

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

Volume 134 Number 14

January 31, 2018

POSTAL PATRON

**Local Grants are Awarded**

MONTGOMERY – Governor Kay Ivey and ADECA Director Kenneth Boswell awarded Community Development Block Grants to 26 Alabama cities, towns, and counties last week in a Montgomery ceremony. These grants are administered through the Alabama Department of Economic and Community Affairs, and funds are made available by the U.S. Department of Housing and Urban Development. Among the Grant recipients were the City of Sheffield and the City of Muscle Shoals.

**Top Citizen Nominations**

SHOALS – The Shoals Chamber of Commerce is now accepting nominations for the Shoals Chamber Citizen of the Year Award. A recommendation form may be picked up at the Chamber office at 20 Hightower Place in Florence or online at [www.shoalschamber.com](http://www.shoalschamber.com).

Candidates must have made outstanding contributions to the Shoals area through time or resources, may not currently hold political office, and must be a Chamber member.

The form plus one page detailing support for your recommendation must be received by 4pm Thursday, March 1. Nominations may be submitted by email at [shoals@shoalschamber.com](mailto:shoals@shoalschamber.com), fax, 256-766-9017, mailed to Shoals Chamber, P.O. Box 1331, Florence, AL 35631-1331, or in person at the Chamber office, 20 Hightower Place in Florence. The recipient will be announced at the Annual Meeting Celebration Thursday, March 15.

The recipient will be chosen based on quality of service rather than quantity of recommendations. Nominations may be based on contributions of any length of time, ranging from a preceding year to a lifetime of service.

See SHORTS... on Page 3

**Automotive Inside NOW**  
EZ-Ride Auto Sales  
Jeff Elledge Auto Sales



Verification of weekly circulation upon request

No thwest Alabama and beyond with dir

**Walk Grant**

Shoals Community Clinic's application among only 27 funded nationally

FLORENCE—America Walks is pleased to announce the latest recipients of the Community Change Micro Grant program.



This micro grant program provides funds that support grassroots efforts aimed at empowering communities to create more safe, accessible, and enjoyable places to walk and be physically active. Now in its third year, this program has supported everything from new art to local events and school engagement projects.

Out of the 750 grant applications received nationally for 2018, 27 will receive some funding as well as support and other resources from America Walks and other members of the Every Body Walk! Collaborative.

**SHOALS WALK ACROSS ALABAMA Kick Off & Registration Event**  
5-6pm Tuesday, February 6  
Highland Baptist Church  
Family Life Center  
219 Simpson St.  
Florence  
Free to the Public

For more information, call the Shoals Community Clinic at 256-760-4713



See WALKS... on Page 6

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**Idea Program in Florence**

FLORENCE – According to the minds behind TEDxWilsonPark, the idea for the program to begin September 8 in Florence started with discussions about change.

"We noticed that our little corner of the world has been growing," said Kristen Mashburn, TEDxWilsonPark event chair. "This small metro area nestled along the banks of the Tennessee River has a combination of music, arts, and culture that rivals cities like Austin and Nashville. Now the word is getting out," said Mashburn.

Mashburn recruited Wes Wages, Janyce Fadden, Chris Anderson and Bryan Rachal

See TEDx... on Page 6

**Tickets Needed to Crawl**

FLORENCE – Florence Main Street wants to get you in the mood for Valentine's Day by hosting the 4th Annual Downtown Chocolate Crawl on Saturday, February 3 from 10am-3pm. Tickets are \$10 each if purchased at the Main Street office at 301 North Pine Street.

A convenience fee of \$1 each is added to tickets when purchased online at [www.florencemainstreet.org](http://www.florencemainstreet.org). A limited number of tickets are available, so early purchases are encouraged.

On the day of the event ticket holders will register at the Florence Main Street tent at the corner of Court and Tennessee Streets and receive their armband and a map. Participants then follow the balloons to participating downtown businesses where they can enjoy a variety of

See CRAWL... on Page 6

Place your **Sweetheart Sentiments** now for inclusion in our special February 14 Valentine's issue!

Tell your cherished ones just how much you love them in your own words. The price is only \$7 for 4 lines and that includes a **bold red heart**. Extra lines only \$1.25 ea. Look on page 32 inside for all the details!

**Sweetheart Sentiments**  
Courier Journal

**Inside this Issue**

Online Only:

- Go Red! Medicare Minute
- Your Own Concierge
- Ask the Attorney

- Dave Ramsey Your Letters
- \$\$ Stretcher
- Saavy Senior

- Place your Sweetheart Sentiments
- Hocus Focus
- Junior Whirl

- Adopt-a-Friend
- Keller Calendar
- Chocolate Crawl
- On Your Debt

- Outdoors
- Web Poll
- Mystery Photo
- Pet Talk

Visit Us Often: [www.CourierJournal.net](http://www.CourierJournal.net)

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**GMC CELEBRATE THE NEW YEAR**

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- 2018 GMC YUKON SLE 2WD MODELS: MSRP \$50,375. **\$399** PER MO.
- 2018 GMC SIERRA 1500 4X4 CREW CAB W/SLT PREM. PLUS PKG.: \$4,250 Purchase Allowance + \$3,500 Price Reduction Below MSRP + \$1,250 Option Package Discount. **UP TO \$11,000** BELOW MSRP.

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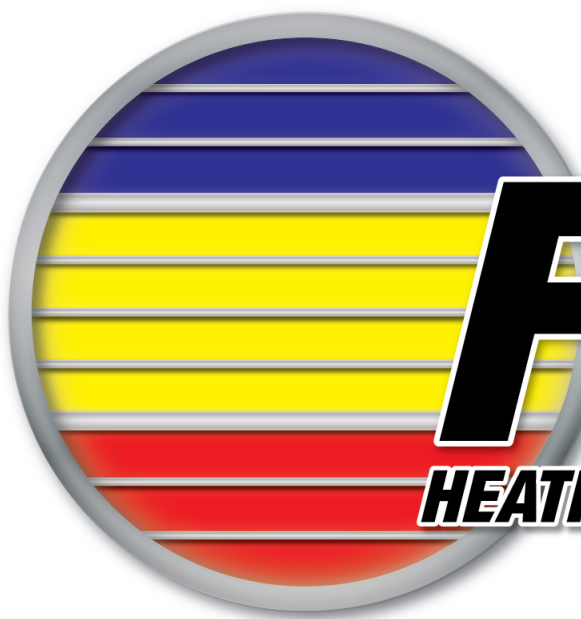
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**ACE TREE SERVICE- TREE** removal, stump removal, trim top and clean-up. Licensed, Bonded and Insured. 256-764-2232.

**FORD: F-150 XL, 2002** One owner, 112,000 miles, red metallic, good condition, \$3,800. 256-355-4258.

**HYUNDAI: SONATA GLS, 2014** \$11,998. 54k. Cloth, automatic. Financing available. Call Gabe 256-710-3407 or 256-764-3351.

**FORD: FUSION SE, 2015** \$11,988. 88k. Cloth, automatic. Financing available. Call Hoke 256-740-1297 or 256-764-3351.

**GUN AND KNIFE SHOW**  
 February 10th and 11th  
 Saturday, 9am-5pm  
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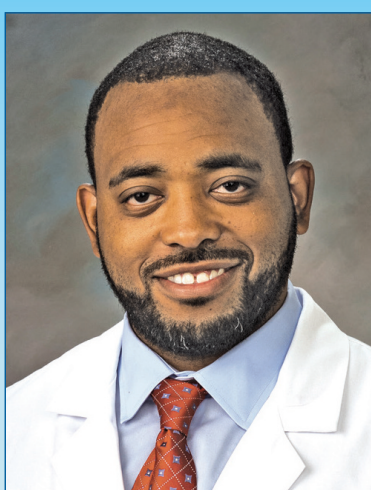
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<b>SPLIT MIS-CUT Chicken Breast</b> 99¢ LB.	<b>New York Steak</b> 5.99 LB.	<b>COUNTRY STYLE Ribs</b> 99¢ LB.
<b>.5 LITER/6 PACK BOTTLES Coca-Cola Products</b> 4/\$10	<b>MIDDLE JOINT (10 LBS.) Wings</b> 1.99 LB.	<b>GLORY Greens or String Beans</b> 3/\$5 27 OZ.
<b>GREEN OR RED Seedless Grapes</b> 2.79 LB.	<b>Doritos Chips</b> 2/\$5 9.5-11.5 OZ.	<b>IDAHO Potatoes</b> 3.99 10 LB.
	<b>VLASIC Pickles</b> 2/\$4 16-24 OZ.	<b>DOLE - CLASSIC Salad Mix</b> 1.49 12 OZ.
		<b>MISSISSIPPI Sweet Potatoes</b> 69¢ LB.



**TOOL BAG & TOOLS** found on Hwy. 227 in State Park. Call to identify and claim, 256-505-8706 or 256-673-7579, ask for Mr. Davis.

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**RECORD ALBUMS, LPS, APPROXIMATELY 100,** all genres. \$1/album. Text 256-412-2125.

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**REASONABLE TREE SERVICE.** Tree cutting, trimming, stump removal, free estimates, owner Gilbert Barga 256-314-1009 or 256-366-3539.

**FORD: TAURUS, 2001 93,450** miles, rebuilt title, white, nearly new tires, good car; \$1,975 CASH. 256-275-7046 or 256-247-8542

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**Shorts...**

Continued from Page 1

**AWF's Wild Game Cookoff**

TUSCUMBIA—Good old-fashioned food, fun, and fellowship are always the winning recipe at an Alabama Wildlife Federation (AWF) Wild Game Cook-Off! So make plans to join in on Saturday, March 17 at 4pm as AWF hosts its annual Quad Cities Wild Game Cook-Off at the Longhorn Arena in Tuscumbia.

Cook teams are needed, so get ready to battle with some of the best backyard chefs from the Shoals area. Entry for the cook teams is free. However, teams must pre-register prior to event day at [www.alabamawildlife.org](http://www.alabamawildlife.org). Categories include wild game, fish and fowl. Trophies will be awarded to first through third place in each division as well as Best Overall and Best Presentation. The overall winner will be invited to the state finals at Lanark in Millbrook on August 4 to compete for the title of AWF 2018 Wild Game Cook-Off State Champion.

If cooking isn't your thing, you can come enjoy tasting some of the best and most unique dishes you will ever try. Ample servings of delicious food are always featured including entrees such as venison, duck, dove, pheasant and much more! Tickets are available online at [alabamawildlife.org](http://alabamawildlife.org) or contact Greg Burgess at (256) 764-0078 or the AWF at 1-800-822-WILD.

**Spark Fosters Innovation**

SHOALS—Shoals Spark, an idea competition for middle school, high school, and college students living in the Shoals, was created to foster innovation and entrepreneurship in our community's young people to generate unique ideas about how to make the Shoals a very cool place to live and work.

Students may present any idea they think would

See SHORTS... on Page 7

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**Polyresin & Pottery Decor**

Finials, candle holders, boxes, bowls, floral planters and vases

**Candles, LED Candles, Fragrance Warmers, Potpourri & Diffusers**  
Priced \$4.99 & Up

Does not include Candle FX®, tealights, votives, value packs or oils

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Valentine's Day and items labeled The Spring Shop™ are not included in Home Decor sale.

**VALENTINE PARTY, CRAFTS & DECORATIONS**

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Always 50% off the marked price\*  
Our entire selection of basic & fashion tabletop frames and wooden photo storage

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Prints, solids, sheers and laminated fabric

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Offer good for one item at regular price only. Limit one coupon per customer per day. Must present coupon at time of purchase. Offer is not valid with any other coupon, discount or previous purchase. One cut or one bolt of fabric or trim "by the yard" equals one item. Online fabric & trim discount is limited to 10 yards, single cut. Excludes CRI/CUT® products, Gemini Machine™ Crafters Companion, Silhouette CAMEO® Machine, candy & snack products, gum & mints, helium tanks, gift cards, custom orders, labor, rentals or class fees. Cash Value 1/10¢. VALID THROUGH FEBRUARY 3, 2018



PRICES GOOD IN STORES MONDAY, JANUARY 29 - SATURDAY, FEBRUARY 3, 2018.  
PRICES GOOD ONLINE SUNDAY, JANUARY 28 - SATURDAY, FEBRUARY 3, 2018.  
SOME ADVERTISED ITEMS NOT AVAILABLE ONLINE. SALES SUBJECT TO SUPPLY IN STOCK. SELECTION AND QUANTITIES VARY BY STORE. AD DOES NOT APPLY TO PRE-REDUCED ITEMS.

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**MidGard Self-Storage** will hold a public sale to enforce a lien imposed on said property, as described below, pursuant to the Alabama Self-Service Facility Act, Alabama Code 8-15-30 to 8-15-38, at **10:00 AM on Wednesday, February 21, 2018, located at 414 Cox Blvd, Sheffield, AL 35660.** Management reserves the right to withdraw any unit from sale. Registered or motor vehicles are sold "As Is / Parts Only," no titles or registration.

Unit #	Name	Brief Description of Items
337	<b>JEREMY L. VINSON</b>	Household Items
513	<b>WENDELL PLAIN</b>	Boxes, Glasses, Dinnerware, Cookware, Decorations and Household Items
313	<b>JOYCE LONG</b>	Furniture
227	<b>ASHLYN SHEFFIELD</b>	Movies, Luggage, Small Kitchen Appliances, Queen Size Bed, Bedroom Furniture and Household Items



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**\$39.99** for 60 of the Sildenafil Tablets

Must have prescription that is for Sildenafil 20 mg tablet.

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

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**2011 HONDA ACCORD EXL**, one owner, 10K miles, 4-door, V6, gray metallic, leather, sunroof, loaded, garage kept, excellent condition, \$14,500. 256-712-5172

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

**2 GALLONS SHELLED PE-CANS.** \$25ea. 256-552-0629 (Decatur area)

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**14 GOOD BLACK OR Yellow** big frame 6-7 month bred heifers. Ready to turn out. \$18,175. 256-366-7355.

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## Community Notes

**COMMUNITY NOTES** may be submitted for non-profit, civic or church-related events and published free of charge. Community Notes must be submitted in writing by 3pm Friday for consideration in the following week's issue. As space is available in the Courier Journal.

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

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

**Couples Line Dance Class-Florence** Parks and Recreation Department is sponsoring a Couples Line Dance Class at Broadway Recreation Center. The class is on Fridays in February from 7-8:30pm. The fee is \$40/couple and \$30/individual. Call to reserve your spot: 256-760-6418

For details on the class call Jan Ownby at 256-627-0052. Broadway Recreation Center is located at 300 N. Broadway St. in Florence.

**Fish Fry at East Colbert Church of Christ** Saturday, February 3, Noon-5pm. All you can eat. Adults and carry outs \$12 each. Children ages 5-11 \$6, 4 and under free. (All proceeds to mission work and benevolence.)

**Florence Parks and Recreation Department** will be conducting online registration for Youth Soccer now through February 25 for ages 4-15. You can register online at www.fpard.com. Registration fee is \$45. For more information contact 256-760-6628.

**Florence Parks and Recreation Department** will be conducting registration for Adult Softball through March 4. Register online at www.fpard.com. We will be taking team registration for Men, Men Church, and Coed League. Team fee is \$400. For more information, contact Nicole Lambert at 256-760-6628.

**Florence Parks and Recreation Department** will be conducting registration for Youth Softball now through February 25 for ages 5-12. You can register online at www.fpard.com. Registration fee is \$35 per player. For more information contact David Dolan at 256-760-6628.

**Florence Parks and Recreation Department** will be conducting registration for Youth Baseball now through February 25 for ages 3-12. You can register online at www.fpard.com. Registration fee is \$35 per player. For more information contact David Dolan at 256-760-6628.

**Kids and Kin** is a free statewide program funded through DHR providing education and support to parents, grandparents, aunts and uncles raising children. We will meet February 8 at 10am at the Sherrod Avenue Church of Christ in Room 103 to discuss "Healthy Habits." Alisha Albright from the Family Guidance Center of Alabama will discuss fun and interactive ways to teach your child healthy eating and hygiene habits. For more information call Alisha Albright, Kids and Kin Program, at 334-465-9205.

**Florence Kiwanis Club** - Meets Fridays at noon at Marriott Shoals Conference Center

Speakers for February

February 2 - Caitlin Holland, President Shoals Chamber of Commerce - She will be talking about growth of the Shoals Area and the impact of the new car plant.

February 9 - Pat Burney, Chairperson of Florence City Bi-centennial - She will be talking about the many events planned for our Bi-Centennial year.

February 16 - TBA

February 23 - TBA

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

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<p><b>Boneless Beef Sirloin Tip Steak</b> lb. <b>3.49</b></p>		<p><b>RED OR GOLD Apples</b> <b>3.49</b> 3 LB. BAG</p>	<p><b>FRESH WHOLE Mushrooms</b> <b>1.69</b> 8 OZ. CTN.</p>
<p><b>John Morrell Hot Dogs</b> 12 oz. pkg. <b>99¢</b></p>		<p><b>PIGGLY WIGGLY Extra Sharp Cheddar Cheese</b> <b>2.99</b> 1 LB. BLOCK</p>	<p><b>PIGGLY WIGGLY Apple Juice</b> <b>2/\$5</b> 64 OZ. BTL.</p>
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<p><b>Gwaltney Sliced Bacon</b> 12 oz. pkg. <b>3.49</b></p>		<p><b>PIGGLY WIGGLY Cream Cheese</b> <b>2/\$3</b> 8 OZ. BLOCK</p>	<p><b>PIGGLY WIGGLY Spring Water</b> <b>3.39</b> 1/2 LITER BTL.</p>
<p><b>John Morrell Sliced Ham or Turkey</b> 7 oz. tub <b>2.29</b></p>		<p><b>PIGGLY WIGGLY Pepsi and All Pepsi Products</b></p> <p><b>3/\$10</b> 12 PACK, 12 OZ. CANS <b>Your Choice</b> <b>5/\$5</b> 2 LITER BTL.</p>	
<p><b>Breaded Chicken Tenders - tray pk.</b> lb. <b>2.49</b></p>		<p><b>PIGGLY WIGGLY Sweetmilk or Buttermilk Biscuits</b> 4 PACK, 10 CT. CANS <b>2/\$4</b></p>	<p><b>PIGGLY WIGGLY Medium Eggs</b> DOZEN CARTON <b>1.29</b></p>
<p><b>Piggly Wiggly Soft Margarine</b> 45 oz. tub <b>2/\$4</b></p>		<p><b>PIGGLY WIGGLY All Varieties Salad Dressing</b> 16 OZ. BTL. <b>2/\$3</b></p>	<p><b>TOTINO'S Frozen Pizza</b> 10-10.3 OZ. BOX <b>2/\$3</b></p>
<p><b>MAXWELL HOUSE Original Coffee</b> 31 OZ. CAN <b>6.59</b></p>	<p><b>ANGEL SOFT Bath Tissue</b> 12 ROLL PK. <b>4.99</b></p>	<p><b>FIORA Heavy Duty Paper Towels</b> 6 ROLL PK. <b>4.99</b></p>	<p><b>PIGGLY WIGGLY Vegetable Cooking Oil</b> 48 OZ. BTL. <b>1.79</b></p>
<p><b>PIGGLY WIGGLY Orange Juice</b> 1/2 GAL. PLASTIC JUG <b>2/\$4</b></p>	<p><b>PIGGLY WIGGLY Frozen Crinkle Cut French Fries</b> 2 LB. BAG <b>2/\$5</b></p>	<p><b>PIGGLY WIGGLY Crackers</b> 15 OZ. BOX <b>2/\$3</b></p>	<p><b>PIGGLY WIGGLY Flour or Corn Meal</b> 5 LB. BAG <b>1.79</b></p>
		<p><b>PIGGLY WIGGLY Whipped Topping</b> 12 OZ. TUB <b>2/\$4</b></p>	<p><b>PIGGLY WIGGLY Snack Crackers</b> 15 OZ. BOX <b>2/\$5</b></p>

See NOTES... page 34



**PLACE YOUR SWEETHEART SENTIMENTS** now to appear in our February 14 Valentine's Issue. Details in this issue. Starting at only \$7 each!

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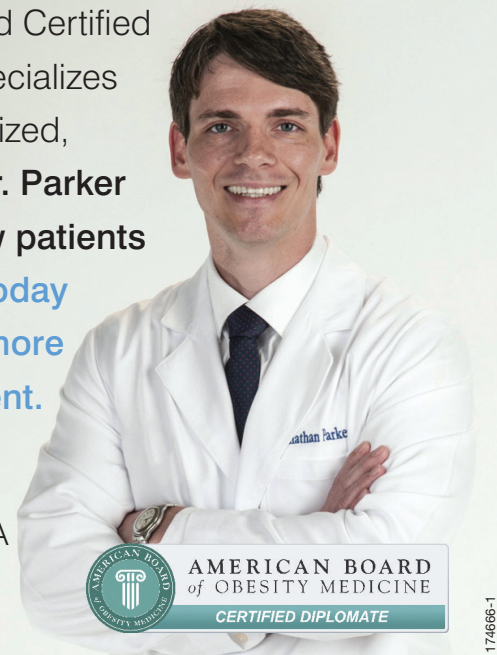
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Courier Journal

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- Private Party Rate** 3 LINES\* for 1 item Prepay - No REAL ESTATE, FIREWOOD, or TICKETS. Each additional line - \$1.25 - CASH DISCOUNT - 4 Weeks/3 LINES for 1 item \$13.50 - Each additional line - \$5.00 no credits..... **\$4<sup>50</sup>** Week
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## Office

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

## Walks...

Continued from Page 1

takes place Tuesday, February 6 from 5-6pm in the Highland Baptist Church Family Life Center on Simpson St in Florence. It coincides with the Scale Back Alabama challenge, a state initiative to address obesity. The clinic and its partners will offer both indoor and outdoor walking activities to encourage a more active lifestyle to the community at large, and better weight and health levels for participants. The Shoals Community Clinic is a non-profit organization serving residents of Northwest Alabama. The clinic was established in 1997 and provides primary health

and dental care, wellness, and preventative health programs. It is a partner agency of United Way of Northwest Alabama.



## TEDx...

Continued from Page 1

to discuss the possibilities of bringing a TEDx talk to the Shoals. TEDx is an offshoot of the TED conference which was founded in the mid 1980's. The early emphasis was technology and design, consistent with its Silicon Valley origins. However, it has since broadened its focus to include talks on many scientific, cultural, and academic topics. "We felt like this was the perfect time to bring something like this to the Shoals," said Wes Wages. "Florence is known as the Renaissance City and it feels like there has been a renaissance of sorts here in the last few years."

for TEDxWilsonPark and the theme for the event, "Making Change." "To do this we're bringing together a stellar, wide-ranging lineup of innovative thinkers and doers to share their ideas with the Shoals and the world," said Curation Committee Chair Janyce Fadden. "The goal of TEDxWilsonPark is to bring together bright minds to give talks that are idea-focused on a wide range of subjects, to foster learning, inspiration and wonder - and to provoke conversations that matter," she said.

It appears that a combination of "makers," have been leaving their mark on the area. "And we wanted to meet them," said fellow event organizer, Chris Anderson. "We wanted to get to know them and find out what it is about them and the area that has allowed their ideas to flourish," he said. That spawned the idea

A speaker application is currently available at <https://tedxwilsonpark.com/speaker-application/>. If selected, the speaker's talk would be filmed and an edit would be hosted on the TEDx YouTube channel. If chosen, speakers should work together ahead of time to craft their talk. The speaker application deadline is February 22. For more information, go to [tedxwilsonpark.com/](http://tedxwilsonpark.com/)

## Crawl...

Continued from Page 1

free chocolate samples while supplies last. They may take advantage of a 15% discount or other special offers at each location. Only ticket holders can sample the variety of chocolate and take advantage of the special discounts. "This event is known as trick or treating for adults and a wonderful time to be had by all, sampling sweets and exploring all the great stores in downtown Florence," said Teryl Shields, Executive Director of Florence Main Street. Anyone participating in the Downtown Chocolate Crawl is encouraged to park at the public parking garage on Tennessee St. between Court and Pine Streets.

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

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

219 W. Tennessee St.  
 Florence, AL 35630  
 or email to: [editor@courierjournal.net](mailto:editor@courierjournal.net)

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

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## Shorts...

### Spark Fosters Innovation

Continued from Page 2

make the Shoals a better place to live and work.

Examples include those related to business, technology, education, recreation, entertainment, the arts, families, community service, personal or shared responsibilities, transportation, the environment, preservation, community development, health care, volunteerism, government, workforce, philanthropy, special populations, etc. Interested students need to apply by a video submission prior to the February 5 deadline. Information and applications are available online at [www.shoalsspark.com](http://www.shoalsspark.com). The students chosen to present their ideas will do so at the Shoals Spark finale on March 8 at 5pm at the Guillot Student Center on UNA's Campus. The event is free and open to the public.

Shoals Spark is one of the initiatives under the umbrella of Shoals Shift, funded by a grant from the Appalachian Regional Commission as a creative effort to attract, nurture, and promote the Shoals. Local partners include UNA, Listerhill Credit Union, Shoals Chamber of Commerce, Shoals Entrepreneurial Center, and Florence-Lauderdale Public Library.

### Jaguar Ball for Mardi Gras

FLORENCE—The Knights of Columbus are sponsoring their annual Mardi Gras dance February 10 from 7-11pm in St. Joseph's Gym. This year's event will benefit St. Joseph Regional School and St. Joseph School Foundation. Entertainment will feature music by "The Midnighters".

Tickets will be \$25 per person at the door and \$20 in advance. Reserved tables are available for eight people. They may be pre-purchased for \$190 by contacting **Chris Tant** [wchristant@bellsouth.net](mailto:wchristant@bellsouth.net) or calling 256-702-8550.

The Knights of Columbus will provide a main dish of fried turkey and gumbo. Bring a dish or snacks to share at your own table. Set ups will be provided for your favorite beverage. For those who would like to participate, we will have a table decorating contest with a prize awarded.

Tickets will be available at St. Joseph School and Church offices as well as St. Michael Church office and Our Lady of the Shoals Church office. Tickets will also be available after masses on the weekend of January 28 and February 4 at St Joseph and St Michael Catholic Churches.

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Here's your word for the week: **Dichotomy**  
 Which choice best defines **DICHOTOMY**?

A) A slice of beef or pork  
 B) Splitting the bill when on a date  
 C) What occurs when one side of the brain agrees with the other side  
 D) A contrast between two things that are entirely different

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## Evolution, It's Not True, It's A Myth

### Darwin's Theory In General

- 1.) A cosmic explosion happened in the void of outer space and the heavens were formed.
- 2.) A star exploded and a nebula appeared in outer space, and the nebula turned into the sun. The sun must have spun faster to throw off nebula that turned into the planets. The sun turning fast again, and threw off a nebula that turned into the moon.
- 3.) The smallest cell on earth eventually turned into a fish. The fish turned into a monkey, the monkey turned into a gorilla, the gorilla eventually turned into a man.
- 4.) The first man that ever lived, lived in a cave. He is called caveman. People are frozen in the snow for thousand and thousand of years. Someone found them, they are alive. This is called the ice age.

All of this you just read is not true, it's a myth. The truth is written in the Christian Bible. God created the whole universe and He create the first man and woman. They lived in the Garden of Eden. They didn't live in a cave. People that get buried in the snow, hypothermia happened to them. Their blood pressure got low and in time they died.

In the Christian Bible you will find the proof that the Christian God is the one who created the whole universe, the first man and woman. "In the beginning God created the heavens (all the planets, stars, moon, and the sun) and the earth. And the earth was without form and void; and darkness was upon the face of the deep. And the Spirit of God moved upon the face of the water." (Genesis 1:1-2)

**First Day** - God created day and night. (Genesis 1:5)

**Second Day** - God created the firmament (sky). (Genesis 1:8)

**Third Day** - God created dry land, vegetation (grass, herbs, fruit trees). (Genesis 1:9 & 1:11-12)

**Fourth Day** - God created seasons, days, years, sun, moon, stars. (Genesis 1:16-19; Psalm 74:16; Deuteronomy 4:19; Job 38:7; Jeremiah 31:35)

**Fifth Day** - God created the waters and all the different kinds of water creatures, every winged fowl that fly in the sky. (Genesis 1:21)

**Sixth Day** - God created wild animals, farm animals, creeping animals, (snakes, lizards). The Creator, Jesus Christ and the Holy Spirit, all three of them are God. It took all three of them to create the first man (Adam). (Genesis 2:7) All three of them are talking to each other, "Let us make man in our image, after our likeness." (Genesis 1:26 & 2:7) "God saw everything He hath created and He said, 'It was very good.'" (Genesis 1:31)

**Seventh Day** - God rested. And Lord God planted a garden called Eden. God created a mist (water vapor) that came from the land. And God created a river to water the garden of Eden and it parted into four rivers (Pison, Gihon, Hiddekel, Euphrates) (Genesis 2:6; 2:8; 2:1-14; & 2:15) God put the man in the garden of Eden to take care of it. God created the first woman (Eve). "God put Adam in a deep sleep, and He took one of his rib and turned it into a woman. It took all three God - the Trinity (the Creator, Jesus Christ, the Holy Spirit) to create the first woman (Eve). And God said, "It is not good that the man (Adam) should be alone; I will make him an help meet for him. And God brought the woman to Adam. And they become husband and wife." (Genesis 2:18; 2:21-22)

There are three Gods in heaven (the Creator, Jesus Christ, the Holy Spirit) (Genesis 1:2-6).

Jesus is born of a virgin (Mary) (Matthew 1:23) Jesus died on the cross for all of mankind's sins. He was buried and after three days, God raised Him from the dead. He is now seated on the right hand of God in Heaven. Jesus is both man and God. (Luke 23:46; Matthew 28:6-7; Matthew 27:58-60; Luke 24:7, 46; Mark 16:19)

I, Catherine Hoffman, wrote this on September 2, 2017.

Jesus come into my heart, Jesus forgive me for all my sins. I now ask you to be my Savior. God loves you. (John 3:16) You just become a Christian. You pray like this, "Father," then ask God for anything you need and want, ask Him to help you with your problems, then end your prayer "in Jesus name."

Written by Catherine Hoffman,

Christian Foreign Missionary of Catherine Hoffman Ministries.

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## ASK THE ATTORNEY



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**Q** I was hurt on the job and my employer's worker's compensation insurance paid for all my medical bills and sent me money while I was off work. My doctor has said I can go back to work on limited duty and my employer has said that they will find me something to do. Overall, I've been treated pretty well but what happens when the doctor removes all the restrictions and I've finally recovered and go can back to my old job? I am a welder.

*Brad, Russellville, AL*

**A** Workers compensation is there to pay your medical bills and pay 2/3 of your wages while you are off work. The 2/3 of your wages is known as temporary total disability or TTD. That is supposed to approximate your true wages because that pay is tax free. In real life, people find TTD to

be less than their wages and they end up short on money unless they have savings or a spouse that has an income.

Your employer is saving money by accommodating your restrictions. Everything that you cost them from medical bills to the final settlement will be recovered by the insurance company in the form of increased workers compensation premiums. Nonetheless, many employers treat workers well and welcome them back to work while others are not so kind. Many employers don't want an injured employee on their premises and really resent an employee that gets hurt.

I talk to people that are injured on the job every day, several times a day. Often people who get hurt want to tell me why it is the employer's fault or a co-employee's fault that they were hurt. I explain to them that under the law of workers compensation, they don't have to prove who was at fault. There is an interesting case where an employee had a trip and fall injury and could not say why they had a trip and fall injury or what they tripped over and the court held that that was not a work related injury even though it happened on the job at WalMart.

Under the Workers Compensation Act if you have a permanent injury, typically after surgery, you will be entitled to some payment for that permanent injury. If you make a full recovery, and I hope you do, and the doctor gives you no restrictions and a zero impairment rating and you haven't had surgery, after your medical bills are paid and your TTD is paid and your mileage is reimbursed that probably concludes your claim. If you do have a permanent injury, depending on what part of your body was injured, you will have a claim for payment. Under certain circumstances, workers have the right to insist on vocational re-training for a job more suitable for them after their injury.

If you have any further questions about your case or would like to talk to me in person, I'll be happy to answer any question that you have.

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

Please send the questions to:

**"Ask the Attorney,"**

P. O. Box 38, Florence, Alabama 35631

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# Savvy SENIOR

## How to Find Volunteer Opportunities in Retirement

Dear Savvy Senior,

What resources can you recommend for locating interesting volunteer opportunities? Since I retired, I've been doing some volunteer work but most of the opportunities I've tried haven't been very satisfying.

Unsatisfied Volunteer

Dear Volunteer,

For many retirees, finding a volunteer opportunity that satisfies your interests, utilizes your talents and matches your availability can be challenging. To help you find an interesting and satisfying volunteer opportunity, here are some tips and online tools that can help you search.

### Getting Started

Volunteering is a great way for retirees to make a positive contribution to their community and stay actively engaged, not to mention it's good for your health too. But how can you find the right opportunity for you? Start by asking yourself some basic questions like: What types of organizations or activities are you interested in? What kind of skills can you offer a volunteer organization? How much time are you willing to give? What do you want to gain from your experience (for example, meet new people, learn new skills, help those in need, exposure to a particular issue)?

Once you get a general idea of what you'd like to do, there are dozens of volunteer websites that can help you search for different opportunities in your area.

Most sites work like search engines that let you choose an area of interest and type in your ZIP code or city and state. The sites will then give you a list of opportunities that you can check into. Depending on your interest and expertise, here are some top websites to help you get started.

**General volunteer matching sites:** To find a wide variety of volunteer opportunities in your community, check out *VolunteerMatch.org*, *IdeaList.org* and *AllForGood.org* – a Point of Light website (the world's leading volunteer service organization) that lets you search for local volunteer opportunities or start your own project and invite others to help you. Also see *HandsOnNetwork.org*, another Point of Light enterprise that connects volunteers to opportunities through more than 250 volunteer centers throughout the U.S.

**Retiree volunteer sites:** If you're interested in opportunities targeting older adults and retirees, some good options include AARP's *CreateTheGood.org*, along with *SeniorCorps.gov*, which matches retirees with community projects and organizations that need experienced volunteer help.

Senior Corps offers three different programs: RSVP, which has a variety of volunteer activities with flexible time commitments; the Senior Companion Program that brings together volunteers with homebound seniors who have difficulty with day-to-day living tasks; and the Foster Grandparent Program that matches volunteers with kids in the community that have exceptional needs.

**Government-sponsored sites:** There are also a number of government-sponsored websites that can help you look for different volunteer opportunities. To locate dozens of general options in your area visit *Serve.gov*. To find natural and cultural volunteer opportunities in places like national and state parks, see *Volunteer.gov*. If you're interested in emergency preparedness and disaster response volunteer services go to *Ready.gov*. Or, if you're interested in longer-term volunteer opportunities check out *AmeriCorps.gov* and *PeaceCorps.gov/50plus*, which offers a bevy of three-month to two-year programs in the U.S and abroad.

**Professional and executive sites:** If you have expertise in areas like business planning and development, marketing, communications, finance, fund raising, web and graphic design, or writing and editing there are sites – like *Catchafire.org*, *TaprootPlus.org* and *ESCUS.org* – that can link you to volunteer opportunities with nonprofit organizations in need. Or, you can help entrepreneurs and small business owners through the *SCORE.org* volunteer mentoring program.

Send your senior questions to:  
Savvy Senior,  
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Jim Miller is a contributor to the NBC *Today* show and author of "The Savvy Senior" book.



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# ON YOUR DEBT

## How Long Does It Take to Receive Your Federal Tax Refund?



**B. Grant McNutt**  
Managing Attorney

The IRS will generally issue most refunds in less than twenty (21) calendar days. However, many different factors can affect the timing of your refund after they receive your return. Even though the IRS issues most refunds in less than twenty (21) days, it is possible your refund may require additional time to process. You also have to remember to take into consideration the time it takes for your financial institution to post the refund to your account if receiving electronically or if you are receiving via US mail, the travel time through the mail system.

### What do you do if it been longer than 21 days and you still have not received your refund?

Some tax returns take longer to process than others for many reasons, such as when a return:

1. Includes errors;
2. Is incomplete;
3. Is affected by identity theft or fraud;
4. Includes a claim filed for an Earned Income Tax Credit (EITC) or an Additional Child Tax Credit (ACTC) -

According to the Protecting Americans from Tax Hikes (PATH) Act, the IRS is required to hold EITC and ACTC refunds until mid-February. The IRS expects the earliest EITC/ACTC related refunds to be available in taxpayer bank accounts or debit cards if you chose direct deposit will approximately February 27, 2018, and that is only if there are no other issues with the tax return.

5. Includes a "Form 8379, Injured Spouse Allocation", which could take up to 14 weeks to process;

6. They in general need more information from you to process the return and if this is the case they will contact you by mail and let you know specifically what is needed to process your return.

### Should You Call the IRS?

I generally say "NO" unless you are trying to increase your blood pressure or you are really bored. In all seriousness, you should only call if it has been:

1. Twenty (21) days or more since you e-filed your return
2. Six (6) weeks or more since you mailed your return, or when
3. **Where's My Refund?** tells you to contact the IRS.

**Where's My Refund?** is a great research tool and will update you on the status of your refund. To utilize this IRS site, you will need the following:

- a. Social security number or ITIN
- b. Your filing status (Single, Married Filing Jointly, Married Filing Separately, Head of Household or Qualifying Widow
- c. Your exact refund amount (Found at the bottom of page two (2) on your copy of your Return)

If you want to use a mobile device to check your refund status, then use the following link [IRS2Go](#) app and download it.

Taxes are very complicated and if you owe any tax debt of any kind and are wondering how to deal with it, please contact us to schedule an appointment for a free initial consultation. If you would like to discuss your options for dealing with your debts, please contact us. We will analyze your situation and help you make the best decisions possible to help you eliminate your tax debt along with all your other debt as well. We want you to live in peace and without burdensome worry. We can help you!!

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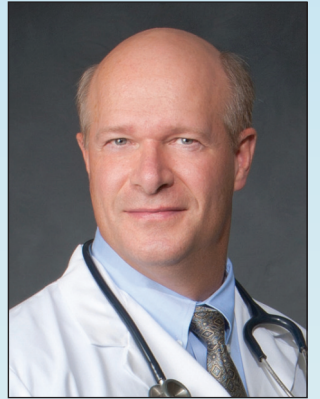
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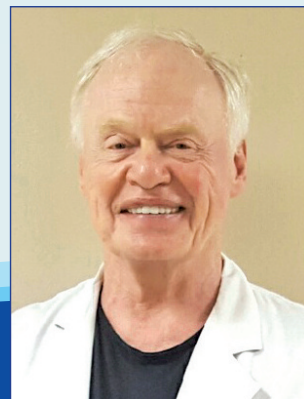
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# Medicare Minute

## "4 Parts of Medicare"

Did you know there were four parts to Medicare not two? Did you know that two of the parts you can get through the federal government but the other two parts, if you choose to take them, must be purchased through private insurance companies? Finally, did you know most people have an option as to whether to sign up for three of the four parts of Medicare? To some these are very simple questions but to others they can be very confusing.

The four parts of Medicare are labeled Part A, Part B, Part C and Part D. Over the next few weeks we will discuss each of the four parts in detail but for today let's simplify things by saying that Part A is your inpatient or hospital care, Part B covers your outpatient services, Part C is called Medicare Advantage and Part D is your prescription drug plan.

The two parts of Medicare that you receive through the federal government are Parts A & B. The two parts that can be purchased through private insurance companies are Parts C & D. So which parts are optional for most people? That would be Parts B, C and D.

It's very important for the Medicare beneficiary to be familiar with each of the four parts of Medicare and what they cover. Here are some ways you can do that. First you can go to Medicare.gov. This is an excellent website that will tell you everything you want to know about Medicare. You can also refer to the "Medicare and You" handbook. Another way to learn about the basics of Medicare is to attend one of the Medicare Education Classes our company conducts. They are free of charge and open to the public. Just contact our office for times and dates. Of course you can also check out the "Medicare Minute" each week in the Courier Journal!!

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

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### DIY+

I enjoy taking on various DIY projects at home. It feels great to fix something that I knew nothing about a few days ago! Sometimes, however, I get in over my head. I've found a way to solve that too. I call the union hall for the appropriate trade. Often they can refer an apprentice to help finish the job. Sometimes a regular union member will come along to supervise, but even if they do, the hourly rate is less than on a regular service call. I save money and the apprentice gets needed experience and some income.

Jay

### ASK THE BUTCHER

Does your grocery store have a butcher on site? If so, you want to make friends with him/her. I frequently ask mine which meat cuts he recommends for value. Sometimes he'll tell me that they have some extra from yesterday's special or something that they have too much of that he can give me a discount on. Getting to know him has made a big difference in my family's diet. As a single mom, I have to watch my budget carefully. Buying our meats at a discount helps us to eat well when I don't have much to spend.

Corrine

### CONCRETE PATIO REPAIR

Our concrete patio has developed a few cracks. It's nothing serious, but it's just enough to be noticeable. I thought about trying to patch it, but I didn't think that the patches would look

much better than the cracks. Then I saw where someone had painted their patio to look like flag stones! I cleaned it really well and then laid down a base coat of gray. Onto that, I used an old rag to add some brown color. Finally, I added the lines that defined each stone. I did them in a real dark brown and made sure that they ran right where my cracks were. It's only been a few weeks, but I'm getting compliments from everyone that sees it!

Julian

### THOUGHTFUL BIRTHDAY PRESENT

My brother and his wife just had a child. She was taking some time off work and money was tight. Therefore, for my brother's birthday, I went to a warehouse store and bought him a supply of toilet paper, paper towels, laundry soap, dish soap, and bar soap. I basically looked for anything that I could find that would reduce bills for them. It wasn't the most creative gift we've ever given each other, but judged by the way he responded it was one of the better ones I've given him.

Virginia

See DOLLAR... page 35

**SUZUKI: SX4 LE POPULAR, 2012** \$6,774. 82k. Automatic. Financing available. Call Gabe 256-710-3407 or 256-764-3351.

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STAN DEAN

away from her parents. The mother of the friend knew that it might be a little difficult for their guest so she kept an eye on her.

The young child did fine until it got close to bedtime – and then it became obvious that she was not content. She grew quiet and tears started to well in her eyes. The mother of her friend asked, "Honey, are you homesick?" The youngster looked up and innocently answered, "No, I'm 'here' sick."

Probably most of us have experienced being "homesick" at some point in life. If you have, then you know it is not any fun at all. Further, I imagine that a lot of us have been like the little girl and have dealt with a case or two of "here" sickness as well. That is no good either.

While these two terms could be used interchangeably, there is also a distinction that can be made between them. "Home" sickness is usually a longing to be in comfortable and safe surroundings of which we are familiar. "Here" sickness might be nothing more than a desire to be somewhere (perhaps anywhere) other than where we are at the present.

In the story we know as the "Prodigal Son" (Luke 15:11f), we find some of both. The young man had enjoyed a great home life, but desired to experience the ways of the world – and did. When he was broke and broken, he realized how good things had been at home and longed to return. Further, when he found himself trying to survive in a pig pen, he realized that becoming a slave in his father's household would be far better than where he was and what he had become. Thankfully, he did more than just acknowledge his mistake - he did something about it – and was blessed.

Perhaps you have contracted a case of "here" sickness. If so, Jesus taught there truly is a better way and a better place (Matthew 11:28-30). What are you going to do?

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**Commentary**

# Our Responsibility During Flu Season

**F**rom all indications this has been a particularly dismal flu season for our area. Emergency rooms and doctors offices have been full and recurrences have been frequent.

Without attempting to dispense medical advice, there are certain precautions we should all observe. We all push the envelope of carelessness whether we realize it or not.

Flu, bronchitis, pneumonia, and Respiratory Syncytial Virus (RSV) to which babies and toddlers are especially vulnerable are among the varieties of reasons why we are missing time from work and school. However, we are not missing enough.

A majority of us don't like our preferred schedule to be interrupted. We say we can't afford to miss work for economic or workload reasons. The children also need to be at school or daycare, otherwise the whole household is thrown off schedule. So we try to make our sicknesses as brief as possible.

The popular belief is that we are contagious only when we have a fever.

However, we are contagious before we realize we are sick, while we are sick, and during recovery. Our tendencies to want to resume normal life proliferates the spread of the flu at our workplaces, schools, churches, daycare facilities, and anywhere people are in close quarters.

**See FLU... 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*  
January 31, 2018

*Happening*  
**THIS WEEK**

## This Is My Heart My Life



FLORENCE—The Muscle Shoals Area Alumnae Chapter of Delta Sigma Theta Sorority, Incorporated, in conjunction with the American Heart Association hosts the fourth annual Go Red Luncheon at 12pm on Saturday, February 3 in the Guillot University Center on the University of North Alabama campus in Florence. The theme for 2018 is *My Heart-My Life*.

The speaker for the event will be Demetria McClenton, co-anchor at WAAY31 in Huntsville. She is also an adjunct instructor at Calhoun Community College. McClenton was born and raised in the suburbs of Chicago, but she is happy to be in the south where the people are friendly and sweet tea is abundant!

McClenton had the pleasure of interviewing local and

national politicians, Grammy award-winning artists and nationally renowned civil rights leaders while at WAAY 31. However, her favorite interviews are tackling and finding solutions for local issues.



**McClenton**

Prior to joining WAAY31, McClenton spent four years as an anchor, reporter, producer and editor in Dothan. While there she received an Associated Press award for Best Series on "Alabama's Immigration Debate."

A silent auction will also take place and free educational materials will be available, so come early.

Tickets for the event are \$40. For more information, sponsorship, or ticket purchase, contact Dr. Thelma M. Robinson at 256-764-1919.

**Feb. 3**

## Bluewater Hosting Preliminary

ELGIN – Bluewater Creek Polo Club will be hosting the United States Polo Association Interscholastic Preliminary Tournament February 2-4. Six teams will be playing from Alabama, South Carolina, Georgia, and Tennessee. The winner of this tournament will advance to Regional play in Atlanta.

Friday's games and Saturday's games are at 1pm and 3pm Sunday's games are

**See POLO... on Page 32**



**Feb. 2-4**

**THE ANNUAL BURRELL-SLATER HIGH SCHOOL ATHLETIC HALL OF FAME DINNER** takes place at 6:30pm on Friday, February 2 at the old Burrell Slater Gym at 610 College Street in Florence. The 2018 inductees are:

1. Charles Blackburn
2. Curtis Simpson
3. Albert "Dusty" Suggs
4. Shirley White Moulton
5. 1952 Championship Women's Basketball team (Members: Jo Willie Beckwith Foreman; Dora Lee Crittendon Goodloe; Vera Cooper Simpson; Lena Hawkins Foxie; Juanita Ingram; Myra Brown Howell; Nina Hart Stovall; Evelyn Larkins Ingram; Virginia Cunningham Hill and Jacquie Thompson Vaughn)

An added feature will be a special tribute to the seven coaches who have led these teams to victory. Everyone is invited to this outstanding recognition dinner. Tickets are \$20 each and are available by contacting Dave Smith at 256-719-9057 or John Humes at 256-764-1144.

**MEMBERS OF THE SHOALS CHAPTER OF THE ORDER OF ST. LUKE**

will be available to pray for you in the meeting room at The Rock Christian Bookstore at 310 North Montgomery Avenue in Sheffield on Thursday, February 1 from 4-5:30pm. This will be followed by our monthly meeting in the Sheffield Room at Park Place at 501 N. Montgomery Ave. in Sheffield at 6:30pm. Teaching by Dr. James Anderson on healing. We believe that God heals spiritually, physically, and emotionally. All prayer is confidential. All are welcome.

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

## BASKETBALL

**Women**  
**Thurs. Feb. 1 • 5pm**  
vs Christian Brothers  
at Memphis, TN  
**Sat. Feb. 3 • 1pm**  
vs Union  
at Jackson, TN  
**Mon. Feb. 5 • 6pm**  
vs Montevallo  
at Flowers Hall



## BASKETBALL

**Men**  
**Thurs. Feb. 1 • 7pm**  
vs Christian Brothers  
at Memphis, TN  
**Sat. Feb. 3 • 3pm**  
vs Union  
at Jackson, TN  
**Mon. Feb. 5 • 8pm**  
vs Montevallo  
at Flowers Hall



Check [www.roarlions](http://www.roarlions) for complete schedules

## YOUR Letters

Your Courier Journal welcomes tastefully presented letters to be published as space allows. Letters may refer to timely matters of local, state, or national interest or any topic of concern or interest. **Letters must include name, address and phone number for verification.** (Only name and town will be published.) Letters subject to editing. Please limit letters to 400 words. All letters become the property of the Courier Journal and may not necessarily reflect opinions of the Courier Journal staff, its advertisers or a majority of readers. Please submit typed or neatly written letters to: Editor-Courier Journal

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219 W. Tennessee St., Florence, AL 35630  
• e-mail: [editor@courierjournal.net](mailto:editor@courierjournal.net)  
• FAX- 256-760-9618

### Who They Support

Editor:

There should be a billboard showing a picture of the California law officers murdered in 2014, Detective Michael Davis, Jr and Deputy Sheriff Danny Paul Oliver. The billboard should read, "This is who Donald Trump supports."

Then have a billboard with the illegal alien who killed those officers, Luis Enrique Monroy-Bracamonte, a four-time convicted felon with two deportations. It would read, "This is who Nancy Pelosi and Chuck Schumer support."

**Bobby Merryman**  
Muscle Shoals

### Forgive, Don't Hurt

Editor:

I asked God what He wanted me to learn from my current illness. Almost immediately, the Holy Spirit spoke to my heart, "Forgiveness is to be immediate."

The example of Christ forgiving the thief on the cross came to my mind as did the last verse of the love chapter, "and keeps no records of wrongs."

As the Lord toured me through His Word, He went on to His prayer example, "to forgive as we have been forgiven."

And He reminded me of the Peace that passes all understanding which comes from forgiveness.

Lord, I am honored, blessed, and

willing to practice your commandment. Friends and foes, asking for forgiveness over hurts is part of most twelve step programs.

Hurting others is not our purpose. Healing is our purpose.

**Joy Willow**  
Florence

### To Represent Alabama?

Editor:

The newly-elected Democratic Senator Doug Jones promised to reach across the aisle and work for the people of Alabama. How long will it take him to embrace Senator Schumer, D-NY and his values?

Senator Schumer may embrace the values of New Yorkers, illegals, etc., but Alabama Senator Jones would be wise to consider the values of Alabama and the South. He would do well not to

See **LETTERS...** on Page 24

Caregiving can be an emotionally, physically, and financially draining role.





# Helen Keller Hospital

## FEBRUARY 2018 CALENDAR OF EVENTS

### February Is Heart Month!

FRIDAY **2**

**HAPPY GROUNDHOG DAY!**



FRIDAY **2**

**FREE BLOOD PRESSURE & BLOOD SUGAR SCREENING**  
8-11:30am  
Hospital's Main Lobby  
No appointment necessary.  
Presented by Keller Volunteer Services.

MONDAY **5**

**FREEDOM FROM SMOKING CLASS**  
Meets each Monday at the Keller Wellcare Center  
Sponsored by the American Lung Association.  
Call 256-386-4747 for more information.

WEDNESDAY **7**

**DIABETES SELF-MANAGEMENT EDUCATION**  
Physician referral required.  
Call 256-386-4030 for more information.

THURS. & FRI. **8 & 9**

**PEDIATRIC ADVANCED LIFE SUPPORT CLASSES**  
For Healthcare Providers.  
Call 256-386-4030 to register.

MONDAY **12**

**CHILDBIRTH CLASSES**  
6-9pm  
Education Department  
Three classes – other classes on February 13 and 22.  
Call 256-386-4526 to register!

WEDNESDAY **14**



FRIDAY **16**

**FREE BLOOD PRESSURE & BLOOD SUGAR SCREENING**  
8-11:30am  
Hospital's Main Lobby  
No appointment necessary.  
Presented by Keller Volunteer Services.

TUESDAY **20**

**ADVANCED CARDIOVASCULAR LIFE SUPPORT RENEWAL**  
To register call 256-386-4030.

TUESDAY **20**

**"ANTI-AGING: YOU CAN TURN BACK THE HANDS OF TIME"**  
Noon at the Keller Wellcare Center  
Join speaker Jerry Williams, M.D.  
A light lunch will be served and seating is limited. Call 256-386-4747 to reserve your seat!

WED. & THURS. **21 & 22**

**UNIFORMS 2 U SCRUB SALE**  
Proceeds benefit the Helen Keller Hospital Foundation.

THURSDAY **22**

**BREASTFEEDING BASICS CLASS**  
6-9pm  
Keller Education Department (located in the HKH basement)  
Call 256-386-4526 to register.

FRIDAY **23**

**AMERICAN HEART ASSOCIATION BLS/CPR**  
For Healthcare Providers.  
Call 256-386-4030 to register.

SATURDAY **24**

**SIBLING CLASS**  
10am  
Women's Center at Helen Keller Hospital.  
Call 256-386-4572 for more information or to register.

WEDNESDAY **28**

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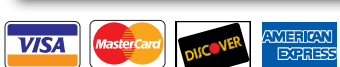
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**AD GOOD JAN. 31-FEB. 6, 2018**



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**\$2.99** Lb.



**USDA Star Ranch Angus Beef SHOULDER STEAK Family Pack**

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**\$1.99** 13/14 Oz.



**USDA Inspected Hormel Natural Choice BONE-IN CENTER CUT PORK CHOPS Family Pack**

**\$1.99** Lb.

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**\$2.19** 2 Lbs.



**Johnsonville SMOKED BRATS All Varieties**

**\$2.69** 12/14 Oz.



**Bryan JUMBOS OR DINNER FRANKS**

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**2/\$5** 26.6 Oz.

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**99¢** 12 Oz.



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**\$4.19** 28 Oz.

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**Sunset Farm SMOKED SAUSAGE All Varieties**



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**Armour Original Or Italian MEATBALLS**



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**Ball Park HAMBURGER OR HOT DOG BUNS**  
 12 ct.  
**2/\$5**

**Kraft MAYONNAISE**  
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**2/\$5**

**Lay's All Varieties POTATO CHIPS**  
 7-10 oz. Or DORITOS 10 oz.  
**2/\$5**

**All Varieties MANWICH**  
 15 Oz.  
**\$1**

**Hunt's KETCHUP**  
 24 Oz.  
**98¢**

**Pace All Varieties PICANTE SAUCE OR SALSA**  
 16 Oz.  
**2/\$4**

**Kraft BARBECUE SAUCE**  
 All Varieties 17-18 Oz.  
**4/\$5**

**Kraft Deluxe Or Velveeta & Shells DINNER**  
 12-14 Oz.  
**2/\$5**

**Golden Flake TORTIYAHS**  
 12 Oz.  
**2/\$5**

**Heinz YELLOW OR SPICY BROWN MUSTARD** 14 oz.  
**2/\$3**

**Hunt's PASTA SAUCE** All Varieties 24 Oz.  
**88¢**

**FROZEN**

**Totino's PIZZA ROLLS** 40 ct. **2/\$5**

**Eggo PANCAKES OR WAFFLES** 10 Ct. **2/\$5**

**Food Club ICE CREAM** Gallon **\$4.99**

**Cool Whip TOPPING** 8 Oz. **4/\$5**

**DAIRY**

**Kraft Philadelphia CREAM CHEESE** 8 Oz. **3/\$5**

**Dean's All Varieties DIP** 16 Oz. **2/\$3**

**Daisy Regular Or Light SOUR CREAM** 14-16 Oz. **2/\$4**

**Kraft Chunk, Cubed Or Shredded CHEESE** 5-8 Oz. **2/\$5**



**Golden Flake POTATO CHIPS**  
16 Oz. Bag

**2/\$6**

**Progresso SOUP**  
All Varieties 18 oz.

**2/\$3**

**McCormick TACO SEASONING MIX** 1 oz.

**2/\$1**

**McCormick CHILI SEASONING MIX** 1 Oz.

**88¢**

**Old El Paso REFRIED BEANS** 16 Oz.

**\$1**

**Old El Paso TACO SHELLS** 4-11 Oz.

**\$1**

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**\$1**

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**Kitchen Crafted DIPS**

**2/\$5** 10 Oz.

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**SHEFFIELD** Foodland Plus • 106 Towne Plaza • 7am-10pm • 256-381-6551

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

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

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**2/\$6**

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**Dressing**  
All Varieties  
12-16 OZ.



**2/\$6**

A.1.  
**Steak Sauce**  
10 OZ.



**\$2.99**

Dale's  
**Steak Seasoning**  
16 OZ.



**2/\$5**

**Heinz 57 Sauce**  
10 OZ.



**\$2.99**

Kingsford  
**Charcoal**  
11-15 LBS.



**\$8.99**

Peter Pan  
**Peanut Butter**  
15-16 OZ.



**2/\$5**

Aunt Jemima  
**Syrup**  
24 OZ.



**2/\$5**

Hunt's Snack-Pack  
**Pudding Or Gelatin**  
4 PK.



**88¢**

Orville Redenbacher's  
**Popcorn**  
6 PK.



**2/\$4**

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**Rolls**  
8-12 OZ.



**2/\$4**

Mama Lucia  
**Meatballs**  
12 OZ.



**2/\$3**

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**Ice Cream Bars**  
SELECT VARIETY  
6 PK.



**2/\$3**

Milo's - Sweet, Unsweet Or With Sucralose  
**Tea**  
GALLON



**2/\$5**

**AD GOOD JAN. 31-FEB. 6, 2018**



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**REDLINE Your Ad! - See Page 6**

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**A "SNAPPY" TRICK!**

- Snap the coins down against the outside of the glass.
- Slide them down to the middle of the glass.
- Pinch your fingers together and the two coins will snap off together.

**BALANCE TWO SMALL COINS** on the rim of a water glass. Challenge your friends to remove them using only two fingers. The solution is shown above. A little practice will make you perfect.

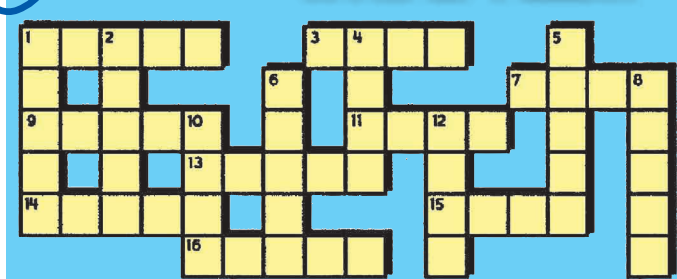
**Illustrated by David Coulson**

**DIKT**  
 FIG. 1

**FIG. 2**

**DOODLE PICS!** The two pictures shown here are graphic presentations of familiar words, phrases or names. You have one minute to identify both.

**A Fill-In Puzzle!**

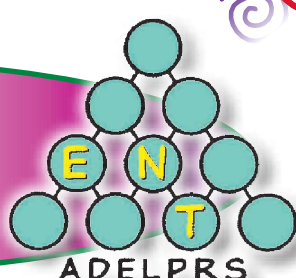


Pictured above is a crossword puzzle grid. Below are the 17 words that you'll need to complete the puzzle using the trial-and-error method. Keep a good eraser handy!

ADZE	ENED	SCONE
ALBUM	FUSED	SUDS
BEAR	OASIS	UMBER
BLEAK	RANK	WADER
CLAW	SAFER	ZERO
EBBS	SAMBA	

**Answers On Page 34**

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



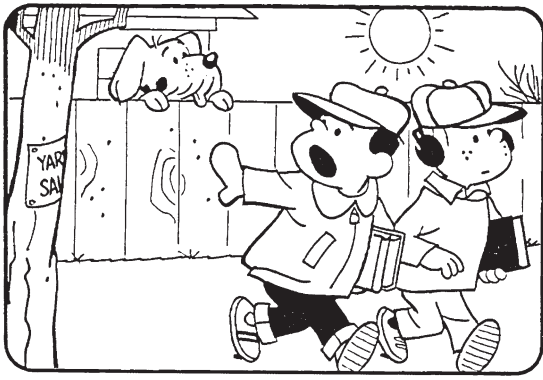
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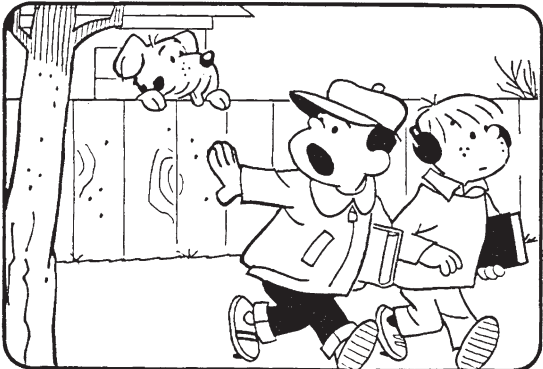


**HOCUS-FOCUS**

BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Sign is missing; 2. Dog's ear is shorter; 3. Mitten is removed; 4. Sun is missing; 5. Book is missing; 6. Cap is missing; 7. Dog is missing; 8. Dog's ear is shorter; 9. Mitten is removed.

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## Letters... To Represent Alabama?

Continued from Page 14

believe what he is fed by his Democrat friends, or the commentary published in Alabama papers, the *Washington Post*, *New York Times*, *Huffington Post* and other mainstream media.

John Lee  
Florence

## Let's Try Telling the Truth

To Editor:

This writing is getting to be dangerous, too many lies. It is fine as long as people are nice and tell the truth like I have always tried to do. However, some people are so mean.

One man called me a democrat-hater. That is a lie. I love everyone. I don't like the way they behave, but I would never hate them for it. This man has given people the wrong impression about me. He, like many of the others, turns everything around, right the opposite.

He said I was a racist. That's a total lie. Many people I know will vouch for me. What kind of person wants to start trouble all the time?

Now, I have received some ugly, nasty letters. Such bad talk, not fit to let anyone see. That is harassment and can be trouble for them.

One writer said my mother was drunk when I was born, which really hit bottom.

My mother lost my dad when he was 27 years old and working for TVA. He drowned in cold water in February when I was only 13 months old. My mother had to raise three babies, care for a crippled mother flat on her back and could not even turn over in bed.

My mom heard later there was some money taken up for us, and the TVA people or workers did not give it to us.

My husband passed away three years ago this February after 63 years of marriage. He was a veteran. He had to pick up dead bodies after Pearl Harbor.

I wish so many people would just tell the truth. Be nice and stop lying about people.

Betty Valentine  
Lexington

## Their Support of RAISE Act

Editor:

More than 15 million Americans provide unpaid care for people with Alzheimer's or other dementias. These caregivers provided an

See LETTERS... on Page 31



# Knight's Corner

by Jerry Knight



## A Coaching Legend

It's been just over 12 years since the Shoals area lost one of its all-time greatest coaches. Joe Grant passed away December 3, 2005 at the age of 84. Grant came to Coffee High School in 1947 as assistant football coach and head baseball coach. His baseball teams won over 80 percent of their games and played in the State Finals four times.

Grant became head football coach for the Yellow Jackets in 1958 and lost just 36 games over his 12 year tenure. He was named Class 3A state Coach of the Year in 1959. His 1964 team went 10-0 and won the State Championship. A few days after his death in 2005, I wrote a tribute to coach Grant in this column.

The following tributes came from former players, opposing coaches and others whose lives he touched. The late All-American running back Terry Haddock said, "I never heard coach Grant use a curse word. He was the ultimate player's coach. He loved and cared for every one of his players." All-State running back Bill Hunt, who played on the Yellow Jackets 1964 State Championship team said, "Coach was like a father figure to his players. He had a calm demeanor

about him that had a settling effect on all of us."

Former player Jody Terrell said: "He was a class act and a great motivator in his own quiet way." One of the real tests of respect for a coach comes from those who coached or played against Grant. Buddy Moore, who succeeded Grant as coach at Coffee, said, "You had really done something when you beat a Joe Grant-coached team."

Deshler High School's Dale Nesbitt played against one of Grant's teams and said, "I mean he was bigger than life." "One of my most cherished memories was when he came up to me and complimented me after we had beaten his team." Ikey Fowler never played for or coached against Grant but said: "I always had great respect for coach Grant and actually modeled a lot of my coaching philosophies after following his career."

After retiring, Grant served as manager of Braly Stadium for 20 years. He was one of the first inductees into the Lauderdale County Sports Hall of Fame. I think two words would describe Joe Grant as well as any—First Class.

E-mail comments and suggestions to: [jerrywknight@comcast.net](mailto:jerrywknight@comcast.net)

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February 18 ..... 1-6pm  
February 19 ..... 10am-8pm  
February 20 ..... By Appointment Only

**Public Sale**

February 24 - March 10  
Mondays-Saturdays ..... 9am-6pm  
Sundays ..... 1-5pm  
Saturday, March 10 ..... 9am-1pm  
March 3 ..... Starts 25% Off  
March 7 ..... Starts 50% Off



2950 Cloverdale Road • Florence

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# Florence Big Star

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This Ad Good January 31-February 6, 2018

Prices good at North Wood Avenue location ONLY

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**General Mills Cereals**  
Cinammon Toast  
Crunch, Lucky  
Charms, Honey Nut  
Cheerios  
16-17 Oz. Box  
**2/\$5**

**Coca-Cola Products**  
12 Pack 12 Oz. Cans  
**3/\$9**

**Coca-Cola Products**  
6 Pack .5 Liter Bottles  
**4/\$10**

**Campbell's Chunky Soups**  
18.6-18.8 Oz. Can  
**\$1.39**

**Ritz Snack Crackers**  
Assorted 13.7 Oz.  
**\$1.98**

**Sauer's Mayonnaise**  
30 Oz. Jar  
**\$1.98**

**Bush's Best Beans Or Peas**  
15-16 Oz. Can  
**68¢**

**Hormel Chili With Beans**  
15 Oz. Can  
**5/\$5**

**Rotel Tomatoes And Green Chilies**  
10 Oz. Can  
**88¢**

**Kingsford Charcoal**  
7.2 Lb. Bag  
**\$4.88**

**Crisco Vegetable Or Canola Cooking Oil**  
48 Oz. Bottle  
**\$2.88**

**Ronco Spaghetti or Macaroni**  
16 Oz. Pkg..... **88¢**  
**Nabisco Chips Ahoy Cookies**  
Pkg. .... **2/\$5**

**Hidden Valley Ranch Dressing**  
16 Oz. Bottle .. **\$2.88**  
**Hunt's Tomatoes Diced Or Stewed**  
14 Oz. Can ..... **88¢**

**Blue Bell Ice Cream**  
1/2 Gallon-Tub  
**\$4.68**

**Russet Potatoes**  
8 Lb. Bag  
**\$1.88**

**Fresh Strawberries**  
1 Lb. Pkg.  
**\$2.38**

**California Navel Oranges**  
4 Lb. Bag  
**\$3.28**

**Fresh Express Shredded Lettuce**  
8 Oz. Bag  
**\$1.48**

**Fresh Express Cole Slaw**  
14 Oz.  
**88¢**

**Lactaid - Whole/2%/ Fat Free**  
1/2 Gal..... **\$3.48**  
**Totino's Pizza Rolls**  
40 Ct. Pkg .... **\$2.48**

**Gorton's Fish Sticks**  
24 Oz. Pkg.... **\$3.98**  
**Red Robin/Arby's Fries**  
20-22 Oz. Pkg. **2/\$5**

**Daisy Sour Cream**  
24 Oz. Carton.. **\$2.28**  
**Shur Fine Shredded Cheese**  
8 Oz. Pkg..... **4/\$5**

**Banquet Pot Pies**  
7 Oz. Pkg..... **78¢**  
**Fresh Express Garden Salad**  
12 Oz. Pkg..... **98¢**

**Angus Lean Ground Beef**  
Lb.  
**\$1.88**

**Boneless Eye Of Round Roast**  
Lb.  
**\$2.78**

**Fresh Grade A Fryer Leg Quarters**  
10 Lb. Bag  
**43¢/lb.**

**Whole Fresh Boston Butt**  
Lb.  
**\$1.28**

**Bryan Wieners**  
12 Oz. Pkg.  
**\$1.18**

**Lloyd's Shredded BBQ - Beef Or Pork**  
18 Oz. Pkg.... **\$2.98**  
**Johnsonville Brats**  
19 Oz. Pkg..... **2/\$7**

**Hillshire Farm Ultra Thin**  
9 Oz. Tub..... **\$2.98**  
**Bryan Cocktail Smokies**  
Pkg ..... **\$1.98**

**Fresh Fryer Wing Drumettes**  
Lb ..... **\$2.48**  
**Bryan Corndogs**  
12 Oz. Pkg.... **\$1.98**



**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 **CARLEY**, I am a beautiful Lab mix! I've been pretty scared here in the shelter, I'm starting to come out of my shell and I think I am ready to start looking for my forever home. Could you guide me into my new life?

**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!**



256-320-8313

**AMBERLEY** is a wonderful girl that has lost her home. Please help her find a new family to spend the rest of her life with. She is a 4 year old pit mix, spayed and fully vetted. She gets along with other dogs and is house and crate trained. She will need to be an indoor dog with a fenced in yard. If you are interested in making her a part of you family, please contact Casa Canine Pet Rescue at

**BO** is a friendly 1 year old boy who desperately wants a family! He is neutered, up to date on vaccines, and heartworm negative. **ADOPTION FEE \$15!** For more information, call the Florence shelter at 256-760-6676!



256-320-8313

**STONEY** is losing his home and is desperately looking for a new one. He is neutered, 7 years old and fully vetted. He is good with other dogs, house and crate trained. He will need to be an indoor dog with a fenced in yard. If you are interested in adopting Stoney, please contact Casa Canine Pet Rescue at

Hi there, I'm **DUKE**, a sweet little guy, born in September of 2017. I will probably be medium size when we are each full grown. I'm fixed and will soon have the last of my vaccinations and be microchipped. I love to play and to meet new people. That includes you! Hope to see you soon! If you're interested in adopting me, please call PAWS at 256-383-0690



**Commentary**

**Flu...**

Continued from Page 12

According to WebMd, we are contagious a full day before we have any symptoms. We remain contagious for 3-7 days after we start feeling sick. Kids may be able to spread the virus until all of their symptoms fade.

The flu is spread through droplets in the air. Little beads of moisture that contain the flu virus during a sneeze or cough can travel up to six feet. We are exposed to the flu virus when we breathe the droplets in or if they land in our mouth, nose, or eyes. We can also get it if we touch a place those droplets land like a desk, counter top, doorknob, chair back, stair railing, or your arm - and then touch our face. The virus can live on hard surfaces for up to 48 hours.

The flu-season is not over. So, let's be courteous should we be unfortunate enough to contract it. We should stay home for at least 24 hours after your temperature goes back down on its own. That means without the help of medicines like fever reducers.

The flu shot may help to a point, but it is no guarantee you will not contract it. Flu medicines may help us feel better, but we can still make other people sick.

So let's do everyone a favor and act responsibly. We should spare our co-workers and classmates if we are sick. The Lord knows when we are strong in the faith so it will not be an issue for us or our children missing church one week. Older folks who are

generally much less active do not need to be exposed to week's worth of everyone's contagious contacts on one of the few days they get out during the week.

When mom and dad have the flu and grandma and grandpa take the red-cheeked kids for a few days, they may already have the

virus. It is not time to drag the kids out to Wal-Mart on a Saturday so that several hundred others can come into contact with the virus.

We can't stop the flu, but a little common sense can certainly slow the spread of it and save others the same miseries and inconveniences.

**MITSUBISHI: OUTLANDER SPORT ES, 2014.** \$11,874. 74k. Cloth. Financing available. Gabe 256-710-3407 or 256-764-3351.

**ADVERTISE YOUR GOOD** Used items in the Courier Journal for only \$4.50. See page 6.



**AKC REGISTERED GREAT DANE** Puppies ready for new homes. Vet checked and first shot. Harlequin, Fawn and Merle. call 256-565-0215

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# DAVE Says

by DAVE RAMSEY

## BOSS SAYS GET A CREDIT CARD

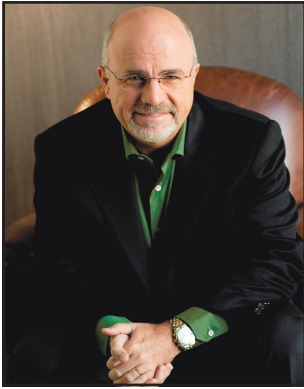
Dear Dave,  
I recently got a new job that requires monthly expenses of almost \$5,000 that are reimbursed. I can't swing that kind of money right now, and my company told me to get a credit card to cover things. I'm trying to get out of debt, and I don't like this idea. What should I do?

John

Dear John,  
Your company should be fronting the money for these expenses. When you talk about the cost of doing business, it's the responsibility of the company — not the employee — to pay expenses.

If I send someone on the road to make money for my company, I pay the bills. It doesn't matter if you're talking about hotel rooms, airfare, or rental cars, those are my expenses. If it's someone who travels a lot, we give them a company debit card. If it's just an occasional thing, we'll give them money out of petty cash. But a company shouldn't treat its employees this way. That's just plain wrong.

It's a mystery to me how some segments of Corporate America have sold



approve it if she is on the loan, and his income alone isn't enough to get the amount they need. His parents are well-off, and they have offered to co-sign on the loan. Is this a bad idea?

Rhonda

Dear Rhonda,  
It's a really bad idea. Those two have no business thinking about a house right now, and his parents are about to make things even worse with their loving, misguided help.

If you need a co-signer, you're nowhere near ready to buy a home. They need to slow down. I mean, they're just engaged. They don't even need a house at this point. They should get married, live in a cheap apartment for a while, and work on paying off their debts. After that, they need to save up an emergency fund of three to six months of expenses, then start setting cash aside for a huge down payment on their first, modest home.

These two have a bad case of house fever. And mom and dad need to step back, look at things objectively, and realize they would not be blessing these kids by helping get them into a home they obviously can't afford!

—Dave

their employees on the idea of being the company bank. Ultimately, the decision is yours. If you don't mind covering your company's expenses and getting reimbursed, but you don't want to go into debt, you'll have to save and build up a \$5,000 business expense fund in a separate checking account. This should be used only for business expenses, and what's spent should be replenished immediately when they reimburse you.

You're in an unusual spot, John. Personally, I think this is an unprofessional way to run a business. But if you like your job, and want to stay without taking on any more debt, the good news is you'll only have to fill up your expense account one time.

Good luck!

—Dave

## WELL MEANING, BUT MISGUIDED

Dear Dave,  
My sister has bad credit due to a lot of late payments. She has finally started to change her ways and get control of her finances, because she and her fiancé want to make an offer on a house. The bank won't

\* Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including *The Total Money Makeover*. The *Dave Ramsey Show* is heard by more than 13 million listeners each week on 585 radio stations and multiple digital platforms. Follow Dave on the web at [daveramsey.com](http://daveramsey.com) and on Twitter at @DaveRamsey.

# CONSIGNMENT AUCTION

HEAVY EQUIPMENT - FARM EQUIPMENT - VEHICLES - RVs - BANK REPOS

**SATURDAY - FEBRUARY 24 - 10am**

Auction Site: 9195 Hwy 17 (Chisholm Hwy), Florence, AL 35633  
Bailey Auction House (next to Zip City Volunteer Fire Dept.)

**Partial List:** 2006 Peterbilt with Cat Engine; 6430 John Deere Tractor-350 hrs; 2004 Harley Davidson Screamin' Eagle (rare); Kamatsu Backhoe; [2] 15 Ft. Bushwacker Mowers; '89 Mack Tandem Axle Dump Truck; '98 555E Ford Backhoe; 24 Ft. Pintle Hitch Trailer with Beavertail; Honda Motorcycle; Allis Chalmers Tractor; Bumper Pull 2-Car Trailer; Miscellaneous Farm Equipment; Posts; Wire; Gates; Sandblaster; Hand Tools; Chains and Binders; Trailers; '00 Outback Camper and other bank repos. More items coming in.

**Taking consignments now through Friday, February 23rd, 5:00 pm.**

Items are to be brought in 8am-5pm, Wednesday through Friday, February 21st - 23rd.

On-Site Security Provided. Management reserves the right to refuse any item for sale. Auction company is not responsible for accidents, theft, or damage to equipment. Loaders for load out will be available through 5:00pm, Monday, February 26th.

**NO BUYERS PREMIUM - NO INTERNET BIDDING. ALL ITEMS SOLD "AS IS, WHERE WAS" WITH NO WARRANTIES FROM SELLERS.**

For more information or to consign, call: **Tony Couch 256-740-9901 or Dickie Joe Bailey 256-856-1510**

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CONSIGNMENT RATES: 20% on items up to \$200; 12% on items \$201 to \$2,000; 8% on items \$2,001 to \$5,000; 5% on items \$5,001 to \$20,000; 3% on items over \$20,000.

**NO FEE FOR "NO SALE".**

**TERMS:** All items must be paid for on sale day by cash or approved check with Bank Letter of Credit. Couch Auction is the agent of the Seller. Seller reserves the right to refuse any and all bids. All announcements made day of sale take precedence over any printed material. Buyers with tax exemption must provide copy of Tax ID on day of sale. **NO BUYERS PREMIUM**



**Tony Couch**  
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\*APY (Annual Percentage Yield) is effective as of February 1, 2018 and is subject to change at any time. Minimum to open CD is \$10,000. CD owners must open a new or have an existing Progress Bank checking account to receive this promotional rate. \$1,000 minimum opening balance on new checking accounts. CD interest will be calculated on a 365 day basis, compounded daily and paid monthly with a transfer into a Progress Bank checking, savings or money market account or interest can be added to the CD balance each month. APY assumes interest remains on deposit until maturity. Withdrawals of interest will reduce earnings. Account is not available for public funds or institutional deposits. Penalty for early withdrawal will be 90 days interest on the amount withdrawn. CD will renew automatically at the rate in effect for Progress Bank 24 month CDs at the time of maturity. Limited time offer - ends March 16, 2018.

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**291 CO. RD. 262** For Sale: 3 bdrm. 1 bath on 3.63 acres in quiet rural setting in Cloverdale. \$43,700 or best offer. Call 580-302-3048 or 256-810-8955.

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**SOUTHERN OAKS VIL-LAGE A** great place to call home! Now leasing 2BR apartment homes from \$445, 3BR from \$520. Call or stop by, 1301 Hermitage Drive, Florence, 256-766-5730. Vouchers Welcome. Equal Housing Opportunity.

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**FLORENCE: 2 BDRM., 2** bath mobile home, Hwy. 17. Newly remodeled. No pets. Section 8 approved. \$450 a month, \$200 deposit. 931-724-4647.

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# Randall on Real Estate

News & Tips on the Shoals Market



## Your Own Concierge

I received a call recently from a past client who wanted a recommendation on who to call for some work she was thinking of doing around her home. At the very beginning she prefaced the call with "I hope I'm not bothering you, but who would you recommend for...". And THAT is what gave me the idea to share what I think most REALTORS would want all of their clients to know.

Your REALTOR wants you to call them. This, I can assure you.

Your REALTOR is a great resource for more than just information on your home's value or current market conditions.

Most real estate agents have a pretty extensive list of contacts. This information can be extremely valuable to you and can possibly save you lots of time and headache.

Have you ever needed something done around the house and wondered who to call? Maybe you need a tree removed or the gutters cleaned out. Maybe you're thinking about remodeling the kitchen or building a fence. It doesn't have to be limited to the home either. Maybe you're new to the area and need a recommendation on a Dentist or Veterinarian. Whatever it may be, if you're not sure whom to call, it won't hurt to ask your agent if they have a recommendation. In many cases they will.

Through the course of a real estate transaction, there may be a need for any number of types of service. This may include painting, landscaping, roofing repairs, plumbing or electrical work. Quite often, time is of the essence in getting these things done. As a REALTOR, you have to know whom you can count on to do a great job in a timely manner at a fair price. This information can be priceless.

Here's the way I look at it: If I can recommend someone to a client that I know will do an outstanding job at a fair price, I'm more than happy to do it. It accomplishes two things: It helps the person I referred and it helps my client because I know they'll be happy when it's all said and done. That's a win-win.

Your REALTOR can be like your very own Concierge. And I think I speak for most when I say they want to be. And oh by the way... it's not a bother at all... -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  
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## Letters...

### Their Support of RAISE Act

Continued from Page 24

estimated 18.2 billion hours of care valued at over \$230 billion in 2016. I am one of those caregivers.

Caregiving can be an emotionally, physically and financially draining role. Congress has acted to address the needs of our nation's family caregivers through the development and implementation of a coordinated national strategy with the passage of the Recognize, Assist, Include, Support, and Engage (RAISE) Family Caregivers Act (S. 1028/H.R. 3759).

The RAISE Family Caregivers Act is consistent with the National Plan to address Alzheimer's disease which seeks to expand and enhance training, education and support for caregivers of people with Alzheimer's and other dementias. It is endorsed by the Alzheimer's Association and the Alzheimer's Impact Movement.

Please join me in thanking Senator Richard Shelby, Senator Doug Jones, Congressman Mo Brooks, and Congressman Robert Aderholt for their support of the RAISE Family Caregivers Act.

**Brandi Medina**  
Director of Programs & Education, Alzheimer's Association- Mid South Chapter  
Huntsville

### What is DACA and Dreamers?

To the Editor:

We are continuously being bombarded in the media with DACA and the "Dreamers"! Do you know the origin and meaning of these terms? Recent poll numbers indicate that less than 7% of Americans know their meaning.

In addressing the illegal immigrant issue in 2012, President Obama signed an Executive Order granting indefinite residence status to 800,000 individuals who were brought to the U.S. as minors and continued to live here illegally. DACA is the acronym for Deferred Action for Childhood Arrivals. This Executive Order is also known as the Dreamer Act even though it is NOT a law. The action was open end in its application. Yet, in 2016 several states filed suit against the Administration to stop the executive order resulting in a 4 - 4 deadlock. The lower court decision stayed the executive order effectively stalling the DACA.

Now comes President Trump in 2018 sparing with Congressional Democrats who doggedly have tried to use the DACA issue to

See LETTERS... on Page 33

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# Polo...

Continued from Page 12

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Please print your Sweetheart Sentiment NEATLY below and give us your contact information below. We will contact you. Spacing does not represent actual lines in the paper.

Below please write YOUR Name, address & preferred phone # (will not be published)

I LOVE YOU so much Jeremy so much Happy Valentine's Day, Leigh

HAPPY VALENTINE'S DAY to our sweet mommy. We love the heater inside! Love, Allie Kat, Little Man, and Fuzzy Pants



**DEADLINE: FRIDAY, FEB. 9**



# Letters...

## What is DACA and Dreamers?

Continued from Page 31

leverage their permanent citizenship. This week this matter brought our entire government to a standstill. This is nothing short of amazing since the Dreamers as a group are not organized, certainly are not citizens, have no voting power, yet, were able to grind this country to a halt! This entire process is a classic display of rotten politics at work in D.C. And, it's not just Democrats misbehaving! Five Republicans joined them in shutting down the government lead by Senator Lindsey Graham, (R-SC), the true definition

of a RHINO (Republican in name only)!

But is DACA really about humanity and the right of immigrant children? No! California (425,000) has already implemented laws that have past their first legal hurdles that allows DACA immigrants the right to vote! Not bad if California can inflate their democratic voter ranks by 425,000 with the stroke of a pen!

There has been much written about the constitutionality of Presidential Executive Orders. These orders go back to George Washington with more than 14,000 having been implemented through Obama. While many have been voided by the courts, they are generally not challenged. Volumes have been written as to the constitutionality of Obama's Dreamer executive order. No court has ruled on as its applicability, but under Article 1, Section 6, Clause 4, the U.S. Constitution, immigration and naturalization regulation is reserved to the Congress!

For the moment we are back in operation as a nation. Nevertheless, the Dreamer issue MUST be addressed. We cannot continue to spin our wheels and let a group of illegals hold our nation hostage.

Maybe I am naive, but how can we have a Republican President, Republican Senate, and Republican House of Representatives, and still not get the job done? A good start would be to purge ourselves of disloyal party members.

James W. Anderson  
Talladega

# Soap Opera Preview

**THE BOLD AND THE BEAUTIFUL** Later, Steffy became defensive when Hope paid her an unexpected visit to discuss Liam. Sally put herself in a vulnerable place, and Liam told her how he really felt. Brooke and Ridge begged Liam to attend their wedding and to take a step toward healing his relationship with Steffy. Katie and Thorne found themselves planning the wedding together. *Wait to See: An ex-husband and wife share an awkward reunion.*

**DAYS OF OUR LIVES** Steve shared with Kayla the dire news about his health. Will vowed to help Paul get to the bottom of what was going on with John. Eve tried to give Sonny relationship advice, but he lashed out at her. Victor suggested how Brady could win Eve's trust. Tensions rose at Andre's funeral. Carrie returned to Salem to defend her parents. John and Paul got a lead on Anna's letter. Rafe learned that someone else knew his secret. *Wait to See: JJ shares his good news with Julie.*

**GENERAL HOSPITAL** Anna made a surprise move. Drew knew more than he

thought. Valentin reminded Nina of her actions. Peter was unable to help, and Sam refused to help. Curtis had something in mind for Jordan. Things didn't go according to plan for Jason. Anna later received some disappointing news. Monica was put on guard. Kevin interrupted Franco's time with Scott. Drew lost his temper. Ava put Kiki in an uncomfortable position. Carly threatened Nelle. *Wait to See: Alexis and Finn connect with one another.*

**THE YOUNG AND THE RESTLESS** Tessa was shocked when Devon told her that he was pulling her song's release date and cutting her from his label. Hilary confided in Phyllis that she was at peak fertility and planned to find a donor immediately. Nick began renovations at the Penthouse and was shocked when he found a huge stash of money in the vents. Cane watched Lily through the baby monitor struggling to connect with baby Sam. Mariah was shocked to learn that Hilary sold GC Buzz back to Devon. *Wait to See: Chelsea receives an ominous message.*

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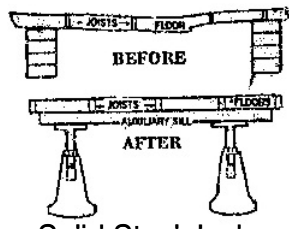
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173038-1

## Every Home - Every Week

### Trapped

Sin will hold you longer than you planned to stay, and cost you more than you can afford to pay. Playing with sin is like playing with a poisonous snake. Sin has chains and bars that are invisible. Sin is designed to keep anyone comfortable and passive for the moment, but shortly brings disease, disaster, debt, and eventually death. Sin promotes confusion, wrath, arguments, wars, destroys the future of children, marriages and families and churches. Sowing sin always brings in much larger crop of misery later in our selves or on our children or grandchildren. Notice in **Exodus 34:7** "Keeping mercy for thousands, forgiving iniquity and transgression and sin, and that will by no means clear the guilty; visiting the iniquity of the fathers upon the children, and upon the children's children, unto the third and to the fourth generation." How we live affect our lives and the lives of many others around us. Maybe you are like the man in Mark Chapter 5, who had many devils inside of him, but when he came in contact with Jesus Christ was freed from the chains and bars that had enslaved him. After the Lord freed him, he was found clothed and in his right mind. See Mark 5:15.

I am an old man now, but I was raised in a generation where men used to lead the home. Today in a lot of cases the problems and troubles of families and churches and schools are dumped on the wives and children to fend for themselves and carry the burden. Men, this is not right. Men are supposed to lead their homes. In my early Christian years, I noticed that churches contained more elderly ladies than elderly men. So it is today. As the home goes, so goes the churches and our nation. Some of us have a very short time left to turn the stubborn, prideful, mule around. My prayer is that God will help you like He did the maniac of Gadara in Mark 5, and break your bonds of sin and your chains of unbelief, misery, and contempt you have for the Bible, Christianity, Jesus Christ, and church folk, and you will let Christ touch you and come into your heart and save your soul. Maybe with the short time you have left, you can make things right with not only with God, but with all that are around you. **YOU JUST NEED JESUS.**

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Sunday services at 10am and 11am and 6pm  
*Visitors welcome!*

17391-1

# Community Notes...

Continued from page 4

### Black History Month events at the Florence-Lauderdale Public Library.

Mr. Handy's Blues Screening with Dr. Carlos Handy takes place Saturday, February 3 from 1-3pm. Dr. Carlos Handy (grandson of musician, songwriter, and composer W. C. Handy presents the documentary Mr. Handy's Blues.

This timely documentary covers Handy's journey from minister's son to music legend on film. Against the odds, Handy not only strived but succeeded in an era where the African American voice was rarely heard or acknowledged. The film includes rare footage and photographs. Program will conclude with a Q&A session, book signing and discussion.

I Am Not Your Negro Documentary Screening - Saturday, February 10 from 1-3pm

I Am Not Your Negro is based on a nonfiction project started in the late 1970s by writer James Baldwin. After having written a 30 page outline for the book, he explained why he simply couldn't bring himself to complete it. Originally titled Remember This House, the book was meant to be a retrospective of the lives and deaths of Medgar Evers, Malcolm X, and Martin Luther King based upon Baldwin's own personal relationships and experiences with all three.

The film shows the importance of how the three men and the nation they were fighting to improve inspired one man to get off the sidelines and return to the United States after living and writing in Paris, France for many years. The documentary includes the truly moving recollections of how ashamed Baldwin felt by images in the newspaper of black students being verbally abused as they integrated white schools.

A Song for You, Father - Sunday, February 11 from 2-4pm

Join us for a joyous afternoon of gospel performances at the library! Scheduled featured performers include:

Ray Cooper & the Miracles of Joy, Trinity Missionary Baptist Children's Choir, Apriell Burgess (vocalist), with Mr. Grant Gunn (keyboardist), Mary Robinson (vocalist), Kaylei Bullitt (vocalist), Catera Brae Allen (vocalist) with Mr. Grant Gunn, Annie Cole, Rickie Cole

Lyrical Expressions Plus on Sunday, February 18 from 2-4pm

This Jazz and Blues program will include spoken word, music, and dance. Scheduled special guests include: Shelly "Sax Man" Williams and Mary Mason (Vocalist) and Friends

Florence African American Heritage Project Presentation on Saturday, February 24 from 10am-12pm

Join us as we present the results of the three History Harvests that Project Say Something hosted along with the Florence-Lauderdale Public Library and the UNA Public History Program. Project Say Something partnered with the FLPL and UNA to collect documents, photographs, artifacts, and stories from African Americans in the Shoals area. We will present some of what we've collected, and unveil the database on the library's website where all of the information will be displayed. The presentation will be followed by a question and answer session.

Youth Program: Who We Were Then and Who We Are Now

Saturday, February 24 from 12-2pm

This family and youth event will include History Skits, Spoken Word, Storytelling, Rap, Hair Care and Skin Care, Music, and AfroFusion Dance and Drums (featuring music and dance moves from various parts of Mother Africa).

How Far? Not Far Enough: The Civil Rights Movement in the Shoals - Sunday, February 25, 2:00 pm-4:00 pm

FLPL's 2018 African-American history series concludes with a panel discussion remembering and reflecting on the Civil Rights Movement in the Shoals. Scheduled panelists include: Rev. Charlie Burgess, Dr. William Mansel Long, Jr., Anita S. Cobb, Elder Leonard Skipworth, Tori Bailey, Odessa Bailey.

There will also be a special audio interview segment with John T. Hampton.

### LifeSouth Community Blood Drives for January and February - 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, January 31, 7:30am - 4pm, Brooks High School, 4300 Hwy 72, Killen

Thursday, February 1, 10am - 5pm, UNA - Student Nurses Association, Circular Drive In front of the Clock, Florence

Friday, February 2, 7:30am - 3:30pm, Central High School, 3000 Co Rd 200, Florence

Saturday, February 3, 11am - 5pm, Watson Furniture, 1678 S Wilson Dam Road, Muscle Shoals

Sunday, February 4, 11am - 6pm, Foodland, 1161 Hwy 72, Killen

Monday, February 5, 11am - 5:30pm, 1st Heritage Credit, 2512 Florence Boulevard, Florence

Tuesday, February 6, 9am - 4pm, Lewis Electric Supply Company, Inc., In Memory of Jimmy Williams, 1306 2nd Street, Muscle Shoals

Wednesday, February 7, 7:30am - 4pm, Phil Campbell High School, 65 School Street, Phil Campbell

### Florence Parks & Recreation - The Club (Florence Senior Center) would like wish everyone a happy new year!

Joints in Motion, M,W, F 8:45am,

Games 9:30-5pm each day, Social Dance Tuesday nights 6:30-9pm, Square Dance Friday 6:30-9pm,

Knitting, Crochet, Games, Art Classes, BINGO. Hours Monday-Friday 8am-5pm. You are welcomed to come join us.

Nutritional lunch served do those over 60 years young. Suggested donation \$1. 256-760-6642.

### 2018 Paws & Pumpers Calendar

A joint effort between the Florence-Lauderdale Animal Shelter, the Florence Professional Firefighters IAFF Local 270, and the Florence Fire Department. \$15 available at Station 1 on Dr. Hicks Blvd. Get Yours Today!

### Keller Hospice LHC of Tusculumbia

is currently seeking volunteers and also donations for our Hospice Promise foundation. Contact: Barbie Johnson, 256-314-1204 or email Barbara.Johnson3@LHCgroup.com

### So many veterans feel confused about benefits and services they have earned.

There is so much to know... and so many changes from one year to the next. That's why the nonprofit D-A-V (Disabled American Veterans) offers help. The DAV Mobile Service Office will be at the following locations to personally provide the best counseling and claim filing assistance available. Like all D-A-V services, help from the Mobile Service Office is free to all veterans and members of their families.

Monday, February 5 - 9am-3pm; DAV Muscle Shoals Chapter 63, 1409 West 11th Street, Sheffield, Alabama.

For further information regarding these events, please feel free to contact NSO Michael Michelotti at (334) 213-3365.

### The Florence Kiwanis Club will host its 67th Annual Pancake Day

Friday and Saturday, March 2 and 3 at the Florence/Lauderdale Coliseum, 702 Veterans Drive in Florence. Kiwanians will serve all-you-can-eat pancakes and sausage that Friday from 6am-7pm and on Saturday from 6am-1pm.

Advance tickets are \$8, or \$7 each for group sales of ten or more tickets. Tickets at the door are \$9 each. Children less than 12 years are \$5 at the door.

Tickets are available from any member of the Florence Kiwanis Club or at the door. For tickets call Don Rohling at 256-710-7059. "ALL YOU CAN EAT" 66th Annual Pancake Day will be held at Information about Kiwanis Pancake Day and Florence Kiwanis Club is available at www.florencekiwanis.com.

The exhibit "Just Maybe..." by Huntsville artist, Eric Bagwell continues at Kennedy-Douglass Center for the Arts through February 9. The new work is a series of contemplative abstracts centered in spiritual meditations of hope, grace, and longing. As the new year begins, this series of vibrant yet quiet visual relationships challenge the viewer while putting them at ease in consciously designed spaces.

"Using abstract form, color, and texture I try to capture the holy moments found in everyday life. I most often work in oil - occasionally in encaustic, watercolor, or even sculpt in clay or stone. If we are indeed made in the image of the one who created everything, then creating is an elemental part of what we are meant to do. I believe creating art connects us to our elemental human identity," Bagwell said.

Bagwell is a former Methodist minister and graphic designer. He has created several series that have been presented in art festivals across the state, including Arts Alive. To learn more about Eric Bagwell's artwork visit ericbagwellart.com.

Kennedy-Douglass Center for the Arts is located at 217 E. Tuscaloosa St. and is open, free of charge, from 9am-4pm Monday-Friday. Call 256-760-6379 for more information.

### Schedule at The Club (Senior Center)

450 Country Club Drive, Florence 256-760-6642 Smoke free, alcohol free facility.

Nutrition Program, LUNCH, \$1, 60+ years old. Monday-Friday, 11 am. Seating for 35 people by 10:30am. Drop by for a monthly menu.

Joints in Motion, chair exercise class, M/W/F 8:45am. All ages. No charge.

Social Dance, music covering several decades, by the Browns, Tuesday nights, 6:30-9pm, \$5. 18 + years.

Singing River Squares, Winter Beginner Lessons Mondays, 6:30-8:30pm

January 22-March 26. Singles, Couples, Families welcomed. First two weeks are FREE! After week three, we will not be able to accept new dancers for this class.

Singing River Squares, Friday Nights, 6:20-9pm. Seasoned square dancers. \$5. Caller Chuck Bermele. Mainstream, Plus.

### The 18th Annual Krewe of Columbus Jaguar Ball

The Knights of Columbus are sponsoring their annual Mardi Gras dance February 10 from 7-11pm in St. Joseph's Gym. This year's event will benefit St. Joseph Regional School and St. Joseph School Foundation. Entertainment will feature music by "The Midnighters".

Tickets will be \$25 per person at the door and \$20 in advance. Reserved tables are available for eight people. They may be pre-purchased for \$190 by contacting Chris Tant wchristant@bellsouth.net or calling 256-702-8550.

The Knights of Columbus will provide a main dish of fried turkey and gumbo. Bring a dish or snacks to share at your own table. Set ups will be provided for your favorite beverage. For those who would like to participate, we will have a table decorating contest with a prize awarded.

Tickets will be available at St. Joseph School and Church offices as well as St. Michael Church office and Our Lady of the Shoals Church office. Tickets will also be available after masses on the weekend of January 28 and February 4 at St. Joseph and St Michael Catholic Churches.

Wesley Chapel United Methodist Church is celebrating its 200th Anniversary this year. The February event honors all the couples who have been married in our church. You and your spouse are invited to attend and will be seated at tables of honor. The Valentine's Dinner is February 10 at 6pm in the Fellowship Hall. All attendees must have a ticket to enjoy the delicious meal. Tickets are \$20 and available for purchase from Patricia Haddock. Please call the church office 256-767-0017. All proceeds benefit the Children and Youth Ministry of Wesley Chapel UMC.

Dr. David Bronner, CEO, Retirement Systems of Alabama, Shoals Scholar Dollars Keynote Speaker / Dinner, Monday, February 12, 6:30pm, UNA Guillott Banquet Hall. Reserved Tickets: \$75. Corporate Table of 8 with Tent, Advertisement, Select Seating, Program Listing: \$1,250. Tickets available at: Shoals Chamber of Commerce 256-764-4661 or Online at www.shoalsscholardollars.com

Sons of Confederate Veterans, Edward A. O'Neal Camp No. 478 Meeting, February 15 at 6:30pm, Pope's Tavern & Museum, 203 Hermitage Drive in Florence. The Guest Speaker is Billy Warren, City Historian for Florence. His program is entitled, "Florence Area 1861-1865." The public is invited. 256-764-4945

The 2018 W.C. Handy Music Festival Poster design competition is open for entries. Deadline is 5pm CST April 13, 2018. The winner of the Design Competition will be notified by April 27, 2018.

Entries will be judged on merit, suitability as a visual image, originality, and how well the design reflects the spirit of the Festival. The final decision will be made by the MPS Board of Directors.

\$500 will be paid to the winner upon receipt of camera-ready art in digital format and contract executed by entrant(s). Format: Finished size of the art must be 18" x 24" (maximum image area) in portrait (vertical) orientation on poster board. PMS color swatches may be included.

Color: The poster may be printed using up to 4 standard PMS colors. Printing process will be on a four-color printing press. Submit only 100% specific PMS colors with no screen tints or mixing in vector format. Electronic art must be furnished in CMYK format.

The following must be included in the design:

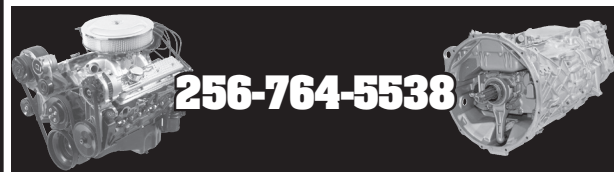
- Festival Name: W.C. Handy Music Festival
- Dates: July 21-30, 2018
- Place: The Shoals
- Sponsor: The Music Preservation Society, Inc.

Florence, Alabama  
For more information, rules, or an entry form, call Music Preservation Society, Inc. 256-766-7642 or the Festival Chair at 256-394-8674.

### Do You Know Of A Tree In The City Of Florence That Is 200 Years Old?

The Florence Tree Commission is gathering information from Florence citizens who may know of a tree in the City that could be 200 years old or more. Should you wish to submit a tree and its location for our search, please send us a note with your contact information to the Florence Tree Commission, P.O. Box 98, Florence, AL 35631.

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# Junior Whirl Answers

by Charles Barry Townsend      Illustrated by David Coulson


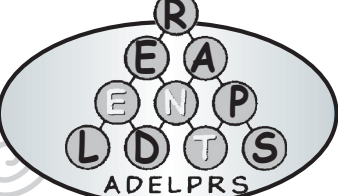


FIG. 1

DIKT

FIG. 2

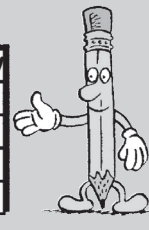
Answer: 1. Dairy Queen. 2. Upper crust.



ADELPRS

### A Fill-In Puzzle!

S	A	F	E	R	E	B	B	S	B		
C	U			A	E			C	L	A	W
O	A	S		L	A	D	Z	E	E	A	
N	E			U	M	B	E	R	E		A
E	N	E	D		U				R	A	N
				S	A	M	B	A	O		



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# THE DOLLAR Stretcher

**Continued from Page 13**

## EASY EMERGENCY FUND

Here's an easy way to find money for your emergency fund. Since I get paid every two weeks, I have my monthly budget planned around using both paychecks to cover my expenses. A couple of times per year, I get three checks in the same month. When that happens, I take the extra check and put the whole thing into my emergency account. My monthly expenses are covered and so are those unexpected bills that happen.

Janice

## LAST MINUTE HOTELS

We take a car trip each summer. We had been booking our hotel for the next night a day early. For instance, before bed on Monday, we would reserve a room for Tuesday night. However, one night last year, we got in late, and I didn't have time to make a reservation. The next day, we were busy, so I didn't get a chance to find a hotel until after 6pm. I found that many hotels will drop rates in the late afternoon or early evening if they have empty rooms. Rather than let a room sit empty, they're happy to have it filled even if they don't get their full rate. Therefore, I now wait until about 6pm and use my phone to see what's available online. I've also learned that if I call a lesser chain and get a price, many of the more expensive chains will meet it if I ask. There is nothing like getting a Marriott discount that puts it in Motel 6 price range!

Loretta

## WHEN TO BEGIN SOCIAL SECURITY

My husband and I weren't sure when we should begin collecting Social Security. We knew that the longer we waited the more we would get each month. It turns out that it's about 8% more. We spoke with a financial planner who told us to think about whether we really needed the money

right away and to think about how long we might live. He also reminded us that one of us could start collecting while the other delayed and that one could collect 50% of the other's benefit instead of their own benefit if that would pay more.

Reba

## SAVING FOR VACATION

Every year about mid-March, I begin to collect gift cards for vacation. It gives me a chance to save, so we don't put the entire trip on our credit cards. I watch for special deals. Sometimes I can find \$50 restaurant cards for \$40 for a chain that we would eat at anyway on the road. I look for anything that we would be buying during our trip. This year, we're looking forward to seeing the Grand Canyon by car. Can't wait!

Heather

## GIVING MONEY GIFTS IN RETIREMENT

Just a word of caution about giving away money during retirement years. Check with your local Department of Human Services office to see what your state policy is on Transfer of Assets. If your circumstances change and you need financial help with nursing home care or even home health care (in some situations), you could be penalized. All states are different, although the state I'm in looks back five years from date of application. I'm definitely not trying to discourage giving, but be careful not to cause harm to yourself in the process.

Cathy

## SPRING ROOF INSPECTION

Once the weather gets better, it's a good time to inspect your roof. This is especially true if you have shingles. Small repairs now could delay a roofing job for a few years. If you don't feel capable, you can call a roofing company. Most will do an inspection if they get to do any needed repairs. I also use this time of year to sprinkle baking soda on parts of my roof where mold grows. I used to scrub with bleach, but I didn't think that was good for the shingles. The baking soda changes the pH, which makes it hard for the mold to live.

Gregg

# This Ad Good Jan. 31-Feb. 6, 2018

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6 PACK .5 LITER BOTTLES

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HORMEL LITTLE SIZZLERS  
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ORIGINAL BRATWURST JOHNSONVILLE BRATS  
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ROTEL TOMATOES & GREEN CHILLIES  
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LB.

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GALLON JUG

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DAISY SOUR CREAM  
16 OZ. CARTON ..... \$1.69

PRE-PRICED \$7.99 KRAFT VELVEETA  
2 LB. PKG.

\$6.99



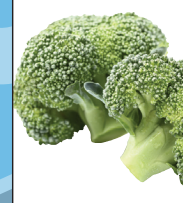
CRISP ICEBERG LETTUCE  
HEAD

99¢



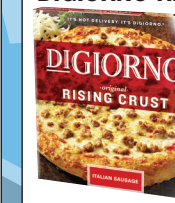
FRESH BROCCOLI CROWNS  
LB.

\$1.39



DIGIORNO RISING CRUST PIZZA  
12 INCH

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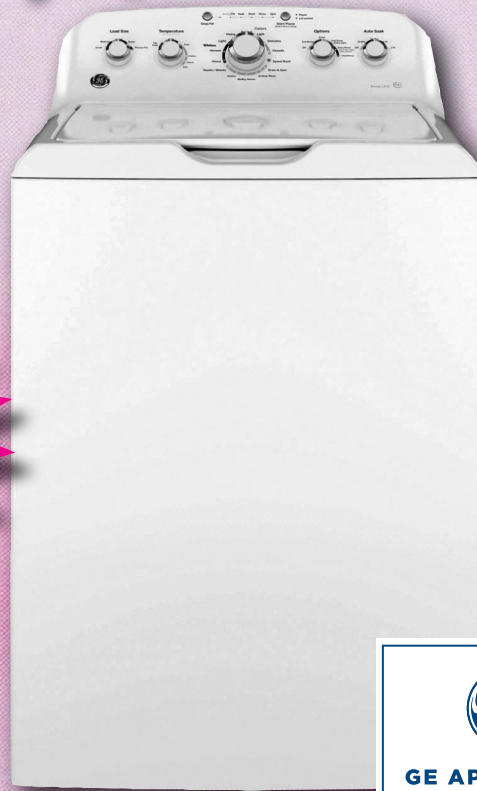


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