR, 1 BA\$650 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) Commercial Space 2707 2nd St., Ste A (Muscle Shoals) ..\$500

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

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11 ACRES on Chisholm Road, with 3 Br House and out buildings, 9 Guns, Household Items, Personal Property, Tools, Fishing items, Fishing Lure supplies, Ferguson Tractor & More!

9535 Hwy-17, Florence, Alabama in the Zip City Community







Continued from 28

Scoring Quality Luggage

The best place to look for high quality luggage at a cheap price is an estate sale. Older people often travel and they buy the best luggage. They also take good care of it. You can buy expensive luggage for just a few dollars. Zina

Better Cookware

The best affordable cookware can be found at a restaurant supply store. Look for strong aluminum pans. They can handle high temperatures and a lot of hard use. Also, they're cheaper than the name brands you'll find at a regular store. *Dave*

Lower Insurance Rates

If you have a good credit score, call your insurance company (either home or auto). Some companies will give you a discount if your score is above a certain amount. You've worked hard to get and keep a good score. Now's the time to cash in on it.

Belinda

Thrift Store Diva

My sister and I love to shop at thrift stores for clothing. To make it super easy, we wear leggings, a tank top, and flip-flops when we shop. That way, we can try on slacks, blouses, jackets, dresses, or shoes in just seconds. My closet is full of thrift store finds. *Maria*

Rental Car Savings

Before you sign the paperwork on a rental car, you should ask about discounts. For instance, you'll pay for a second driver, but your AARP or AAA membership could provide that perk for free. The same thing is true when you check into your hotel. Any discount or perk you get costs you nothing! Derek

Simple Halloween Costume

I needed a last-minute costume idea and came up with this idea. I dressed up as a beauty pageant contestant. I wore a simple black evening dress. I added a ribbon for my shoulder like the contestants wear, and on it, I pasted the letters for "Miss Minnesota." It only cost me a couple of dollars for the ribbon! *Reba*



End of Summer Savings

Here are a few things that I do at the end of summer. First, I sell off or give away my son's outgrown summer clothes and buy or trade for someone else's for his next size up. Then I sew all of last year's school pants into shorts that he can wear to start school in August. Finally, stores are clearancing stuff out to make room for fall and winter, so I stock up on Christmas gifts and stuff for next year.

Karen via Facebook

Fall Party Idea

.

Celebrating 70 Years Serving Our Community!





Call Shane today for more information!

We will be offering the property in three tracts, combinations of tracts & as a whole!



DIRECTIONS: From Wilson High School on Hwy-17 (Chisolm Road) go north on 17 for 2 miles to auction site on the left. Watch for the SHANE ALBRIGHT AUCTION SIGNS!

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6508 HWY 72, KILLEN, ALABAMA 35645 AL PHONE 256-757-8898 TN PHONE 931-762-5134 Shane Albright Owner/Broker/Auctioneer AL#1569 TN#5431 TN FIRM #112 Ben Phillips Vice President/ Realtor/Auctioneer 256-710-9683 AL#1331 www.shanealbright.com saauctions@live.com "YOUR PROPERTY — OUR REPUTATION"

Licensed in Alabama & Tennessee

Here's an idea for a party you can host that'll cost you almost nothing. I call it "Pumpkins and Potluck." On the Saturday before Halloween, we invite our friends and neighbors to our house. They bring a pumpkin to carve and a dish to share. The guys tend to get a bit competitive with the carving, but it's all in good fun. We supply the carving tools and drinks. Everyone has a good time, and it cost us almost nothing.

Mickie

Autopay Oversight

We all use autopay for bills because it's so convenient, but you need to pay attention to your bill. This is not only true for charges for things that you didn't authorize, but also for automatic renewals. If you're on auto renew, companies rarely give you any discount, but if you go to their website or call them, you'll get one. Therefore, make sure to watch for renewal dates and get the price break you

can. Dianne 36

Alabama's Largest Direct Mail Weekly

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HARDWOOD BRUCE 3/4X2 1/4, tavern grade, 100 ft., \$75. 256-685-2149

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ING in interior painting, drywall, texture, knockdown orange peel, wood work. Over 38 years of experience, 256-712-0044.

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2014 CHEVROLET: CAMARO 2SS, RS package, like new condition, 12,000 miles. \$30,500. 256-383-1048.

DRYWALL, NEW AND RE-PAIR, over 30 years experience. Hang and finish. FREE estimates. 256-366-6905

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ESTATE AUGEON 50+ Guns – Gun Safe – Ammo Woodworking Equipment – Antique Furniture – Glassware & More

9:AM SATURDAY, NOVEMBER 11 Auction will be held at The Old "Woods Carpets" Building, 100 Pioneer Drive, Killen, Alabama in the Center Star Community

Nice Heated Building with Restrooms, Limited Seating Bring A Lawn Chair– Lunch will be Available

NOTE: Firearms will not be on property until Auction Morning. Doors Open at 7:AM! 9:AM GUN Auction begins followed by 45 Pocket Knives 11:AM give or take a few minutes: Woodworking Equip, Tools, Furniture, Glassware & More NO BUYERS FEES!!! "WHAT U BID IS WHAT YOU PAY"

Auction Terms: Payment in full day of auction by cash or good check only. All items sold "AS-IS WHERE-IS" and must be removed day of auction so bring a truck or trailer and help to load. Terms to Purchase Firearms: Payment due in full day of auction by cash or good check. All firearms sold AS-IS with no warranties expressed or implied. This is an estate auction (whole collection from one owner). Alabama purchasers must have current photo ID/Driver's License, sign an affidavit that you are at least 18 years old to purchase long guns and 21 years old to purchase handguns, be legal to purchase under Federal, State and ATF





d. across Shoals Creek Bridge, continue on Hwy-72 for 7 miles to the Center Star Community, Turn right onto Pioneer Drive, Auction on right, Watch for the SHANE ALBRIGHT AUCTION SIGNS! **From Rogersville, Alabama** go west on HWY-72 for 8.9 miles, carefully make a left "U-turn", then turn right onto Pioneer Drive, Auction on right, Watch for the SHANE ALBRIGHT AUCTION SIGNS!

Check out our website for Photos and List of Items www.shanealbright.com



Courier Journal / November 1, 2017

in next week's Courier Journal! Call 256-740-4701.

*Circulation Verification Council 2016 Readership Audit/Survey of Courier Journal distribution area.



Alabama's Largest Direct Mail Weekly



One More Time

baseball team was the New of them one more time. York Yankees: the Bronx Always go to other people's Bombers. Seeing the likes of funerals, otherwise they Mickey Mantle, Whitey Ford won't come to yours." "I and Yogi Berra in person usually take a two-hour nap at the original Yankee from one to four." "Never Stadium on my senior trip answer an anonymous was something I'll never letter." forget. Yogi Berra, without a doubt, was the king of the used to be." "So what if I am one-liners we've all enjoyed through the years.

ACLS playoffs when the take it." On commenting on Yankees were fighting a new restaurant: "nobody to stay alive, one game in particular reminded me of Berra's most famous quote. worth a dime anymore." Trailing by four runs, the Yankees stormed back to take the lead and win to advance to another game. think and hit at the same

famous quotes, but he was one of baseball's all-time greatest players. He holds the World Series record for most games played(75), at quote: "I really didn't say bats(259), and hits(71). In everything I said." 1947, he became the first Yogi Berra died at age player to hit a pinch-hit 90 in 2015, but through his home run in World Series attributed quotes that were history.

He was an 18-time All-Star and played on 10 World his memory will last forever. Series champions. He was elected to to the Baseball Hall of Fame in 1972. But and his quotes are legendary and *jerrywknight@comcast.net*

As a youngster my favorite I thought I'd share a few

The future ain't what it As I watched this year's as a fork in the road, On being asked what time it The quote no doubt was: "it time." On a slipping batting ain't over till it's over." average: "Slump? "I ain't in Many people may only no slump...I just ain't hitting." remember Berra for his On his approach to playing On his approach to playing baseball: "Baseball is 90 percent mental. The other half is physical." And maybe his second most famous

memorable because most of them didn't make any sense,

E-mail comments suggestions to:

Letters...

Forcing Artistic Expression

Continued from Page 18

Editor:

The Justice Department filed a brief on September 7 supporting the Colorado baker who refused to bake a wedding cake for a gay couple on faith-based grounds in the latest religious freedom case to be considered before the nation's highest court.

In his brief, Acting Solicitor General Jeffrey B. Wall wrote, "When Phillips designs and creates a custom wedding cake for a specific couple and a specific wedding, he plays an active role in enabling that ritual, and he associates himself with the celebratory message conveyed. Forcing Phillips to create expression for and participate in a ceremony that violates his sincerely held religious beliefs invades his First Amendment rights." The high court will now decide whether applying Colorado's applying public accommodations law to compel the baker to create 'expression' -- a wedding cake -- violates constitutionally his protected Christian beliefs about marriage. Phillips told Fox News, ""I never thought the government would try to take away my freedoms and force me to create something that goes against my morals."

Thank God we elected a President, who along with his Attorney General, is willing to defend Christians before the U.S. Supreme Court. If Hillary had been elected, she would have appointed an Attorney General who would have prosecuted Christians.

Euell White Florence

Farm, Ranch Shortchanged

Editor:

Family farmers and ranchers have waited years for the U.S. Department of Agriculture (USDA) to institute basic fairness protections in the poultry and livestock industries. However, last week, officials announced a rollback of two rules of the Grain Inspection, Packers, and Stockyards Administration (GIPSA); decided not to move forward with an interim final rule of the Farmer Fair Practices; and said they will take no further action on a proposed regulation of the Farmer Fair Practices Rule. Poultry and livestock production is an important source of jobs and income for many in rural communities. A healthy and stable community depends not on the number of livestock produced, but on the number of livestock producers living and

working there. The rolled back rules would have made the

marketplace more friendly to family farmers and ranchers, allowing for more small businesses in our communities.

The Center for Rural Affairs works hard for genuine opportunity for family farms and ranches, beginning with our organization's inception in 1973.

In 1997, we had a seat in Washington when our executive director was nominated to the National Commission on Small Farms. Together, members produced a report, "A Time to Act," calling for livestock market reforms.

Two years later, we asked the agriculture secretary to utilize his authority and write a rule providing a definition for what constitutes an "undue or unreasonable preference" as prohibited by the Packers and Stockyards Act. He declined to act.

During both the 2002 and 2008 farm bill debates, the Center called for the inclusion of a livestock market competition title. In 2008, those efforts were rewarded with a provision. As a result, USDA published a proposed rule in 2010 after hearing concerns raised by family farmers and ranchers across the country regarding fair livestock and poultry markets. Last October, the rule was submitted to the White House.

Last week, this rule was shut down, alongside two GIPSA rules.

Farmers, ranchers, and consumers would have benefited from the competitive, transparent markets these rules would help protect. Our fight for fairness has not ended. Call your lawmakers today and urge them to reconsider.

Rhea Landholm Center for Rural Affairs Lyons, NE rheal@cfra.org,



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EX: Five 20mg tablets of Sildenafil is equivalent to one 100mg Viagra®



Must have prescription that is for Sildenafil 20 mg tablet. 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.



221 N. Court Street Historic Downtown Florence 256-764-3961





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.

Unit #	Name	Brief Description of Items	
5120	SUSAN Smith	Area Rug, Luggage, Mirror, Boxes, Totes, and Household Items	
616	CRYSTAL Borden	Entertainment Center, Twin Bed, and Boxes	
613	BRANDON Tucker	Pedal Bike, Sectional Couch and Love Seat	
548	ELIZABETH Drumgood	Dining Room Table and Chairs, Queen Bed, TV, Washer, Air Compressor, and Household Items	
109	Jamarkis Wess	Living Room Furniture, Vacuum, Luggage, Heater, Shelving, Pillars, Jewelry Holder, Small Kitchen Appliances, Chandelier, and Houshold Items	

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For a list of practicing dentists, please visit AspenDental.com.

All dental services are provided and performed by professionals licensed in the State of Alabama. 'Starting price is based on a current denture wearer selecting a Basic single arch replacement denture. Price does not include relines. 'Denture Money-Back Guarantee applies to all full and partial dentures and covers the cost of the permanent denture(s) only. The guarantee period begins upon insert of final denture or hard reline and refund request must be submitted within 90 days thereafter. Denture(s) must be returned within 90 days after refund request date. Offers must be presented at first visit. Offers expire 12/31/17. ©2017 Aspen Dental Management, Inc. Scott Dickinson DMD. 154971-1





Just in Time for the Holidays!! OVERSTOCKED SALE!

E . 3 L		
10	Sofa & Loveseat from ^{\$2}	
5	Queen Bedroom Suit w/Mattress Set from \$12) _{mo} Sam
	5 pc. Dinette from \$1	2 wk Deli
	Fireplace TV Stand \$1	5 wk
	Sectionals \$2	5 wk
	Washer & Dryers ^{\$} 2	5 wk
	Refrigerators from \$1	B wk
3	Stoves ^{\$1}	B wk
	Mattress Sets from ^{\$} 48 mo for 1	
3	TVs from ^{\$} 8) mo
Re	Cash & Carry Sofa & Loveseat \$399 ⁹⁹ to \$6 Queen Bedroom Suit	99 ⁹⁹ 99 ⁹⁹

419 E. 2nd St. • Sheffield

We have 15 different trees of all color combos and types of ornaments New ornaments selling fast--come see us now for best selection

own

15% Off Christmas Ornaments -1 Week Only

RENTALS

• 30% Off Door Mats

• Early Iron Bowl Special - 15% Off All Collectors

Community Notes...

Jacksonburg Church of Christ will

Bible study begins

The church is at

celebrate homecoming on Sunday, November 12. The guest speaker is

at 9am, worship at 9:45am with a fellowship meal to follow. Afternoon

414 Lauderdale 28, Florence, just off

NAMI Shoals Family Support Group for families with adults and/

or children who have brain disorders

(mental illnesses) and NAMI Connection Recovery Support Group for people

who have been diagnosed with a brain disorder and are in recovery meets Tuesday, November 14 at 7pm at the

NAMI Shoals office, 749 Thompson St., Suite A, Florence. Need directions or

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

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

November 15, 2017.

more information, call 256-765-2081.

Austin Swinea.

Chisholm Road.

service is 1:30pm.

Continued from page 23

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 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.

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very!

NO Credit

Check!

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

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.

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.

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, 12:30-1pm - 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 Florence-Lauderdale Public Library! The cast will perform a 30-minute selection of songs from the show for this preview event. All ages are welcome!

Chicken Stew, Boston Butt, Bake Sale at Pleasant Hill UMC Family Life Center, County Road 222, Florence, on November 11 from 7am-noon. Stew is

Facebook page at Kennedy-Douglass Center for the Arts, or email fvines@ florenceal.org. Call 256-760-6379 for more information.

Florence-Lauderdale Public Library is offering free job search & resume class Tuesday, November 14 at 11:30am for anyone on the job market. Whether you're currently unemployed or looking to start a different career, this class will help you move forward. Lyons HR will provide tips on job searching, and library and Lyons staff will supply one-onone help with resumes and applications. Lunch will be provided. Seating is limited and registration required. Sign up by calling 256-764-6564, ext. 28 or at the library's Circulation Desk. This event is cosponsored by Lyons HR, Shoals Knitting Guild, and Burrell-Slater Class of 1967.

Arts/Crafts Applications are 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. com.

The LaGrange Living Historical Association's annual Christmas in the Country celebration takes place 10am-4pm Friday-Sunday, November 17-19 at the LaGrange College Site. Admission is free. Donations will be accepted. The celebration will include vendors, artists, hayrides, and tours of historic LaGrange Cemetery. For more details on becoming an arts and crafts vendor or demonstrator, contact Louise Lenz at louiselenz9324@gmail.com.

The historical buildings at the park will be decorated to resemble and old-time Christmas. Plenty of cakes, pies, cookies and other treats at the ever popular Christmas in the Country Bake Sale.

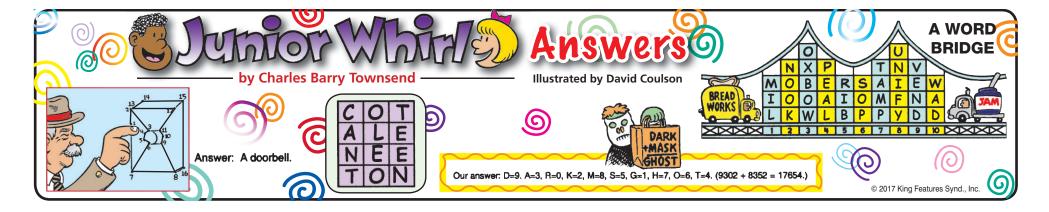






November 11 from 7am-noon. Stew is \$20 gallon and boston butts are \$40. Mexican cornbread packages of 6 pieces are \$5. Please bring your own containers for chicken stew.

You can call Pleasant Hill Office 256-767-5605 or email srhodes2@ comcast.net to pre-order chicken stew or smoked boston butts. Boston butts need to be pre-ordered.



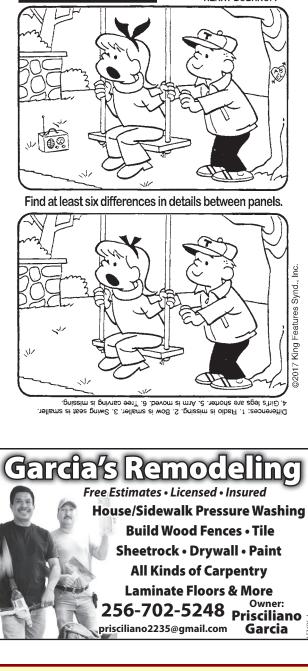
Courier Journal / November 1, 2017

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Alabama's Largest Direct Mail Weekly

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animal shelters or rescue facilities. Adoption fees vary and include having your new friend spayed or neutered, if necessary. Help us help these and other animals by adopting a new friend today.

needs a home! Please FAITH come adopt this precious angel! She is a shelter favorite and loved by everyone who meets her.

PET OF THE WEEK THE SPECIAL ADOPTION FEE IS \$15 FOR DOGS & \$25 FOR CATS & INCLUDES SPAY OR NEUTER & RABIES! To learn more, contact the Colbert Shelter at 256-381-4073!



Hi there, I'm CAMERON. I was born November, 2008. Fortunately, I don't do all those puppy things like chewing on shoes and scratching doors. I'm laid back yet friendly. My health is great and I enjoy playing outside with my foster brothers and sisters as well as with my foster daddy. I really enjoy sitting on the couch with my humans and watching movies about dogs. I'm an indoor guy but do need a fenced yard so I can stay safe when I am playing outside. I'm neutered, up to date on my shots, and micro chipped. If you're interested in giving me my forever

The animals you see here are currently in local

LACY is looking for a wonderful family to call her own. She is about 6 months old and loves kids, other cats and dogs. Lacy is litter box trained and loves having fun! She will need to be an indoor cat. Please Casa Canine Pet Rescue at 256-320-8313 if you are interested in adopting Lacy

home, please call PAWS at 256-383-0690



REAL OFFERS MANY SERVICES TO THE COMMUNITY:

pet wellness assistance such as vaccines, exams, heartworm testing & prevention, flea & tick control, feline leukemia/FIV testing; rehoming assistance to rehome your pet! For more information or to discuss our pets up for adoption, call 256-577-9796 for rehoming assistance/adopting OR 256-762-1010 for pet wellness assistance



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