

**Museum Firm
Recognized**

FLORENCE — The new museum at the Indian mound has been a source of pride for city officials since it opened in 2016. It's also getting attention from the American Institute of Architects, and the Florence firm that designed the museum has taken home a prestigious award.

The AIA recently recognized Lambert Ezell Durham Architecture with the North Alabama Chapter Honor Award for Design Excellence for its work on the museum. It is the highest award offered by the professional association.

"It's very humbling and a real honor," said Calvin Durham, lead architect on the museum's design. "What's interesting is when other design architects notice the little things you did in the details."

A juried panel of architects from Indiana selected the winners. Among the comments they offered on the museum's design were the large windows that face the prehistoric mound, reflecting its shape. The mound is clearly visible from almost every corner of the museum, and motifs including a map of the Tennessee River and petroglyphs are used throughout.

Architects also pointed out that the museum is incorporated into a very narrow space because the property is small.

The 3,438-square-foot museum has an interactive display area that depicts various historical eras of the Native Americans who lived near the mound, a meeting room, and a lobby with more display space.

**Automotive Inside
NOW**

Ray Miller Buick-GMC
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Jeff Elledge Auto Sales

**Absolutely No
Butts About It**

FLORENCE – Florence mayor, Steve Holt summed it up quickly, "No Butts About It, this is litter, too!"

Cigarette butts are a primary litter item that can take up to ten years to decompose. Cigarette butts may be small, but they add up to a huge problem. To combat this problem the city is launching a "No Butts About It" campaign. A large billboard on Florence Blvd. sponsored by the Florence

See SHORTS... on Page 12

Have a Happy & Safe Thanksgiving!



POSTAL PATRON

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

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Courier Journal

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James Walker with Walker Farms in Western Lauderdale County talks with a group of Hibbett Middle School students during Farm City Tour Day. Courtesy photos

**Farm City Tour Creates
Farmers for a Day**

FLORENCE – The Lauderdale County Extension office and Lauderdale 4H and several partner organizations sponsored the Farm City Tour day for 279 Hibbett Middle School sixth graders earlier

this month.

The tours helped students understand where their food comes from and the many by-products of these commodities. They also learned that one in five jobs in Alabama is related to agriculture and forestry.

The students toured three farms each and farms were grouped by area of the county, two farms and the Scruggs Vaden Cotton gin in the west, two farms and Clemmons & Hamner Seed Co. in the Greenhill area, and three farms in the Rogersville area.

From row crop farmers they learned about soy beans, cotton, wheat and



See FARM...on Page 6

Courier Journal Perma-Note
550 Cox Creek Parkway

MARTIN'S
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**THANKSGIVING
WEEKEND COUPON**

5am-11am Martin's Shoe Coupon
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*Valid Friday, November 24, 2017, 5 am to 11 am only. Not valid with any other coupon, offer or discount. Excludes Advertised Shoe Sale Items, Birkenstock. Other exclusions may apply. Martin's/Wakefield's reserve the right to deny any coupons not being used in accordance with company guidelines.

Barcode: 4 49894 00013 8

For information about advertising in this spot, call 256-740-4701

**UPWARD BOUND MATH AND SCIENCE
Grant for Five Years**

MUSCLE SHOALS-- Northwest-Shoals Community College recently received an Upward Bound Math and Science grant of \$263,938 each year for five years. The grant is funded by the U.S. Department of Education.

The Upward Bound Math and Science program is designed to strengthen the math and science skills of participating students. The goal of the program is to help students recognize and develop their potential to excel in math and science. The program also encourages them to pursue postsecondary degrees in math and science and careers in the math and science profession.

The Upward Bound Math and Science Program at

See GRANT.... on Page 11

OUR EMPLOYEES WILL CELEBRATE
THANKSGIVING
THURSDAY AND FRIDAY
November 23 & 24

AD DEADLINE for the
**November 29 paper is
4pm Weds, Nov. 22**

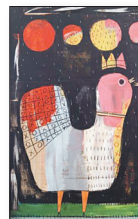
Ads placed Friday will be in the Dec. 6 issue

Inside this Issue

- Soap Updates
- Ask the Attorney

**GAME DAY
SCORE CARD** 2017
Alabama / Auburn

- Adopt-a-Friend
- On Your Debt
- Dave Ramsey
- Medicare Minute
- No Lookers?

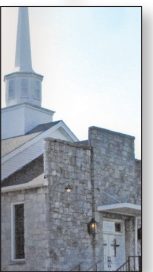


- Storytelling
- Tuscumbia Ornament for Manush
- Your Letters



Online Only:

- Pet Talk
- Web Poll
- Mystery Photo **WIN A MEAL FOR 2**
- Outdoors Alabama



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Thank you so much to everyone who had a part in the October 28

Benefit for Jeff Michael

From monetary donations, to accumulated vacation time, to raffle items, all the volunteer time, performing musicians, and especially to the organizers of the event, Thank You from the bottom of my heart.

Jeff

Community Notes

The Fourth Saturday Breakfasts at the Zip City Community Center will not be held in November or December. We look forward to seeing you again in January.

Salvation Army Women's Auxiliary November Meeting is Tuesday, November 21
9am Executive Committee Meeting
9:30am Fellowship
10am General Membership Meeting
Salvation Army Headquarters, 1601 Huntsville Rd., Florence 256-764-4432
Angel Tree and Christmas Distribution - Anyone interested is welcome to attend and check out what we are all about!!!

National Novel Writing Month Write-In Sessions - Florence-Lauderdale Public Library
Tuesday, November 21, 5-7pm;
Thursday, November 30, noon-7pm

November is National Novel Writing Month! This international event challenges all writers to draft an entire novel during the month of November. The Shoals Wrimos are hosting a series of write-ins at FLPL. Just bring your laptop, device, or pen and notebook, and settle in for a writing session! (Remember, FLPL has free Wi-Fi, but you'll need a library card to log in. If you don't have a card, bring a photo ID to sign up for one). The November 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 Tombigbee Pioneer Group will demonstrate pioneer era crafts and skills at the Parkway Visitor Center, from 10am-3pm on Saturday, November 25. The demonstrations will show the challenges faced and creative solutions developed by those Americans who lived in the area from the 1700s-1840. The public is invited to participate in pioneer lifestyle activities that often include crafting baskets, spinning, weaving, leather working, making cornhusk dolls, and other traditional craft demonstrations. Mountain dulcimer demonstrations are usually offered throughout the day. Children are invited to dress up in pioneer clothes and participate in craft activities. This program is free to the public. The visitor center is located at milepost 266 on the Natchez Trace Parkway, near Tupelo, Mississippi. For additional information, please call 800-305-7417.

Florence Kiwanis Club meets at noon on Fridays at the Marriott-Shoals Conference Center
Speakers:
November 24 - No Meeting, Thanksgiving Weekend
December 1 - Presentation of Awards for Kiwanis Club's - All American Week Poster and Essay Contest winners.
December 8 - Presentation of Awards for Kiwanis Club's - All American Week Poster and Essay Contest Winners
December 15 - Florence High School - Chorus will present Christmas Music
December 22 - 29 No Meeting, Holiday weekends

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

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

Wednesday, 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

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.



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<p>Boneless Center Cut Pork Chops lb. 2.59</p> <p>Boneless Beef Sirloin Tip Steak lb. 3.29</p>		<p>PIGGLY WIGGLY K-cup Coffee 2.99 12 PACK</p>	<p>PIGGLY WIGGLY Deluxe Mac & Cheese or Shells w/Cheddar 2/\$3 12-14 OZ. BOX</p>
<p>John Morrell Sliced Bacon 12 oz. pkg. 2.99</p> <p>Eckrich Sliced Bologna 14 oz. pkg. 1.29</p> <p>Armour Hot Dogs 12 oz. pkg. 99¢</p> <p>Tennessee Pride Sausage 16 oz. roll 2.19</p> <p>Bryan Cocktail Smokies 14 oz. pkg. 2.79</p>		<p>PIGGLY WIGGLY Crackers 2/\$3 16 OZ. BOX</p>	<p>PIGGLY WIGGLY Ketchup 2/\$3 34 OZ. SQUEEZE BTL.</p>
<p>PIGGLY WIGGLY Frozen Sherbet 64 OZ. TUB 2/\$5</p>		<p style="text-align: center;">Pepsi and All Pepsi Products</p> <p style="text-align: center;">3/\$9 12 PK. 12 OZ CANS Your Choice 5/\$10 6 PK. 1/2 LITER BTLs.</p>	
<p>PIGGLY WIGGLY Sour Cream 16 OZ. CUP 2/\$4</p>	<p>TJ FARMS Frozen Crinkle Cut French Fries 5 LB. BAG 3.99</p>	<p>PIGGLY WIGGLY Frozen Whipped Topping 12 OZ. TUB 2/\$4</p>	<p>TOTINO'S Frozen Pizza 10-10.3 OZ. BOX 2/\$3</p>
<p>PIGGLY WIGGLY Bread or Buns LOAF OR PKG. 89¢</p>	<p>ARMOUR ORIGINAL Vienna Sausage 5 OZ. CAN 2/\$1</p>	<p>HUNT'S Spaghetti Sauce 24 OZ. CAN \$1</p>	<p>PIGGLY WIGGLY VEGETABLE Cooking Oil GALLON JUG 4.99</p>
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		<p>LAY'S Potato Chips 9.5-10 OZ. BAG 2/6</p>	

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We will be having our famous \$99⁹⁹ Gun Sale on Black Friday. We have a shipment of Used Pistols, Revolvers and Shotguns.

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During the months of November & December, we are offering \$0 down, 0% interest for 2 years

Mon-Tues • 9am-5:30pm
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Facebook

No Rainchecks. Prices good only on Nov. 24, 2017. Trades will be from sticker price. No responsible for misprints.

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3 LINES Week
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5 LINES Week
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Up to 8 LINES for 4 weeks.....



Our schedule for ad-taking Thanksgiving week will be Monday-Wednesday. DEADLINE for placing any ads for Nov. 29 issue will be Wednesday, Nov. 22. Anything submitted on Friday, November 24 will be published in the December 6 issue.

Name _____
Address _____
City _____ State _____ Phone _____

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

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

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Questions? Call our office at 256-764-4268.

ADVANCE PAYMENT IS REQUIRED in cash, check or Credit/Debit Card.
Phone-in Ads MUST be Charged to Credit/Debit Card! NO EXCEPTIONS! NO REFUNDS!
DEADLINE: Wednesday, November 22 at 5pm

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

1997 FORD EXPLORER ED-DIE Bauer Edition, 5.0, all wheel drive, make offer. 319-440-1918 (Florence)

2004 Honda

4-WHEELER, 400 AUTOMATIC, YOU can shift ESP part time, part time 4-wheel drive. New tires, new rebuilt motor. \$3,500 cash. 256-694-9110, Huntsville.

CHEVROLET SILVERADO Z71: 2006

65,000 MILES, \$13,000. 256-366-9790.

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

BRIEFCASE, BLACK, LINED, COMBINATION locks, never used, \$45, 256-426-7825 (Huntsville)

VOLKSWAGEN: JETTA SE, 2014 \$11,988. 41k. Leather. Financing available. Call Hoke 256-740-1297 or 256-764-3351.

CHRISTMAS LED LIGHTS -WHITE, 24 Boxes, 300', in/out-door, \$100. 423-488-7255

2006 JEEP GRAND CHEROKEE, 195,000 miles, new tires and fully serviced, VERY GOOD CONDITION. Call or Text 256-710-4339 (Muscle Shoals)

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JEEP: COMPASS LMTD, 2012. \$11,988. 80k. Leather, sunroof. Financing available. Call Cody 731-925-0458 or 256-764-3351.

TOILET BRAND NAME, (CRANE) good working order complete less seat. \$25.00 (256) 778-7248



Courtesy photo

Central Students Visit Capital, Governor

Earlier this month students from Central High School-Florence traveled to Montgomery for a tour of the state capitol. The students had their photograph made with Governor Kay Ivey while they were there. Students were then treated to a mock voting session in the House chamber with House Public Relations Officer Clay Redden and were allowed inside the Senate Chamber. The students also toured the state archives before returning home.

The photo includes students from the Local History and Law in Society classes and officers from JAG with teachers Mike Curtis, Nena Dial, and Jason Hubbard.

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Janie Brasfield

CIRCULATION

John Steele

OFFICE HOURS:

Monday - Friday

8:00am - 5:00pm

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DEADLINES: Issues Published Every Wednesday
INSERTS - 5 pm Thursday
DISPLAY ADS - 5 pm Thursday
CLASSIFIED ADS - 5 pm Friday unless otherwise specified

219 W. Tennessee St.

Florence, AL 35630

256-764-4268

Fax: 256-760-9618

Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to 70,454 Shoals area and surrounding homes. It is Alabama's Largest Weekly-Mailed Direct, and enjoys a larger circulation than all local subscriber based newspapers combined.

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

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

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

Farm...

Continued from Page 1

corn. They learned about precision agriculture and the use of GPS and technology in farming.

The students climbed in the cabs of the tractors and combines. From the livestock farms they learned about horses, goats, lambs and cattle. It was an excellent out of the classroom experience where they could understand the applications of math and science in a real world setting.

Walker

Walker learned about horses, goats, lambs and cattle. It was an excellent out of the classroom experience where they could understand the applications of math and science in a real world setting.



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All First Metro Bank locations will serve as **TOYS FOR TOTS** drop-off sites until Friday, December 8, 2017!

For every toy donated, First Metro Bank will donate \$1 to the **KRIZ'N FOR A KURE FOUNDATION!**

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 B) Fall vertically, sharply or headlong.
 C) Hurl or throw violently
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Thomas McCutcheon

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David, Florence, AL

A The short answer is NO. While you are obligated to cooperate with your own insurance company and give your own insurance company a statement, this does NOT require you to give a recorded statement to the other driver's insurance company. In fact, you should never give a recorded statement until you have consulted with an experienced personal injury lawyer. Insurance companies' claims adjusters are professional negotiators with extensive experience. They are well trained to ask questions in a manner designed to hurt your claim. Insurance adjusters are trained to save money for the insurance companies. If they can do that by making fault questionable or by establishing that your medical claims are unfounded or unrelated, they may avoid having to pay for the full extent of your injuries.

Usually the insurance adjuster taking the statement is not the insurance adjuster who handles the property damage and the adjuster that handles the property damage claim is not the one that handles the personal injury claim. The one who wants you to talk can be charming. The one who wants to pay you as little as possible won't be.

I also don't believe that these questions really can be answered accurately after an accident. Yet we all know that any inaccuracy will be used by the insurance company to make it appear as if you were lying. The problem is that the impressions left in memory after a sudden accident aren't accurate. There is no substitute for going to the scene with an attorney and foot looking at skid marks, scuff marks and debris left on the pavement as well as having a look at the distances involved. Only after you know the facts should you attempt to state the facts.

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

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 Located in Greenhill off Hwy. 43 North
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70,000 Homes EVERY Week

ATTENTION!!!

Laborers Local Union #366 is currently conducting pre-employment classes and testing for the staffing of an upcoming refuel outage at TVA Browns Ferry Nuclear Plant. Union membership eligibility will be determined based on the passing of all required tests. *For more information please contact the Union Hall at 256-383-2466.*

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HOW TO APPLY: Complete an application at: **The Arc of the Shoals**
 100 West Lamar Avenue (Old Lee Highway)
 Tusculumbia, AL 35674
 on Monday – Friday, 9:00am- 2:30pm.

You are encouraged to bring: proof of education and current valid driver's license when applying -OR- Send resume to: employment@arcoftheshoals.com EEOC and eVerify.



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HONDA: PASSPORT, 1995, 4X4. \$1,500. 256-324-8042.

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LINCOLN AC225 ARC WELDER, with rods, \$175. Lincoln Power Mig welder, 180-C, with aluminum Lincoln spool gun, \$600. Air compressor, Speed Air, 2-stage, \$450. Call Gerald, 256-274-3834.

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2 DOG HOUSES, \$100 each. 256-522-9474 or 256-565-7921.

Grant...

Continued from Page 1

NW-SCC will serve limited income, potential first-generation students at Belgreen, Central, Colbert County, Haleyville, Lexington, Lynn, Rogers, Sheffield, Vina, and Wilson High Schools.

The Math and Science program is the third U.S. Department of Education TRiO grant awarded to NW-SCC in 2017. Phil Campbell Upward Bound and Shoals Campus Upward Bound were two of seventeen programs in Alabama to receive funding in May.

The program is aimed at students between 9th and 12th grades from lower income backgrounds who will be the first in their families to graduate college. The program also encourages individuals to complete a two-year or four-year college degree.

The Upward Bound program is one of three TRiO programs, including Talent Search and Student Support Services at NW-SCC. The programs are 100% federally-funded by the U.S. Department of Education.

Students interested in applying for Upward Bound Math and Science at NW-SCC can contact Ann Lyndon at 256-331-5319 or Leslie Tomlinson at 256-331-8040.

CHEVROLET: S-10, 2000 \$1,850. obo. Regular cab, long w/b, white, 4.3 V6. Good truck. 256-702-6210.

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

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BLACK ANGUS HEIFERS (6)

With and without papers,

Ivy Bend Farm, Moulton, Alabama 205-471-3939

TRAMPOLINE, 12 X 12 square, good condition. \$150. 256-303-5347, Decatur.

DRY FIREWOOD, HARDWOOD MIX, 4x8 rick, you load and haul. \$45 cash. No calls after 7 pm, 256-702-6239.

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FORD: TAURUS SEL, 2012 \$10,976. 105k. Leather, all power. Financing available. Call Cody 731-925-0458 or 256-764-3351.

TWO GLASS TOP END Tables \$60 both; Wingback Chair \$45. Excellent condition. 256-998-5075 Athens

CREAM FAUX LEATHER OTTOMAN, 16 in. deep, 38 in. wide, \$45. Decatur, 256-353-3658

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

CERAMIC TILE - NEW or repair. Any type. 256-810-4117.

FORD: F-150, 2007 \$8,950. 186k. Extended cab. One owner. 256-324-8042.

Dependable and experienced mother/daughter team would like to clean your house or office. References available. 256-366-8828.

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.....
: 1.15 CT. RUBY RING with :
: 1.25 ct. Diamonds 14 kt white :
: gold, appraised \$7,600 - selling :
: \$1,100. 256-565-8786. :
:.....

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20% off through the month of November.

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\$13.95-\$24.95

\$800 Includes Stand!

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OUR EMPLOYEES WILL CELEBRATE
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THURSDAY AND FRIDAY
November 23 & 24

AD DEADLINE
for the
November 29 paper is
4pm Weds,
November 22

Ads placed Friday
will be in the Dec. 6 issue

Courier Journal

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WEDNESDAY

SALE

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*APR as low as *APR as low as

7 to 8 am	0.50%	8.20%
8 to 9 am	1.00%	8.70%
9 to 10 am	1.50%	9.20%
10 to 11 am	2.00%	9.70%
All Day Rate	2.25%	9.95%

Doors open at 7:00 am on November 22nd.
Rates increase throughout the day.
Arrive early for the best rates!



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*Membership eligibility required. Applicant must apply in person on Wednesday, November 22, 2017 to receive this offer. Promotional auto loan rates apply to 36-month or longer terms. An auto loan with a 60-month term at 0.50% APR would have an estimated monthly payment of \$16.88 per \$1,000 borrowed. A personal loan with a 36-month term at 8.20% APR would have an estimated monthly payment of \$31.43 per \$1,000 borrowed. APR: Annual Percentage Rate. Not valid on existing ACCU loans. All loans subject to approval based on credit. Restrictions apply.

Shorts...

Absolutely No Butts About It

Continued from Page 1

Gas & Water Department, and promoted through several other channels, will create awareness and action.

In addition, cigarette butt receptacles will be added around city buildings. City departments are teaming up to pick up cigarette butts and litter from the surrounding roadways and city buildings.

All citizens are encouraged to spend a few minutes cleaning up around their place of business and areas they frequent.

Cigarette filters are full of toxins and those chemicals can leach into the ground and waterways. They need to be disposed of properly. Please join in the effort to help keep Florence clean and beautiful.

set average. She was also ninth in the GSC with a .286 hitting percentage and fifth with 0.41 service aces per set. She also earned first team All-GSC honors for the second straight year after earning second-team honors in 2015.

Austin finished the regular season second in the GSC at 3.73 kills per set. She captures first-team All-GSC recognition after earning second-team honors a year ago. She led the league in hitting percentage throughout most of the year and finished with a .424 average. The senior from Farmington Hills, Mich., started all 32 matches for the Lions.

Kapovich is named All-GSC for the third time in her career. She was a two-time GSC Defensive

Player of the Week this season, totaling 579 digs for a 4.99 per-set average. After starting every match at libero this year, she has moved into second place all-time at UNA with 2,168 career digs. The senior from Lansing, Ill., also set a new UNA career record with 119 matches with double-digit dig totals.

Davila-McClary finished the regular season atop the GSC in total assists (1,330) and assists per set (11.77) for the second straight season. Her per-set average is ninth-best in the country. As the starting setter for UNA, McClary helped lead the Lions to a .253 team hitting percentage. The junior from Winter Garden, Florida., added 57 kills, 25 service aces, 300 digs and 33 total blocks during the regular season.

Four Earn All Conference

BIRMINGHAM – The University of North Alabama volleyball team had four players earn All-Gulf South Conference honors, headline by Lexie Bradley being named the 2017 GSC Player of the Year. Jessica Austin joined Bradley as a first team All-GSC selection. Ashtyn Kapovich and Jayden Davila-McClary each received second-team honors.

Bradley was also named GSC Player of the Week for a league-leading five times this season. She led the conference and finished the regular season No. 7 in the nation with a 4.75 kills-per-

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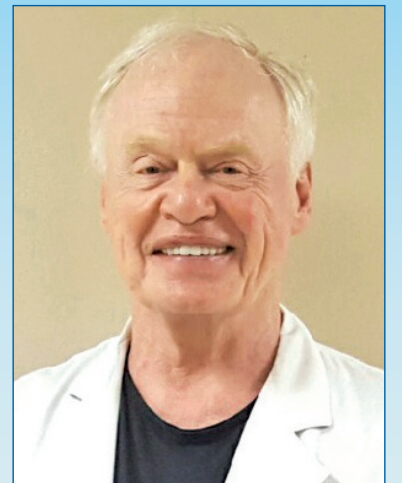
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Candles, LED Candles, Fragrance Warmers & Diffusers
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FALL HOME DECOR, FLORAL AND CRAFTS



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

80% OFF



Does not include fall fabrics or floral custom designs

CHRISTMAS DECOR



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CHRISTMAS TREES



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12 in - 12 ft



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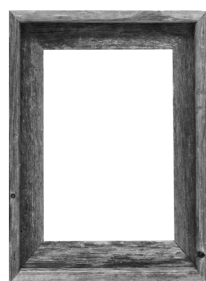
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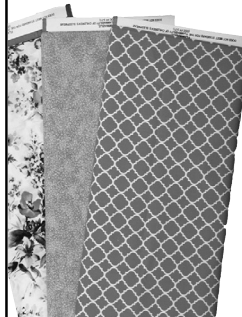
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Commentary

Tarnishing Spirit of Thanksgiving

Hopefully, we can all find the time to slow down this weekend and pause for some quiet reflection in Thanksgiving. This is the day that has been traditionally recognized by Americans as an opportunity to thank God for the blessings we have as a nation and what it represents.

Times were so much simpler, yet life was so much more difficult when that first Thanksgiving was celebrated at Berkeley Hundred on the James River in Charles City County, Virginia. The date was December 4, 1619, three years before what most of us recognize as the first Thanksgiving with pilgrims at Plymouth, Massachusetts.

George Washington established the holiday in 1789. In 1941 Franklin D. Roosevelt formalized it as taking place on the fourth Thursday in November. For centuries Americans have traditionally reserved this day in recognition of God.

There is no escaping the revisionist history that we now hear, the brief and whitewashed accounts our children often receive in school and groups like the Freedom From Religion Foundation that continue the societal onslaught toward secularization.

The nation is veering away from its Christian legacy and the traditions of religious freedom. This generation doesn't understand that faith

See SPIRIT... on Page 28

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

THIS WEEK

in the

Shoals

November 22, 2017

Happening

THIS WEEK

Baker's Scruffy Brand of Storytelling

FLORENCE-Kennedy-Douglass Center for the Arts presents *Storytelling Time*, an exhibit and talk with contemporary folk artist, Marian Baker, November 27 - December 28. Baker has been producing folk art for almost a decade that is inspired by her own family stories. She describes her artwork as "scruffy" with a dose of humor. Baker lives in Oneonta, Alabama and began painting from old family photographs. "Once I started painting, my memories all

Nov. 27-
Dec. 28

See STORY... on Page 26



FREE THANKSGIVING LUNCH at First United Methodist Church at McDowell Hall, 415 N. Seminary St., Florence, on Thursday, November 23 at 11am-12:30pm. Are you alone for Thanksgiving? Come and join us for this very special holiday meal. All are welcome.

THE NIGHTINGALES WILL BE CELEBRATING THEIR 13TH ANNIVERSARY on Sunday, November 26 at 3pm at Bethel CPCA located at 408 E. Alabama Street in Florence. All singing groups, choirs, and soloist are invited. We are asking that all groups and choirs render a theme and two selections. Host will be St. James Special Choir & Miracles of Joy, Co-host will be St. James Senior Choir. Come and join us as we lift up the name of Jesus with songs and praise.

CHRISTMAS FOR KIDS is in need of sponsors during Christmas. These children have one or both parents in jail or prison. These innocent children have done nothing wrong, but are certainly affected because of their parents' wrong-doing. If you or your organization would like to sponsor one or more of these children who do deserve a beautiful Christmas or would like more details, call or write me. Debbie Dixon, P.O. Box 2234, Florence, AL 35630 or 256-443-1297. Tax ID# 27-2001583

2017 Ornament Has Manush Home



by **Ninon Parker**
Tuscumbia Civitan Club

TUSCUMBIA- The Tuscumbia Civitan Club announces production of the 2017 Civitan Christmas Ornament featuring the Manush Home (1005 E. 3rd St., Tuscumbia).

Thru Dec. 24

This is the 22nd ornament in the on-going series that showcases historical sites and landmarks of the community. The Victorian cottage where famed Major League baseball player Heinie Manush was born was selected to represent the second

See ORNAMENT... on Page 24

WOMEN
Nashville, TN

Saturday, Nov. 25 • 2pm
Trevecca Nazarene

MEN
Flowers Hall

Tuesday, Nov. 28 • 6pm
Virgin Islands

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YOUR Letters

Tax Increases & More!

To the Editor:

Recent local headlines include, Florence City Council rejects a 1% sales tax increase plus a 3% lodging tax that would raise \$9 million dollars.

This \$9 million would represent a 6.3% increase of the 2016 budget which was \$56.7 million!

Where is this extra money from the tax increase going? How is it going to be spent? Nobody knows! Yet, one council person said we need the money!

When did this vote take place? In the dark of the night. Yet, one council person said, "We are trying to be transparent."

John Q. Citizen would not have known the vote was going to happen, except for local business leaders placing robo calls and warning the vote was taking place!

If there had not been strong opposition at the council meeting would we have awakened Wednesday, November 7th with these increases in our laps.

Now why do we have the Florence IRS office if there are no qualified personnel employed there that can answer basic questions about the ambiguous, complex, and poorly written tax laws?

”

If these increases had taken place they could not have been reversed!

When one is dealing with the government on any level, you are dealing with an immovable object and irresistible force.

The government offers no flexibility whatsoever; it's their way or the highway. Just ask a government official about any problem and their response is, let me check the rules and regulations! If a business followed this model, they would soon go out of business!

What about the tax increase and the city council claiming they need more money? When will they spend less?

Will they ever hire a professional management company to come in and analyze how they are spending money?

Would the city government cooperate if a group of citizens hired and paid such a company? Let's ask the city government and find out!

I believe that a professional management company could save 10% of the current budget without financial damage to a single city employee.

This would be better than forcefully taking money out of a citizen's pocket, who really doesn't have money to spare.

I know a man and woman living together providing for two children. Both are working at jobs that pay barely above minimum wage. If they have to replace a tire that goes bad, they have to borrow the money to replace the tire.

See LETTERS... on Page 18

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

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VOLKSWAGEN: PASSAT SE. 2015. \$16,985. 31k. Leather, diesel. Financing available. Call Eric 256-577-8449 or 256-764-3351.

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BUICK: ELECTRA 225, 1965 401 cu. in. engine, excellent body, not running, excellent for restoration. \$2,000 OBO. 256-350-0047 Somerville

DODGE: DAKOTA, 2001, RED, bed liner and bed cover, quad cab, everything works. \$5,800. 256-766-8593.

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

FORD: EXPLORER XLT, 2015 \$28,976. 33k. Leather, quad seats. Financing available. Gabe 256-710-3407 or 256-764-3351.

NISSAN: ALTIMA 2.5S, 2012 \$10,274. 74k. Cloth, automatic. Financing available. Call Matt 256-810-0283 or 256-764-3351.

BUMPS IN THE ROAD on your credit? I can get you a car. Financing available, Call Eric 256-577-8449 or 256-764-3351.



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VOLKSWAGEN: PASSAT SE, 2013 \$11,998. 52k. Leather, automatic. Financing available. Tony 931-213-1386 or 256-764-3351.

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CHEVROLET: CRUZE LT, 2015 \$11,948. 62k. Cloth, automatic. Financing available. Call Matt 256-810-0283 or 256-764-3351.

VOLKSWAGEN: JETTA SE, 2013 \$10,988. 54k. Automatic. Financing available. Call Hoke 256-740-1297 or 256-764-3351.

CHRYSLER: 200 LIMITED, 2015 \$11,998. 52k. Rear camera. Financing available. Call Eric 256-577-8449 or 256-764-3351.

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BEAUTIFUL WHITE MALTESE PUPPIES, 8 weeks old, shots and wormed, \$500 females, \$450 males. 731-438-0955

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DODGE: DAKOTA, 2005 SLT, V-8, auto, 4-door, 4 wheel drive, 181,000 mi., new tires, Pioneer sound, \$8,900 OBO. 256-483-7880, Muscle Shoals.

FREE COMPOST: HORSE MANURE and shavings mixed, Will load. 256-318-1652 Hartselle, AL

VOLKSWAGEN: GTI, 2012 \$11,988. 96k. Automatic, sunroof. Financing available. Call Tony 931-213-1386 or 256-764-3351.

MINI COOPER S, 2012, \$10,988. 65k. Leather, manual. Financing available. Call Hoke 256-740-1297 or 256-764-3351.

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VOLKSWAGEN: PASSAT SE, 2012. \$11,986. 88k. Leather. Financing available. Call JD 256-577-1056 or 256-764-3351.

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14 HEAVY BRED, 1150 lb. gentle black cows, ready to turn out. \$19,575. 256-366-7355.

1984 CHEVROLET MONTE CARLO SS. Car has been back halfed, 18.5 in. tires, 383 Roller Stroker motor. \$13,500 OBO. Call for more info, 256-389-9219.

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MAZDA: 626, 2002 \$2,100. Silver V6 200K miles. New tires, battery and master cylinder. AC works. Call or text 256-410-0479.

22 AMMO 1000 RDS \$80.00 Hazel Green 256-506-6007

CHRYSLER: 300, 2012 \$10,864. Cloth, automatic, all power, 108k. Financing available. Call Matt 256-810-0283 or 256-764-3351.

PECANS, SHELLED, \$30/GAL-LON, 3 Gallons total. 256-353-0767 Decatur

RICK'S STUMP GRINDING ,,, Low prices and Free estimates, 256-740-2363 if no answer, leave message

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MITSUBISHI: MIRAGE ES, 2015 \$7,494. 36k. Cloth, automatic. Financing available. Call Tony 931-213-1386 or 256-764-3351.

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MITSUBISHI: LANCER ES, 2015 \$10,474. 39k. Cloth. Financing available. Call Hoke 256-740-1297 or 256-764-3351.

FORD: FUSION SE, 2012 \$11,988. 36k. Cloth, automatic. Financing available. Call JD 256-577-1056 or 256-764-3351.

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GMC: SONOMA, 2002 \$6,000. One owner, 95,000 miles, clean, 3-door, toolbox, trailer hitch, good tires, air/heat, below Kelley Blue Book and NADA price. Serious callers only. 256-766-3608 or 256-710-2790



NISSAN: ROGUE SELECT, 2014 62k miles, gray, bluetooth, good tires, backup camera, \$10,550. 931-242-2302.

LINCOLN: MKS, 2009 \$10,798. 100k. Leather, all power. Financing available. Call Gabe 256-710-3407 or 256-764-3351.

DNA PLUMBING. Specializing in Residential, Remodels, and New Construction. Call 256-394-5601 for a free estimate.

SCHWINN VARSITY 1250 BI-CYCLE, 28 in. tire, 21 speed. \$75. Decatur, 256-318-2780.

FORD: F-150, 1984 4X4 long wheel base Camper Special, 351-Windsor, 4 almost new mud grips, less than 5,000 miles on major overhaul. Spare engine goes with truck. \$3,000 cash. Call before 7 pm, 256-702-6239.

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

2002 MAXIMA SE, GOOD running work car, \$4,100 Call 256-381-7762 or 256-349-3703

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CHEVROLET: EQUINOX, 2005 \$5,500. One family owned. 75k original miles. crimson/red with tan interior. ***256-762-5001***

2009 MINI COOPER S, 60,000, Michelin tires, loaded, excellent condition, automatic transmission, 30 mpg, white with black top, \$7,800. 256-412-0693

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CREDIT PROBLEMS? NEED A car? I can help. Financing available. Call Cody 731-925-0458 or 256-764-3351.

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DODGE: STRATUS, 2005 \$2,000. 2005 Dodge Stratus for sale. Gray exterior with gray interior. 158,000 miles. V6 engine. Drives good and recently serviced. Non smoker owned. Please call 256-221-5244.

159804-1

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TOYOTA: TACOMA, 1999 \$10,000. 4-wheel dr. 5 speed, 6 cyl. excellent condition, 256-974-1406.

I BUY JUNK AND repairable vehicles and catalytic converters. Call Michael 256-702-8400

27 GAITHER GOSPEL VHS TAPES, \$75 for all. 256-593-8720.

NISSAN: ALTIMA 2.5S, 2014. \$12,968. 56k. Cloth, automatic. Financing available. Call Hoke 256-740-1297 or 256-764-3351.

NEED HELP KEEPING IT tidy? Weekly, biweekly, monthly. Call Brandi 256-394-8246

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

REMINGTON BDL CUSTOM DELUXE rifle 25-06, 3x9 scope, iron sights, excellent condition. \$595. 256-760-7547 or 256-710-1224

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DODGE: AVENGER SE, 2014 \$9,724. 78k. Cloth, automatic. Financing available. Call Hoke 256-740-1297 or 256-764-3351.

GUN AND KNIFE SHOW
December 2nd and 3rd
Saturday, 9am-5pm
and Sunday, 10am-4pm
North Alabama Fairgrounds
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SLIDER ROCKING CHAIR, EXCELLENT Condition, like new, \$300, 256-476-0648 (Moulton)

FORD: EDGE SE, 2013 \$11,988. 99k. Cloth, automatic, power windows. Financing available. Eric 256-577-8449 or 256-764-3351.

VOLKSWAGEN: JETTA SE, 2014 \$11,988. 60k. Leather. Financing available. Call Cody 731-925-0458 or 256-764-3351.

I TEAR DOWN HOUSES, BARNs, chicken houses, or any out buildings large or small, and haul away. I sometimes have for sale old wood, tin and stone. 256-221-7814

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DODGE: NITRO, 2011 RED, 73K miles, \$12,800. 256-627-0399 Waterloo

CHEVROLET: SILVERADO, 2013 1500, extended cab, Z71 package, 2-wheel drive, one owner, 116,000 miles, asking \$16,200 or best offer. 256-436-7771.

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Letters...

Tax Increases and More!

Continued from Page 14

John Q. Citizen: Which do you think is the most reasonable solution? Take more money out of this family's pocket, (whose pocket is already empty) or look for reasonable ways to spend money?

Leon Smith
Florence

A Warning to All Women

Dear Editor:

Hunting season is coming. Hunting by sexual predators goes on all year. Women, protect yourselves. These guys have their game down pat...so they think.

Ladies, if you are away from home and move into an apartment complex, be aware of residents, and be wary of service workers like security and maintenance men who want to give you a helping hand. Sometimes these service guys will hop from floor to floor targeting needy, lonely, vulnerable women. They know what they are doing. These guys will make you feel special for a while, use you, then move on to another floor to another victim.

At first, predators will make you feel honored that you have been chosen, picked out from the rest. Possessiveness starts happening. These egoists want you to be reclusive and not associate with others. This ploy serves to keep your mouth shut and to intensify the possessive component of the relationship. As lonely as you are, as needy for male attention as you feel, do not let these animals into your life! Unless you want to be used then tossed aside.

There are many Harvey Weinstains in the world. He does not have to be young, handsome, rich or charming. The sexual predator can be an older,

See LETTERS... on Page 32

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



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BURIAL PLOT AT ROSELAWN, in the Garden of Good Shepherd, \$1,500. Leave message after 5 pm 256-345-6564

SUZUKI: SX4 LE POPULAR, 2012 \$7,725. 16k. Manual trans. Financing available. Call Eric 256-577-8449 or 256-764-3351.

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

TOYOTA: SCION XB, 2008 \$5,995, Silver, tinted windows, spoiler, looks/runs like new, iPod jack. Mars Hill. 256-766-6327.

MANSELL ROOFING, DISCOUNTS TO Veterans, and Seniors, all work guaranteed, Free estimates, 256-383-3218

1999 TOYOTA LAND CRUISER, burgundy, looks and runs great, sunroof, garage kept, 260,000 miles, \$7,500. 256-810-3789 (Florence area)

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Florence, AL

For more information, please call 256-766-3062.




HAPPY THANKSGIVING

We will be closed November 23-25
We hope you all have a HAPPY THANKSGIVING!

THE BLUE DOOR THRIFT STORE!

4129 Helton Dr., Florence
in the Industrial Park Area

Regular Hours
Tues.-Fri. 10am-5pm
Sat. 9am-Noon

Thanksgiving SAVINGS



Home-Owned,
Home-Operated



Family Pack
USDA Inspected
Fresh
GROUND BEEF

\$1.79 Lb.



Swift Premium
BABY BACK RIBS

\$2.89 Lb.



Mississippi
SWEET POTATOES

39¢ Lb.



USDA Select
Star Ranch
Angus Beef
BOTTOM ROUND ROAST

\$2.99 Lb.



USDA
Inspected
All Natural
BONELESS PORK CHOPS
Family Pack

\$1.99 Lb.

PORK LOIN ROAST \$1.79 Lb.



Large California
CELERY

99¢ Each



Dr. Pepper, Sprite Or
COCA-COLA
2 Liters

99¢



Kraft Regular
MAYONNAISE
30 Oz.

\$1.88



Michigan
Red Delicious
APPLES

\$3.99 8 Lbs.



Domino
SUGAR
4 Lb. Bag

3/\$5



Crisco **CANOLA OR VEGETABLE OIL** 48 oz.

\$1.99



U.S. #1
Colorado
Russet
POTATOES

\$2.69 8 Lbs.



Bush's
CHILI BEANS
All Varieties

15-16 Oz. **5/\$5**



Sara Lee
Regular or Hawaiian
DINNER ROLLS

12 Ct. **2/\$5**



Pride All Var.
VEGETABLES
Excludes Peas

15 Oz. Can **2/\$1**



PictSweet
VEGETABLES
Select Variety

8-14 Oz. **5/\$5**



Blue Bell
ICE CREAM
Mix Or Match

1/2 Gal. Or 12 Ct. Cups **2/\$9**



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AD GOOD NOV. 22-28, 2017

MEAT



**Sugar Tree
SPIRAL
HALF HAM
Random Sliced** **\$1.59** Lb.



**Kentucky
Legend
Fully Cooked
BONELESS
WHOLE OR
HALF HAM** **\$3.59** Lb.



**Gwaltney Sliced
All Varieties
HAM OR
TURKEY
BREAST** **\$2.19** 10 Oz.



\$1.49 Lb. **Cook's
Hickory
Smoked
WHOLE
HAM**



**"Makes a
Great Gift"**
\$1.99 Lb. **Clifty Farm
WHOLE
COUNTRY
HAM**

Sea Best
**COOKED
SHRIMP**
1/2 Ring w/Sauce
\$6.99 11 Oz.



**Tennessee Pride
"Heat & Eat"
SAUSAGE
BALLS** **\$3.59** 16 Oz.



**USDA Select
Star Ranch
Angus Beef
RIBEYE
STEAK** **\$7.99** Lb.

Boneless
**RIBEYE
ROAST**
\$7.79 Lb.

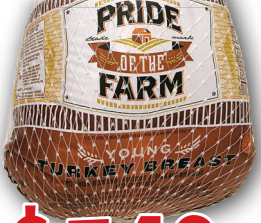


**USDA Inspected
Grade A
Boneless
CHICKEN
BREAST
TENDERS** **\$2.99** Lb.



**Hillshire Farm
SMOKED
SAUSAGE**
Reg., Polish &
Turkey
2/\$6
12/13/14 Oz.

**Pride of the Farm
Frozen Self
Basting Young
TURKEY
BREAST**



\$1.49 Lb.

**Tennessee Pride
Roll COUNTRY
SAUSAGE
All Varieties**



\$1.99 1 Lb.

**Gwaltney
JUMBO
FRANKS**



\$1.19 1 Lb.

**Gwaltney
SLICED
BOLOGNA**
Regular Or Thick



\$1.29 12 Oz.

**Gwaltney
SLICED
BACON**
All Varieties



\$2.99 12 Oz.

PRODUCE



**Fresh
GREEN
ONIONS**
Bunch **59¢**

**Dole Classic Iceberg,
Shredded Lettuce Or
COLE SLAW**



Bag **99¢**

**California Seedless
NAVEL ORANGES**
4 Lbs.



\$4.99

**Yellow
ONIONS**
3 Lbs.



\$1.49

**BABY PEELED
CARROTS**
1 Lb.



\$1.19

**Fresh
Tender
GREEN BEANS**
Bag **\$1.99**



We will be closing at 1pm Thanksgiving Day so that our employees can spend the day with their families.



FOODLAND Marketplace

FOODLAND plus 4

Home-Owned, Home-Operated

Duncan Hines CAKE MIX
All Varieties 15 Oz.

99¢

Nabisco Assorted SNACK CRACKERS
Triscuits, Wheat Thins, Sociables, Ritz 4-9 Oz.

2/\$5

Duncan Hines FROSTING
All Varieties 14-16 Oz.

2/\$3

Duncan Hines BROWNIE MIX
18 Oz.

99¢

Angel Flake COCONUT
14 Oz. Bag

2/\$4

Folgers COFFEE
All Grinds Except Decaf 24-30 Oz.

\$6.99

Eagle Brand Sweetened CONDENSED MILK
14 Oz.

2/\$4

Coffeemate CREAMER
35 Oz.

\$4.99

Land O Lakes BUTTER
1 Lb. 4 Sticks

\$3.49

Allens ITALIAN CUT GREEN BEANS
28 Oz.

2/\$3

Kraft Deluxe And VELVEETA N SHELLS DINNER
12-14 Oz.

2/\$5

All Varieties Luck's BEANS & PEAS
15 Oz.

2/\$1

Dr. Pepper, Sprite, COCA-COLA
6 Pk. .5 Liters

4/\$10

Lay's Lay's Family Size POTATO CHIPS
10 Oz.

2/\$4

Frito Lay All Varieties TOSTITOS
11 Oz.

2/\$5

Golden Flake CHIPS 7-8 oz. AND TORTIYAHS 10 oz.

2/\$5

Kraft MIRACLE WHIP
30 Oz.

\$2.99

Kraft All Varieties SALAD DRESSINGS
16 Oz.

\$1.69

FROZEN

Pet-Ritz Reg. Or Deep Dish PIE SHELLS
2 Ct., 9 In. **2/\$4**

Cool-Whip WHIP TOPPING
8 Oz. **99¢**

Stouffer's Family Size Mac N Cheese Or LASAGNA
52-76 Oz. **\$8.99**

Edwards All Varieties CREME PIES
25-36 Oz.

\$4.99

DAIRY

Kraft CHEESE
Chunks, Cubes Or Shredded 5-8 Oz.

2/\$4

Daisy SOUR CREAM
14-16 Oz. **\$1.78**

Blue Bonnet MARGARINE
1 Lb. Quarters **79¢**

Pillsbury CRESCENT ROLLS
8 Oz. **2/\$4**

Heinz KETCHUP
38 Oz.

2/\$5



Heinz Spicy Brown Or Yellow MUSTARD
14 Oz.

2/\$3



All Varieties Kraft BBQ SAUCE
17-18 Oz.

99¢



All Varieties Quaker INSTANT GRITS
11-12 Oz.

2/\$3



All Varieties Quaker INSTANT OATS
11-15 Oz.

2/\$6



Captain Crunch CEREAL
11-14 Oz.

2/\$5



Lipton TEA BAGS
24 Count

2/\$4



Reynolds ALUMINUM FOIL
75 Sq. Ft. Reg. Or 50 Sq. Ft. Heavy Duty

\$3.49



Hefty PLATES OR EASY GRIP CUPS
16-60 Ct.

2/\$4



Sparkle PAPER TOWELS
8 Rolls

\$5.99



Angel Soft TISSUE
12 Double / 24 Reg. Roll

\$5.99



Tide Simply LIQUID DETERGENT
100 Oz.

\$5.99



BEER & WINE

Coors Light Or Miller Lite BEER
24 Pk. 12 Oz. Cans

\$19.99



Beringer WINE
1.5 Ltr.

\$10.99



Sam Adams LAGER
6 Pk. Btls.

\$7.99



Bogle WINE
750 ml

\$9.99



Budweiser Or Budweiser Light BEER
24 Pk. 12 Oz. Cans

\$19.99



DELI & BAKERY

8 Piece FRIED CHICKEN

2 Breast
2 Legs
2 Thighs
2 Wings

\$6.99



King's HAWAIIAN ROLLS

12 Oz.

2/\$5



Fresh Made DEVEILED EGGS

12 Ct.

\$3.98



Farmer's Table CHEESECAKES

32 Oz.

\$6.98



SEAFOOD

Fresh Domestic SHRIMP
18/20 Count

\$9.99 Lb.



Farm Raised Atlantic SALMON FILLETS

\$8.99 Lb.



Not Available At All Locations!

AD GOOD NOV. 22-28, 2017



Prices Good At These Locations ONLY!

KILLEN 1161 Hwy. 72 • 7am-11pm • 256-757-2002

FLORENCE 1708 Darby Dr. • 7am-10pm • 256-767-2227
990 Cox Creek Pkwy. • 7am-10pm • 256-765-1400

MUSCLE SHOALS 3001 Woodward. • 7am-11pm • 256-381-7277
3413 Woodward Ave. • 7am-11pm • 256-978-6093

SHEFFIELD Foodland Plus • 106 Towne Plaza • 7am-10pm • 256-381-6552

TUSCUMBIA 103 West 1st Street • 7am-11pm • 256-383-9425

FORD CITY FOODLAND River Road • 7am-10pm • 256-446-5842

ELGIN CROSSROADS ELGIN Forest Plaza • 7am-11pm • 256-247-1958

ROGERSVILLE Rogersville Shopping Ctr. • 7am-11pm • 256-247-1805

IRON BOWL WEEKEND SALE!



Home-Owned, Home-Operated




2 Days Only!
Friday, Nov. 24
and
Saturday, Nov. 25

Carolina Pride
Cocktail Smokies
 16 Oz.

3 / \$5

Tombstone
Original Pizzas
 12 Inch

4 / \$10

Smithfield Mesquite Only
 Boneless
Pork Tenderloin

\$24.99
 18.4 Oz.

Argo
Sliced Peaches
 29 Oz. Can

\$1.19

Food Club
 Chili, Kidney, or
Pinto Beans

2 / \$1

Kraft
Velveeta Cheese
 2-Lb. Loaf

\$5.99

Rotel Original Only
Diced Tomatoes
 10 Oz. RO*TEL

75¢

Tennessee Pride
Sausage
 1 Lb. Roll

2 / \$3

Dale's
Steak Sauce
 16 Oz.

\$1.99

Frito Lay
Tostitos
 10 Oz. Bag

2 / \$4

Golden Flake
 "Alabama or Auburn Bag"
Chips
 8 Oz. Bag

\$1.99 BUY ONE GET ONE FREE

"Fully Cooked"
Buffalo Wings
 Sections

\$5.99
 2 Lb. Bag

NOT AVAILABLE AT ALL LOCATIONS

Budweiser or Bud Light
Beer
 12 Pack,
 12 Oz. Cans or Bottles

\$8.99

Busch, Busch Light or Natural Light
Beer
 30 Pack,
 12 Oz. Cans

\$16.99

AD GOOD NOVEMBER 24-25, 2017



Prices Good At These Locations ONLY!

- KILLEN** 1161 Hwy. 72 • 7am-11pm • 256-757-2002
- FLORENCE** 1708 Darby Dr. • 7am-10pm • 256-767-2227
990 Cox Creek Pkwy. • 7am-10pm • 256-765-1400
- MUSCLE SHOALS** 3001 Woodward. • 7am-11pm • 256-381-7277
3413 Woodward Ave. • 7am-11pm • 256-978-6093
- SHEFFIELD** Foodland Plus • 106 Towne Plaza • 7am-10pm • 256-381-6552

- TUSCUMBIA** 103 West 1st Street • 7am-11pm • 256-383-9425
- FORD CITY FOODLAND** River Road • 7am-10pm • 256-446-5842
- ELGIN CROSSROADS** ELGIN Forest Plaza • 7am-11pm • 256-247-1958
- ROGERSVILLE** Rogersville Shopping Ctr. • 7am-11pm • 256-247-1805

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November 29 6-8pm



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If you're separated or divorced, the holidays can be a lonely, stressful, and depressing time. But there's hope. Join us for an encouraging seminar to discover how to enjoy the holidays again.



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Childcare available but advance notice required. Refreshments provided. No charge

FORD: ESCAPE XLT, 2011 \$11,874. 41k. Cloth, automatic, sunroof. Financing available. Eric 256-577-8449 or 256-764-3351.

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- 10 Viagra® 100mg tablets.....\$600
Sildenafil 20mg tablets.....\$80

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

Note: This is the FDA approved generic for Revatio 20mg tablet, The FDA has not approved generic Viagra®, even though the active ingredient is identical, just a different strength We CANNOT substitute any prescription (or refill) written for Viagra® without a phone call to the prescriber.

Ask a team member for more information!



P: 256.718.3500 3501 Cloverdale Rd Florence, AL 35633

P: 256.381.8383 218 E 5th St, Ste 1 Tuscumbia, AL 35674

P: 256.767.3100 1702 N. Wood Ave Florence, AL 35630

Ornament

Continued from Page 14

in a four-year series of ornaments which will pay tribute to State history as Alabama marks the Bicentennial of Statehood. The Bicentennial follows the theme, Places, People and the Stories They Tell, in 2017.

Alabama became a state in 1819 and the Bicentennial will climax in 2019.



Manush

Manush home was selected to showcase the history of Tuscumbia by telling the story of one of its important citizens. The texts included with the ornament offer official Alabama 200 recognition and describe Manush's illustrious career. He played in the American and National Leagues, won the Batting Title in 1920, played in the World Series in 1933, and the All Star Game in 1934.

His lifetime batting average was .330. Manush was the first Alabamian inducted into the National Baseball Hall of Fame (1964). He was posthumously inducted into the Alabama Sports Hall of Fame in 1972 and the Colbert County Sports Hall of Fame in 2000.

Tuscumbia Civitan Club supports many worthwhile charitable endeavors in the community through sales of the Christmas ornaments and the traditional sale of Claxton Fruitcakes. Among the recipients of funds raised are Safeplace, Shoals CASA (Court Appointed Special Advocates), Meals on Wheels, the Cerebral Palsy Center, Boys' and Girls' State and much more.

The ornaments have been distributed to Cold Water Books, Fiddledee D!, and financial institutions in the town where they will be for sale throughout the Christmas season. The price is \$15 for ornaments from 2016 and 2017. Inventory from previous years will be offered as free when purchasing at least two ornaments from the 2016-2017 Bicentennial collection. Members encourage collectors to shop early for ornaments for their collections or to give as gifts.

Fruitcakes will be available at various banks. You may also purchase ornaments and fruitcakes from Civitan Club members. For more information, call 256-383-4401 or 256-653-7248.

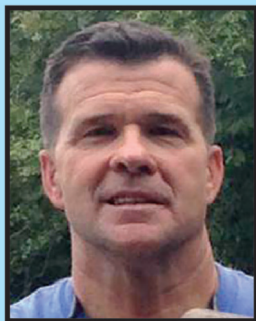
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Your Friend Our Friend

HAROLD SIGLE HAS JOINED OUR TEAM!



Ronnie Garner



Elmer Pierce



Brent Pace

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*See dealer for details

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THOMASVILLE BEVELED GLASS COLLECTORS cherry cocktail table, 37"x50". Very good condition. \$100. In Manchester, TN. 931-723-1821.

DRIVEWAY ROCKS AND GRAVEL - Dump truck loads delivered and spread. 256-740-7406. www.BamaDirt.com

CADILLAC: DEVILLE, 1997 ONE owner, clean, leather inside, air conditioning and heat, runs good, 26 MPG, \$2,100 OBO. 256-565-8531 Moulton

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

MEDICAL SCRUBS \$3 EACH or \$5 per set, Top (Med.) Pants (Petite Med.) also Dresses 8-10, never worn. 256-740-7719

ELLEN WIG, ESTETICA DESIGNS, New. Blonde, chin-length, Page style, bangs. \$40.00 256-665-4439

GMC: CANYON SLE, 2010 \$10,988. 115k. Extended Cab, 4x2 Financing available. Call Eric 256-577-8449 or 256-764-3351.

2013 CHRYSLER 200, 96,000 miles, Dropped Price! Call or Text 256-710-4339 (Muscle Shoals)



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DOUBLE COUPONS! Everyday 50¢ Limit. See store for details!

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15.25 OZ. BOX - YOUR CHOICE CLASSIC WHITE, BUTTER GOLDEN, CLASSIC YELLOW, OR DEVIL'S FOOD
DUNCAN HINES CAKE MIX **79¢**

14.5 OZ. CAN - SELECT VARIETIES
SWEET SUE CHICKEN BROTH **39¢**
24-32 OZ. BOX - SELECT VARIETIES
SWANSON'S ASSORTED BROTH **\$1.69**

48 OZ. - YOUR CHOICE VEGETABLE OR CANOLA
CRISCO COOKING OIL **\$1.99**

12 COUNT PKG.
ESSENTIAL EVERYDAY BROWN & SERVE ROLLS **99¢**

10-12 OZ. - YOUR CHOICE PASTRY SHELLS 9" DEEP DISH, 2 PK. OR REGULAR PIE SHELLS, 2 PK.
PET RITZ FROZEN PIE SHELLS **2/\$3**

1/2 GAL. ROUNDS - SELECT VARIETIES
BLUE BELL ICE CREAM **\$4.99**

45 OZ. TUB
SHEDD'S COUNTRY CROCK MARGARINE **\$2.49**

6-13.17 OZ. - SELECT VARIETIES
LITTLE DEBBIE CHRISTMAS SNACK CAKES **3/\$5**

16.9 OZ. BTL. - 6 PACK
PEPSI & MOUNTAIN DEW **4/\$8**
16.9 OZ. BTL. - 24 PACK
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12-14 OZ. BOX - YOUR CHOICE
KRAFT DELUXE MACARONI & CHEESE OR VELVEETA SHELLS **2/\$4**

9.75-10.25 OZ. - SELECT VARIETIES
LAY'S POTATO CHIPS **2/\$5**

5 LB. BAG - YOUR CHOICE PLAIN OR SELF RISING
WHITE LILY FLOUR **\$1.89**

RUSSET
POTATOES **\$2.29** 8 LB. BAG

YELLOW
ONIONS **\$1.49** 3 LB. BAG

SLEEVED
CELERY **99¢** EACH

SWEET
POTATOES **49¢** LB.
FRESH
OCEAN SPRAY CRANBERRIES **\$1.99** 12 OZ.

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Christ is the Reason for the Season

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

Hi! My name is **MAN MAN!** I am a very sweet and happy guy. I'm affectionate and snuggly, I'd make a great TV watching buddy. I am playful and enjoy going for walks, I would love a family that is active so I can get a lot of exercise! If you are looking for a sweet boy to be a hiking or walking buddy, I'd love to meet you!
THE PET OF THE WEEK 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 **PEARL.** I'm a female lab/heeler mix. I was born May, 2012. I'm very sweet. I'm great with children. I'm housebroken. I do well in a crate. I'm great with dogs that are medium-large. I don't need to be around smaller dogs as I have a problem with them. I'm spayed, up to date on my shots, and micro chipped. If you're interested in giving me a forever home, please call PAWS at 256-383-0690

SADIE is a black Lab who at some point was loved and taken care of until someone dumped her at Wildwood Park. She is sweet, well mannered, and obedient. Sadie will need an indoor home with a fenced in yard. If you'd like to take a dog hiking or just cuddle in front of the TV, Sadie is that dog!! Please contact Casa Canine Pet Rescue at 256-762-1349 for more info.

This is **PENNY,** she is the perfect small dog! She is about 4 years old, fully vetted, house broken and crate trained. Penny is great with other dogs, cats and children. You won't find a more perfect dog than Penny! She is very active and looking for an indoor home with a fenced in backyard. Please contact Casa Canine Pet Rescue at 256-762-6052 if you are interested in adopting her.

X-TRA SAVINGS WEEKLY SPECIALS

BE SURE TO TAKE ADVANTAGE OF EXTRA SAVINGS SPECIALS WHILE SUPPLIES LAST
ALSO AT YOUR REQUEST - PICK-5 MEAT SALE CONTINUES DAILY!!!

15 OZ. CAN - SELECT VARIETIES
LESUEUR EARLY JUNE PEAS **69¢**

1-3.6 OZ. BOX - SELECT VARIETIES
JELLO PUDDING OR INSTANT GELATIN **69¢**

GALLON JUG
MILO'S TEA SWEET OR UNSWEET **\$1.99**

2 LITER BTL.
PEPSI & MOUNTAIN DEW **89¢**

TYSON BREADED CHICKEN NUGGETS, TENDERS OR PATTIES ASSORTED VARIETIES **\$5.79** 20.5-32 OZ.

FRESH ANGUS BEEF BONELESS TOP ROUND ROAST **\$3.49** LB.

FRESH BONELESS PORK LOIN ROAST **\$1.99** LB.

FAMILY PACK FRESH BONE-IN SPLIT CHICKEN BREAST **\$1.29** LB.

DEAN MILD OR HOT COUNTRY SAUSAGE **\$1.99** 16 OZ.

SUGARDALE SLICED BACON **\$2.99** 12 OZ.

ESSENTIAL EVERYDAY FROZEN GRADE A TURKEYS (LIMIT 2 WITH ADDITIONAL PURCHASES) **79¢** LB.

FAMILY PACK FRESH BONELESS CENTER CUT PORK CHOPS **\$1.99** LB.

COOK'S SHANK PORTION SMOKED HAM **99¢** LB.

"MAKE US YOUR HOMETOWN MARKET"
We truly appreciate your business!!



Specially priced for the Holidays

Dad will love it, guaranteed!

All Big Green Eggs and Eggcessories are on Sale Until December 24!

Limited quantities, act fast!

Authorized Dealer

Ken's Sewing Center

912 2nd St. • Muscle Shoals • 256-381-0161 • Mon.-Sat. 9-5



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OUR FAMILY CARING FOR YOUR FAMILY

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LET THE PHARMACISTS AT CHAD'S PAYLESS PHARMACY HELP YOU WITH OUR CUSTOM BUBBLE PACKS!

501 W College St. • Florence



Mini Golf • Family Fun
Ice Cream • Concessions

Open

New November Hours
Sat: 1-9pm
Sunday: 1-7pm

Golf Prices

	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 per person!

On Hwy 72 across from Brooks High School Killen
256-272-5405

facebook.com/KillenTimeAdventure

Story...

Continued from Page 14

started coming back to me," she said.

Baker will share some of the stories in her paintings Monday night, November 27 at 6pm at her gallery talk or storytelling time.

Her unique use of materials in layers produce subtle charm in her characters. Her subjects vibrate with a determined sense of presence, whether it's a farm animal, tomato, watermelon, or great aunt. She calls her studio Blockhead Art Studio after the style of the characters she brings to life. Baker's artwork has been featured in several movies and she has been a distinguished



artist in many galleries and art festivals.

Kennedy-Douglass Center for the Arts is located at 217 E. Tuscaloosa St. in Florence. Admission is free. Hours are 9am-4pm Monday-Friday. Call 256-760-6379 for more information or visit kdartcenter.org.



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JEEP: WRANGLER, 2012 \$28,000. Unlimited with lift kit. 35" tires on moto metal rims, off-road lights, heavy-duty front and rear bumpers, roof rack, 8,000lb warn winch, 33k miles. 256-349-4178.

FORD: F-150, 1999 \$5,500. XLT Supercab, V-6, 110 K, Local 1 Owner with all records. Excellent Condition 256-383-1930.

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Florence City Schools COMBINED STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES ALL GOVERNMENTAL FUND TYPES AND EXPENDABLE TRUST FUNDS FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2017

EXHIBIT F-II-A

FUND TYPES DESCRIPTION	GOVERNMENTAL				FIDUCIARY	TOTAL
	GENERAL	SPECIAL REVENUE	DEBT SERVICE	CAPITAL PROJECTS	EXPENDABLE TRUST	(Memo Only)
REVENUES						
STATE REVENUES	24,402,122.77	8,976.47	323,634.59	704,314.41	0.00	25,439,048.24
FEDERAL REVENUES	2,340.00	5,215,746.52	0.00	0.00	0.00	5,218,086.52
LOCAL REVENUES	17,129,838.41	1,590,220.34	19,365.52	4,998,931.18	1,012,770.01	24,751,125.46
OTHER REVENUES	214,326.93	165,158.68	0.00	0.00	0.00	379,485.61
TOTAL REVENUES	41,748,628.11	6,980,102.01	343,000.11	5,703,245.59	1,012,770.01	55,787,745.83
EXPENDITURES:						
INSTRUCTIONAL SERVICES	23,965,855.19	3,221,290.79	0.00	41,171.79	307,039.36	27,535,357.13
INSTRUCTIONAL SUPPORT SERVICES	7,273,211.87	742,809.71	0.00	288,343.39	413,812.78	8,718,177.75
OPERATIONS & MAINTENANCE	5,132,136.15	11,261.45	0.00	239,097.47	7,486.48	5,389,981.55
AUXILIARY SERVICES	1,721,732.23	3,172,674.52	0.00	0.00	23,265.95	4,917,672.70
GENERAL ADMINISTRATIVE SERVICES	1,336,194.07	145,584.28	0.00	38,291.85	0.00	1,520,070.20
CAPITAL OUTLAY	0.00	0.00	0.00	6,692,753.77	0.00	6,692,753.77
DEBT SERVICES						
PRINCIPAL	0.00	0.00	2,196,851.66	585,284.27	5,392.30	2,787,528.23
INTEREST	0.00	0.00	1,510,518.29	17,835.06	134.85	1,528,488.20
OTHER DEBT SERVICES	0.00	0.00	9,277,784.62	444,910.89	0.00	9,722,695.51
OTHER EXPENDITURES	403,933.38	236,238.99	0.00	0.00	148,896.75	789,069.12
TOTAL EXPENDITURES	39,833,062.89	7,529,859.74	12,985,154.57	8,347,688.49	906,028.47	69,601,794.16
OTHER FUND SOURCES (USES):						
TRANSFERS IN	218,359.04	439,901.79	12,440,211.84	0.00	8,068.08	13,106,540.75
OTHER FUND SOURCES	231,308.84	0.00	0.00	35,939,152.15	0.00	36,170,460.99
TRANSFERS OUT	481,675.92	107,051.98	0.00	12,440,211.84	77,601.01	13,106,540.75
OTHER FUND USES	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL OTHER FUND SOURCES (USES)	(32,008.04)	332,849.81	12,440,211.84	23,498,940.31	(69,532.93)	36,170,460.99
EXCESS REVENUES & OTHER SOURCES						
OVER(UNDER)EXPENDITURES & OTHER FUND USES	1,883,557.18	(216,907.92)	(201,942.62)	20,854,497.41	37,208.61	22,356,412.66
BEGINNING FUND BALANCE - OCT 1	7,312,687.15	1,585,559.14	1,542,745.16	9,779,744.53	370,155.70	20,590,891.68
ENDING FUND BALANC - SEP 30	9,196,244.33	1,368,651.22	1,340,802.54	30,634,241.94	407,364.31	42,947,304.34

Commentary Spirit...

Continued from Page 14

is what built this nation and sustained it for so long. Over the centuries so many pivotal points in our history went our way as a nation, and our freedoms and blessings were maintained for no logically apparent reason.

Those instances were generations ago when we were still God-fearing, respectful and morally upright... One nation under God as it were. We banned together and sacrificed with common goals; politics of self was not a consideration. Now it seems as if it is the only thing.

Friends and neighbors have endured some extremely difficult and challenging times in the last year. Hurricanes Harvey, Irma, and Maria devastated huge areas which will be years recovering.

Including the event at the school last week, mass murderers have killed nearly 100 in four attacks during the last six weeks. Had it not been for some brave individuals, those could easily have been worse.

Personal circumstances, losses, and health issues may weigh heavily for some of us. They may seem to challenge our capacity for endurance. Yet as a country we have been fortunate as of late. Major worries seem to revolve around internal strife and division. It's no coincidence that the division coincides with our spiritual falling away.

History books of today rarely refer to our nation giving thanks to God for the blessings of a harvest and the abundance of food we have at our national disposal. Notwithstanding, it's important to remember that was commonplace not too long ago.

We are at odds on politics, citizenship, social standing, materialism, personal protection, and morality. I'm not sure why God would care to give us much of an ear these days. Yet, He does. We should give thanks that we still have countless blessings, most of which are too easy to take for granted. We only need to look at news from other countries if we have trouble recalling a few.

While giving thanks be sure to include those who have served this country - past and present. Some are among the thousands of Americans who are not able to spend time with family and friends this weekend.

It will take a refresher of faith, an understanding of past human rights errors, our facing some uncomfortable realities, and a sincere heart of thanksgiving to build America back to the point of cohesion and mutual respect once again.

G/O School Warrants Series 2009-A
Debt Service Schedule

Period Ending	Principal	Interest	Total
9/30/18	635,000.00	33,233.75	668,233.75
9/30/19	655,000.00	11,298.75	666,298.75
TOTALS	1,290,000.00	44,532.50	1,334,532.50

Tax Anticipation Warrants, Series 2012
Debt Service Schedule

Period Ending	Principal	Interest	Total
9/30/18	1,160,000.00	351,000.00	1,511,000.00
9/30/19	1,215,000.00	303,500.00	1,518,500.00
9/30/20	670,000.00	262,450.00	932,450.00
9/30/21	705,000.00	228,075.00	933,075.00
9/30/22	760,000.00	191,450.00	951,450.00
9/30/23	790,000.00	152,700.00	942,700.00
9/30/24	840,000.00	111,950.00	951,950.00
9/30/25	875,000.00	73,450.00	948,450.00
9/30/26	915,000.00	42,225.00	957,225.00
9/30/27	950,000.00	14,250.00	964,250.00
TOTALS	8,880,000.00	1,731,050.00	10,611,050.00

Series 2014 PSFA Bonds (Leveraged)
Debt Service Schedule

Period Ending	Principal	Interest	Total
9/30/18	198,888.69	96,336.94	295,225.63
9/30/19	206,666.46	88,225.83	294,892.29
9/30/20	216,296.08	78,685.10	294,981.18
9/30/21	227,407.18	67,592.52	294,999.70
9/30/22	238,888.65	55,935.13	294,823.78
9/30/23	251,110.86	43,685.15	294,796.01
9/30/24	264,073.81	30,805.53	294,879.34
9/30/25	277,777.50	17,259.24	295,036.74
9/30/26	206,296.09	5,157.40	211,453.49
TOTALS	2,087,405.32	483,682.84	2,571,088.16

FLORENCE CITY SCHOOLS
Tax Anticipation Warrants Series 2015
Debt Service Schedule

Period Ending	Principal	Interest	Total
9/30/18	110,000.00	163,227.50	273,227.50
9/30/19	110,000.00	161,027.50	271,027.50
9/30/20	690,000.00	153,027.50	843,027.50
9/30/21	705,000.00	139,958.75	844,958.75
9/30/22	715,000.00	126,640.00	841,640.00
9/30/23	730,000.00	111,277.50	841,277.50
9/30/24	745,000.00	94,125.00	839,125.00
9/30/25	765,000.00	75,622.50	840,622.50
9/30/26	785,000.00	55,855.00	840,855.00
9/30/27	805,000.00	34,581.25	839,581.25
9/30/28	825,000.00	11,756.25	836,756.25
TOTALS	6,985,000.00	1,127,098.75	8,112,098.75

QSCB Funds
Debt Service Schedule

Period Ending	Principal	Interest	Total
9/30/18	0.00	28,590.44	28,590.44
9/30/19	0.00	28,590.44	28,590.44
9/30/20	0.00	28,590.44	28,590.44
9/30/21	0.00	28,590.44	28,590.44
9/30/22	0.00	28,590.44	28,590.44
9/30/23	0.00	28,590.44	28,590.44
9/30/24	0.00	28,590.44	28,590.44
9/30/25	0.00	28,590.44	28,590.44
9/30/26	1,533,000.00	7,147.76	1,540,147.76
TOTALS	1,533,000.00	235,871.28	1,768,871.28

Apple Lease
Debt Service Schedule

Period Ending	Principal	Interest	Total
9/30/18	475,248.89	9,498.73	484,747.62
TOTALS	475,248.89	9,498.73	484,747.62

Tax Anticipation Warrants, Series 2017
Debt Service Schedule

Period Ending	Principal	Interest	Total
9/30/18	1,357,775.00	1,357,775.00	2,715,550.00
9/30/19	1,357,775.00	1,357,775.00	2,715,550.00
9/30/20	1,357,775.00	1,357,775.00	2,715,550.00
9/30/21	1,357,775.00	1,357,775.00	2,715,550.00
9/30/22	1,357,775.00	1,357,775.00	2,715,550.00
9/30/23	1,357,775.00	1,357,775.00	2,715,550.00
9/30/24	1,357,775.00	1,357,775.00	2,715,550.00
9/30/25	1,357,775.00	1,357,775.00	2,715,550.00
9/30/26	1,357,775.00	1,357,775.00	2,715,550.00
9/30/27	1,357,775.00	1,357,775.00	2,715,550.00
9/30/28	1,010,000.00	1,332,525.00	2,342,525.00
9/30/29	1,915,000.00	1,259,400.00	3,174,400.00
9/30/30	2,015,000.00	1,161,150.00	3,176,150.00
9/30/31	2,095,000.00	1,079,350.00	3,174,350.00
9/30/32	2,165,000.00	1,012,743.75	3,177,743.75
9/30/33	2,235,000.00	941,243.75	3,176,243.75
9/30/34	2,315,000.00	864,412.50	3,179,412.50
9/30/35	2,395,000.00	781,987.50	3,176,987.50
9/30/36	2,485,000.00	695,034.38	3,180,034.38
9/30/37	2,575,000.00	603,321.88	3,178,321.88
9/30/38	2,675,000.00	503,150.00	3,178,150.00
9/30/39	2,785,000.00	393,950.00	3,1

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WEEK OF NOV. 25
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FRIDAY, NOV. 24

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A "PERFECT" WINNING CARD ALSO WINS \$50 IN CASH 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 enter online at www.courierjournal.net

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

DEADLINE IS FRIDAY, NOVEMBER 24TH AT 5 PM

WEEK 11 WINNER: LEWIS HANNAH, FLORENCE

name _____

address _____

city _____ state _____ zip _____

day phone _____ evening phone _____



SOUTHERN SHINE CAR WASH

- CHECK BOX BESIDE EACH WINNING TEAM**
- | | |
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| <input type="checkbox"/> NOTRE DAME at STANFORD | <input type="checkbox"/> FLORIDA ST. at FLORIDA |
| <input type="checkbox"/> S. FLORIDA at CENTRAL FLORIDA (UCF) | <input type="checkbox"/> WASHINGTON ST. at WASHINGTON |
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| <input type="checkbox"/> GEORGIA at GEORGIA TECH | <input type="checkbox"/> LOUISIANA at KENTUCKY |
| | <input type="checkbox"/> VANDERBILT at TENNESSEE |
| | <input type="checkbox"/> CLEMSON at S. CAROLINA |
| | <input type="checkbox"/> TEXAS A&M at LSU |

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

TIE BREAKER GAME Write Score HERE

ALABAMA at AUBURN

Score: /

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.**



ON YOUR DEBT

The Truth About Credit Cards



B. Grant McNutt
Managing Attorney

With the holiday shopping season upon us, I think we need to talk about credit cards and the evil that may lurk in the fine print. It is difficult to checkout at any store lately without the clerk trying to push me to open a credit card. I know their employer instructs them to make these offers and they most likely make a commission on how many accounts they open, but it has become pretty annoying.

What's the Issue?

Many stores, especially around the holidays, will offer a one-time steep discount on your purchase if you open a store credit card account. Then, they suck you in with the future rewards and "benefits" that come with the card. Getting 10, 15, or 20 percent off your initial purchase sure sounds good, but have you stopped to read the fine print? In today's electronic world it only takes a few entries and clicks on the register keypad to be all signed up for your shiny new credit card. Believe me, when you sign your name, you are stating that you have read the "terms and conditions." But how many of us stop to do that when we are standing in the checkout line with a swarm of other shoppers behind us?

Interest Rates

First of all, let's talk about interest rates. I checked with a few local banks and credit unions, and they generally offer interest rates of 8.00% APR (annual percentage rate) to 12.50% APR or up to 18.00% APR depending upon your credit rating. Most store cards do not care about your credit rating and simply have set interest rates. Many of these cards are owned and serviced by large national financial institutions. According to www.creditcards.com, most store card interest rates average about 25% APR, and one national retailer is now going over 30 percent! So, here is the problem. With interest rates like these, if you don't payoff that initial purchase, the one where you saved 10, 15 or 20 percent when you opened the card, in the first month before interest kicks in you actually lose that discount! If you make minimum monthly payments, you may end up paying for that awesome leather jacket or cool new pair of boots for years to come!

What You Can Do to Avoid the Trap

Your best bet when in these situations is to stand strong against a pushy salesclerk and refuse the offer to open the store card. If you don't, before you know it, you will have a wallet full of cards and a potential mountain of debt. Don't take the card just for a discount. Odds are if you are already at the checkout line with your items you already have the means to pay for them without taking on a new credit card. It is never advisable to make purchases you really can't afford just because the credit card perk is "an offer you can't refuse."

However, I know that it is easy to accept that deep discount for a few clicks on the register key pad. I have fallen for it myself. It is especially easy when you want to provide meaningful gifts to family and friends during the holidays.

If you have gotten involved with too much credit card debt, even if you can afford the minimum payments, take a look on your next statement at how long it will take you to actually pay off all the debt and interest. It is usually between 13 to 22 years if you are only making the minimum payment. In many situations, you can recover your credit rating faster and less stressfully by pursuing a bankruptcy option under either Chapter 7 or Chapter 13. If you would like to discuss your options for dealing with your debts, please contact us to schedule an appointment for a free initial consultation. We can help you stop a foreclosure or wage garnishment or lawsuit and help you get out of debt. We can help you!!

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Letters...

A Warning to All Women

Continued from Page 18

scruffy, solemn, blue-collar worker. Once he starts working his game, Mr. Scruffy Blue Collar will become clean-shaven, wearing his sexy cologne, and cleaning up nicely. Don't. Fall. For. It. I didn't write this article to create paranoia. Plenty of good men still exist with whom a woman can have an open, honest relationship instead of a sneaky, hidden, possessive one. There are men who are real, fun, and who do not use their job to target conquests. The Bible itself warns, "The devil is a roaring lion, walking about seeking whom he may devour." So do sexual predators. Keep in mind, ladies, if you have to keep a relationship sneaky, quiet, and hidden under any circumstances, the relationship is not worth having no matter what treasure the predator has hidden under his tool belt. Be careful out there. #MeToo

Sherry Gordon
Florence

Big Government is Just Too Big

Editor:

I recently made an appointment with my tax preparer to discuss "Required Minimum Distributions for my IRA." After the meeting I called to make an appointment with the local IRS office. After twenty-six minutes on hold, I finally got a young man who proceeded to ask me why I wanted to make an appointment. The man asked me if he could put

See LETTERS... on Page 36

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AUCTION

Sat. - Dec. 2nd - 10:00am
277± Ac. - 2 Parcels
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West Lauderdale Co., AL

Sale Site: Central Community Center

PARCEL A - 79± AC: Located in the Oakland Community, this farm consists of 70± acres of farmland and fronts 208± ft along Waterloo Rd. The farm includes a pond, barn, 2 pole barns, and 2 outbuildings. **Parcel A will be offered as one unit as a final sale.**

Dir: From Waterloo Rd (CR 14) and Sav. Hwy (AL-20), go NW on CR 14 for 3.9 mi to property on left.

PARCEL B - 197± AC: Located in the Macedonia Community, this farm consists of 158± acres of farmland and fronts 2900± ft along Burcham Creek. The farm is mostly fenced and includes a large pond, 2 small ponds, pole barn and metal barn. **Parcel B will be offered as one unit as a final sale.**

Dir: From Cox Creek Pkwy (AL-133) and Sav. Hwy (AL-20), go NW on Sav. Hwy for 9.7 mi. Turn left (S) on CR 5 and go 0.6 mi. Turn right on gravel drive and go 0.3 mi to property.

Property will be shown by appointment, contact Agent's Office.

TERMS: This sale is subject to the confirmation of the Circuit Court of Lauderdale County. 20% down payment on day of sale. Balance due upon delivery of deed, 43 days after confirmation of sale by the Circuit Court. Possession upon delivery of deed. Seller will furnish survey, deed and owner's title insurance. Real estate and all improvements will be sold "AS-IS" without warranties of any kind.

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DIR: From CR 47 in St. Florian, go north on CR 61 (Butler Creek Rd) for 3.9± mi to property on right.

REAL ESTATE: This 176± ac farm features a 4BR/3BA 2-story home, pastureland, and timberland. The property is located near St. Florian and 5± mi north of the Florence city limits. The farm fronts CR 61 and CR 135 with Indian Camp Creek flowing through the property. This is a rare find offering great location, an abundance of creek frontage, wildlife, and endless recreational possibilities. The property will be offered in 4 tracts ranging from 13± ac to 59± ac and again as one unit.

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TERMS: 10% down payment on day of sale with balance due within 45 days. Possession upon delivery of deed. Seller will furnish survey, deed and owner's title insurance. Seller reserves the right to accept or reject any and all bids. Home and all improvements will be sold "AS-IS" without warranties of any kind.

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More Photos: Facebook SouthEasternProperties

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Community building with computers, wireless internet and exercise room. 256-712-2726



.81 ACRE FOR SALE. 80 Blue Ridge Dr. in Cherokee. Contact Cindy Moss at Cypress Realty Group 256-476-4460

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

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

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

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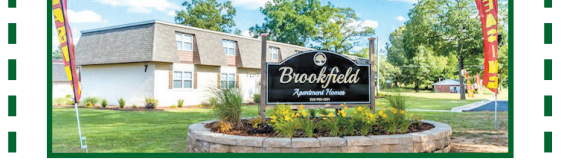


SHEFFIELD HOME FOR SALE: 3 bdrm., 2 ba., on one acre lot, dead end street, 1,500 sq. ft. +/-, new roof and new central heat/air. Double garage and 24'x24' detached garage. Call for appt. 256-248-4910

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DIRECTIONS: From the traffic light in Leighton, go W on Old Hwy. 20 for 1.6 miles to properties on right.

PARCEL A: This 78± ac farm fronts Old Hwy. 20 and features a 4 BR/2 BA brick home. Formerly used as a poultry farm, this parcel consists of 60± ac of open land and includes 3 poultry houses (inactive), 6 feed bins, and a pole barn. Parcel A will be offered in 2 tracts and again as one unit.

PARCEL B: This 32± ac tract fronts Old Hwy. 20 and consists of 27± ac of open land, some of which is in row crop production. Parcel B will be offered as one unit as a final sale.

OPEN HOUSE
SUNDAY, NOVEMBER 19TH • 1-3PM
SELLERS: Patrick and Susan Posey

TERMS: 20% down payment on day of sale with balance due within 30 days. Possession upon delivery of deed. Seller will provide owner's title insurance. Seller reserves the right to accept or reject any and all bids. Real estate will be sold "AS-IS" without warranties of any kind.

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Real Estate

continued from the previous page.

Randall on Real Estate

News & Tips on the Shoals Market



No Lookers?

My home has been on the market for months, why is it not being shown?

There could be many reasons for this, but I'll start with some obvious questions first:

1.) Have you looked at your home online? Are there multiple photos of the interior and exterior? According to the National Association of REALTORS, 88% of home buyers look for homes on the internet, thus making your online representation critical to the success of getting your home sold. If a buyer looks at your home online and there are no additional photos or if the photos you have are dark, fuzzy and horrible, it may not intrigue them enough to want to make an appointment to see it.

2.) No compelling feature or benefit that would present value in the eyes of the buyer. There may be several homes in a particular price range competing against you, what does your home have or offer that others don't? For example if you have a pool, a detached workshop or a fenced backyard, you need to be sure that those items are listed in the remarks and have pictures of them. Real estate is competitive. Everyone wants to feel like they are getting the most for their money and so would you. Give buyers a reason to want to see your home.

3.) What does your home look like from the street? Many prospective home buyers will drive by a home first to see what it looks like and/or what is around it. Suggestion: If your home is on the market, keep it lit up at night! I can assure you if a ready, willing and able buyer finds a home they like and are excited about, they're not going to put it off until the next day. Make sure your home looks maintained, clean and welcoming from the street. In order to get them on the inside, they have to like the outside.

4.) Is your home overpriced? Call your REALTOR and get a list of all of the homes in your area and price range that have gone into pending status since the day you listed your home. You also need to see a list of the 4 or 5 homes that your agent feels are the best active competing listings for your home. Remember #2 here as well. How do you stack up against the competition? Price is one of the leading reasons why properties don't get shown. Make sure you know where you stand. -mr

Please feel free to send your questions.

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

Questions for Mike Randall
Coldwell Banker Pinnacle Properties
2093 Florence Blvd, Florence, AL 35630

Mike Randall, REALTOR®
Associate Broker | ABR, CRS
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FLORENCE: FOR RENT, BARN with 4 acres, with water. 256-627-2547.



MUSCLE SHOALS: 2ND ST. 3200 ± sq. ft. commercial lease, just remodeled, excellent location for retail sales/office space, restaurant or daycare. Realtor owned. \$1,400 monthly. 256-394-1561.

FLORENCE: SANNONER SQUARE APTS. 1 and 2 Bdrm, \$350/\$425 plus \$25 water, \$300 deposit. Appliances, window air/heat unit. 256-754-3137.

SHEFFIELD: LARGE 2 BEDROOM home. Lease with option. Immediate occupancy. Call Paul 256-335-9782 Cypress Realty

FURNISHED GUEST-SUITES NIGHTLY or monthly. One or two bedrooms, all inclusive. Park Place, 256-386-5504.

HAPPY HOLIDAYS TO OUR past, present, and future customers! Take advantage of winter rates and schedule a free estimate today! Licensed and insured. Affordable Tree Service 256-577-7369

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CHEVROLET: IMPALA SS, 2005 Great condition, sunroof, good tires, \$3,400. 256-335-0691 Florence

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AKC REGISTERED, BRIT-TANY SPANIEL at Stud \$500, or pick of litter. 256-446-9886.

HYUNDAI: ELANTRA SE, 2015 \$11,998. 51k. Cloth, automatic. Financing available. Call Matt 256-810-0283 or 256-764-3351.

MOVING SALE- WOODEN KITCHEN table and 4 chairs, \$40. Large sectional sofa, \$100. Twin size bed, complete, \$60. Inversion table, \$60. Treadmill, \$150. Pilates chair, \$50. Incline table, \$40. Coffee table, \$25. Entertainment centers, \$30 each. 4-drawer dresser, \$30. Coffee table with storage, \$75. Computer chair, \$25. Bedside table with storage, \$20. Bookshelf, 5 shelves, \$20. 2 large snowmen, \$25 each. Small end table with storage, \$20. Large floor lamp, \$20. Maytag washer and dryer, like new, \$750. Large Framed tree print, \$25. Large multi-picture frame, \$15. 205-937-0554, Decatur.

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

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

Letters...

Big Government is Just Too Big

Continued from Page 32

me on hold, and several minutes later he came back on the phone and advised me that he could not make an appointment for me with the Florence, Alabama IRS office because they would only have someone at that office who could address my questions until the beginning of the tax filing system in January. I asked the young man why I had to wait that long, and his response to me was that there were no qualified personnel at the Florence office who could address my questions.

Now why do we have the Florence IRS office if there are no qualified personnel employed there that can answer basic questions about the ambiguous, complex, and poorly written tax laws? I don't know about average citizens, but I have tried in the past to contact the IRS during tax season and being placed on their FOREVER HOLD line and still not getting help then you are not alone. The IRS is a monster, and from past personal experience you will never ever get the same interpretation of a tax question if you talk to two IRS people.

I have never minded paying my taxes, but it is high time the Internal Revenue Service and the tax laws need to be replaced with a Flat/Fair Tax and I would even be happy with a tax on Consumption-Based nature!

It is time that our elected officials demanded accountability from the monster, and eliminating them entirely. Anyone who has had problems with the IRS probably wishes the elimination of the monster!

President Trump, if you want to Make America Great Again, you will make our lives less frustrating and less depressing by making changes in the monster.

Philip Goodale
Florence



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www.rosiesmexicancantina.com
Enter at www.courierjournal.net

Last week's winner is Diane Lytle of Muscle Shoals who correctly guessed "Grace Life Church of the Shoals, Muscle Shoals"

One entry per person. Winners will be announced each week in our paper and on our website. Winners can pick up their Gift Certificate at the Courier Journal office beginning Wednesdays after 12 Noon.

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27" SANYO FLAT SCREEN TV, \$60; Western TV Cabinet with doors \$75; 256-606-5856, (Hart-selle)

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

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Word Of God None Effect Through Tradition

Mark 7:13 "Making the word of God of none effect through your tradition, which ye have delivered: and many such like things do ye." **1 Corinthians 1:17** "For Christ sent me not to baptize, but to preach the gospel: not with wisdom of words, lest the cross of Christ should be made of none effect." **1 Corinthians 2:2** "For I determined not to know any thing among you, save Jesus Christ, and him crucified." **1 Corinthians 12:2** "Ye know that ye were Gentiles, carried away unto these dumb idols, even as ye were led." **1 Peter 1:18-19** "Forasmuch as ye know that ye were not redeemed with corruptible things, as silver and gold, from your vain conversation received by tradition from your fathers; But with the precious blood of Christ, as of a lamb without blemish and without spot." Again the Apostle says **Philippians 1:21** "For to me to live is Christ, and to die is gain." **Philippians 3:8** "Yea doubtless, and I count all things but loss for the excellency of the knowledge of Christ Jesus my Lord: for whom I have suffered the loss of all things, and do count them but dung, that I may win Christ."

The Apostle again says **1 Corinthians 15:3** "For I delivered unto you first of all that which I also received, how that Christ died for our sins according to the scriptures." What this amounts to is this: you are faced with a sin and a Son question. You have a sin problem, and God's Son, Jesus Christ paid the price of your sin on the cross and shed his blood and died and was resurrected from the dead three days later. **1 Peter 3:18** "For Christ also hath once suffered for sins, the just for the unjust, that he might bring us to God, being put to death in the flesh, but quickened by the Spirit." Have you ever let Jesus Christ bring you to God? **Hebrews 9:27** "And as it is appointed unto men once to die, but after this the judgment." Have you ever asked Jesus Christ to forgive your sin and bring you to God? Do it now. One day, after death, you will stand before God and answer the sin and the Son question, what are you going to say then? This may be your last warning, receive Christ now. Tomorrow isn't guaranteed.

Bill Bishop, Pastor
Beacon Baptist Church
Rogersville • 256-247-7733
1.2 miles north from red light on Hwy 207 on left
Sunday services at 10am and 11am and 6pm
Visitors welcome!

Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Members of the Forrester family gathered together to begin preparations for their traditional Thanksgiving dinner. Justin wrongly surmised that Bill was feeling remorseful about losing Brooke. Liam confessed to Wyatt that his association with Sally went too far and almost cost him his marriage. Later, Liam went to Bill's office asking if he could return to Spencer Publications. Finally, everyone put aside their differences and gave thanks at the dinner table. *Wait to See: Thorne returns home.*

DAYS OF OUR LIVES John got Roger to admit to Will that Susan had been lying to him. Paul thanked Sonny for defending him, but Sonny made it clear that all was not forgiven. Susan received a surprise visitor from her past. Eve blasted Brady and Victor for trying to set her up. Roman and Sami comforted Abe. *Wait to*

See: Will asks Marlena to help him regain his memory.

GENERAL HOSPITAL Jason had terrible timing. Franco comforted a former enemy. Ava continued her quest. Jason turned to Monica for advice. Carly opened her home. Alexis attempted to make amends. Stella was reflective. Lulu was very observant. *Wait to See: Jason's insecurities get the best of him.*

THE YOUNG AND THE RESTLESS Devon noted some tension between Mariah and Tessa. Scott was shocked when Victoria told him that she was shutting down his website. Later, Abby was furious to learn that she had been demoted at Newman Enterprises. Nikki talked Nick into spending Thanksgiving at the ranch for Chelsea's sake. Meanwhile, Abby and Victoria got into an argument, leading Abby to ditch the Newmans for the Abbotts. *Wait to See: Nick searches for answers about the fire at The Underground.*

1987 CHEVROLET MONTE CARLO SS, 383 Stroker motor, \$5,000 OBO. Call for more info, 256-389-9219.

VOLKSWAGEN: PASSAT SE, 2012 \$11,768. 59K. Leather, sunroof. Financing available. Tony 931-213-1386 or 256-764-3351.

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

TOYOTA: CELICA GT-S, 2000 6 speed manual, super white with leather interior, 207K miles, clean title in hand. \$3,200. Call or text 256-762-9423

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

CHEVROLET: VEGA RACE CAR, 1974 \$23,500.625 cu. in. Chevrolet big block 980 HP and 200 HP nitrous 15 to 1 compression. 2 new race motors 388 cu. in. - 540 cu. in. Fiberglass lift off doors and front end auto. New ready to race enclosed trailer, 22 ft with 7 doors. Runs 4 seconds at Moulton Dragway. Call 256-303-6570.

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Thoughts About Thanksgiving

As we again approach the Thanksgiving holiday it should remind us all that we need to stop and consider how richly blessed we are. Not only that, but we should also be grateful to the giver of "every good and every perfect gift," which is none other than God (James 1:17).

Of course, in every life there will be heartache to accompany the blessings. But if we are really honest with ourselves we would have to say that the blessings are far more numerous. Hence, we need to be thankful!

Developing a thankful disposition, though, is not based on how much we have or how we might feel at the moment. Being thankful is more of a perspective on life. A good example of this is found in the life of the author and commentator, Matthew Henry. When he was an old man he once was a victim of robbers. Naturally it was an unnerving experience, but the old gentleman seemed to take it in stride.

That night, before he went to bed, he made an entry of the ordeal in his journal. He also added these introspective words:

Let me be thankful: first, because I was never robbed before; second, because although they took my purse, they did not take my life; third, because although they took my all, it was not much; and fourth, because it was I who was robbed, not I who robbed.

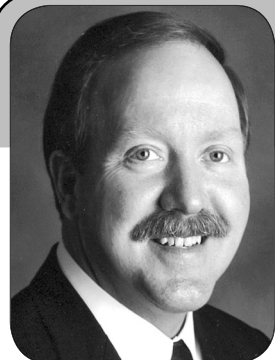
What a tremendous attitude! What a perspective! What an insight into real thanksgiving! Even in adversity we must remember that there is still much for which to be thankful. It reminds me of the little book of Philippians. There we learn that Paul is writing to the Christians at Philippi while he is a prisoner at Rome. We might think that he would be singing the blues about being bound and mistreated. Yet, to the contrary, the very theme of the book is "Rejoice in the Lord always: and again I say rejoice" (Philippians 4:4). He too had the right perspective on life.

So, during this time that we know as "Thanksgiving," remember that regardless of what you have or the circumstances of your life right now, there is something for which you can be thankful. For over a hundred years Christians have been singing the words, "Count your many blessings, name them one by one." There are a lot of us who could do much better at putting these words into practice!

Paul penned: "In everything give thanks; for this is the will of God in Christ Jesus for you" (1 Thessalonians 5:18). Happy Thanksgiving!

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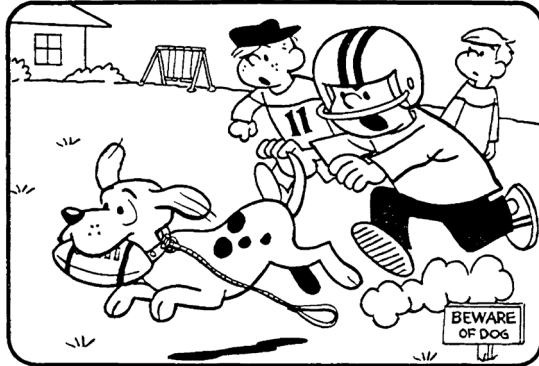
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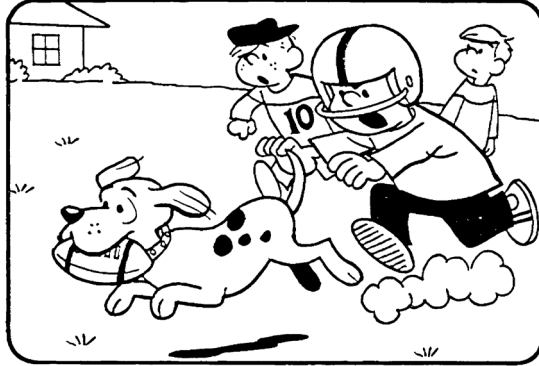
Muscle Shoals
 410 S. Wilson Dam Rd
 (Across from Highland Park Church)

256-648-5710

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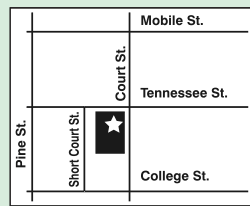


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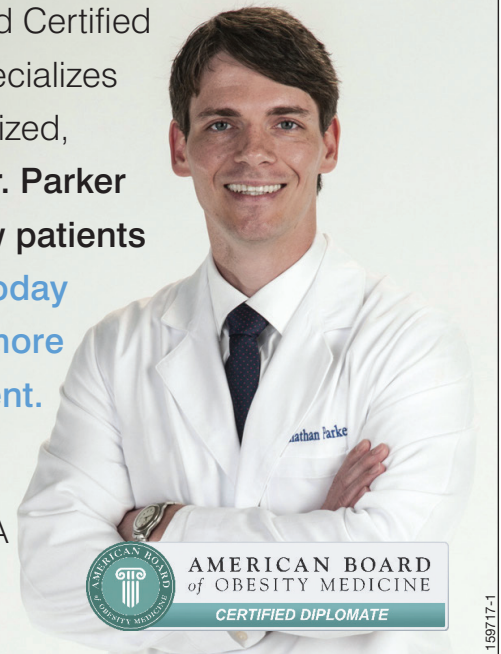
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Medicare Minute

"Types of Medicare Advantage Plans"

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

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

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

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

If you have questions regarding any aspect of Medicare or Medicare health plans feel free to 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

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