

Mardi Gras Luncheon

SHEFFIELD—The Helen Keller Hospital Foundation presents their annual Mardi Gras Luncheon and Fashion Show on Wednesday, February 28 at the Marriott Shoals Conference Center.

This event will begin at 10am with the Grande Market, a shopping experience with vendors from the Shoals area and beyond. A New Orleans-themed lunch will be served at 12:15pm with the fashion show following the lunch.

Please call 256-386-4747 for ticket information. Individual tickets are \$40. Tables of eight are \$320. Proceeds will benefit the Helen Keller Hospital Foundation.

DOE Rates Kilby at 99

FLORENCE – A recent report card from the State Department of Education shows UNA's Kilby Elementary School scored a 99 out of a possible 100 points.

The DOE's Education Report Card grades each school in the state on academic achievement, academic growth, and student attendance. The results were calculated using students' performances on the ACT Aspire assessment from the spring of 2017 in grades 3-6.

Kilby earned 100% in each area except absenteeism. Kilby was the highest scoring elementary school in Lauderdale county.

A total of 1,247 schools were measured in Alabama with only 26 (2%) of the schools in the state scoring 99 or higher.

Kilby Laboratory School is the only laboratory school in Alabama and serves as a site for University students to engage in meaningful interdisciplinary teaching, research, and service opportunities.

See SHORTS... on Page 7

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Volume 134 Number 16

February 14, 2018

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Franks Finds Her Path

NW-SCC stint leads to Pharmacy School

NW-SCC Sophomore, MaKayla Franks, holds her acceptance letter into the McWhorter School of Pharmacy at Samford University.



NW-SCC photo

PHIL CAMPBELL -- As Valedictorian of her senior class, MaKayla Franks knew she wanted to be a pharmacist and had several college scholarship opportunities.

Northwest-Shoals Community College was at the top of her list when she finished her research.

NW-SCC sophomore, MaKayla Franks, found out last week her dreams were one step closer to becoming a reality when she received her acceptance letter into the McWhorter School of Pharmacy at Samford

University.

Franks knew her freshman year at Tharptown High School that she wanted to be a pharmacist. "There are so many different opportunities as a pharmacist, such as community or institutional pharmacy, that allow one to have hands-on experiences that go far beyond filling prescriptions," said Franks.

According to Franks, NW-SCC

See FRANKS... on Page 2

Shelter Share

SHEFFIELD—Bank Independent has embarked on its fifth annual Shelter Share drive to benefit local animal shelters. All locations of the Bank served as donation points throughout February for pet food and supplies designated for local animal shelters.

More than \$950 and over 1000 items were collected and donated to shelters in northwest Alabama last year.

"So many of our folks are involved in fostering



See SHARE... on Page 6

Automotive Inside NOW
Ray Miller Buick GMC
EZ-Ride Auto Sales
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Challenging Schedule for Lions in 2018

FLORENCE -- UNA's finalized 2018 football schedule includes five home dates and six games against Division I Football Championship Subdivision (FCS) opponents.

The Lions will be in their first season of transition to FCS

status in 2018, but they will not compete as a member of the Big South Conference until 2019. That left UNA trying to fill a schedule as an independent for the upcoming season.

See UNA SCHEDULE... on Pg 6

Sweetheart Sentiments
Courier Journal

Inside this Issue

- Randall on Real Estate
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- Dave Ramsey

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- Junior Whirl
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REDLINE Your Ad! - See Page 6

The Utilities Board City of Muscle Shoals Water & Wastewater Department will accept sealed bids on the following vehicle until 3:30pm on March 15, 2018. The vehicle listed may be inspected at the office located at 2210 E. Second Street, Muscle Shoals. This vehicle will be **SOLD AS IS**.

2008 Ford F150 Pickup
White Exterior
1FTRX12W98FC33071

The Utilities Board City of Muscle Shoals Water & Wastewater Department reserves the right to reject any or all bids, to waive any informality in any bid, and to accept any bid considered being advantageous to the owner.

FLORENCE: 412 N. Cherry St. Sat., Feb 7th, 7am. A little bit everything! In case of bad weather, Saturday, Feb. 24th.

FORD: FUSION SE, 2012 \$9,348. 95k. Cloth, automatic. Financing available. Call Brandon 256-710-4598 or 256-764-3351.

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Franks...

Continued from Page 1

offered several opportunities that were important to her when she was selecting a college. "Northwest-Shoals always seemed to be at the top of my list," stated Franks. "I was instantly attracted to NW-SCC due to the smaller class size, the accessibility of classes due to two campuses, and the many scholarship opportunities."

Franks says the part of NW-SCC that was most important to her and what really separates NW-SCC from other schools is the relationships the College provides. "When I say NW-SCC is my second home, I mean it," said Franks. "I have met amazing people here who have welcomed me with open arms. I will always have a network of friends and mentors whom I can call on at any time."

As a student at the NW-SCC Phil Campbell Campus, Franks has represented the College as an ambassador. "As an ambassador, I have enhanced my leadership and organizational skills which I feel are key factors to succeed in not only Pharmacy School but in any career field," she said.

After graduating from pharmacy school, Franks would like to return to Franklin County and give back to the community. She would like to eventually own her own pharmacy.

Regardless of the direction her pharmacy profession takes her, Franks will always be grateful for how NW-SCC helped her. "I was blessed to attend Northwest-Shoals Community College, and I am forever grateful for my family here," said Franks.

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GREAT LUNCHES
The day after St. Patrick's Day is a great time to score some corned beef on sale. When sliced, it makes great sandwiches for my family for lunch. I'll even buy an extra one to freeze for later this year.
Joanna

had a huge collection. I decided that instead of buying big bottles, we'd use up what we had. It's been about four months now, and I haven't had to buy anything. I'm reducing the clutter and saving at the same time!
Loretta

JUNK MAIL REVENGE!
I've found a way to get off of junk mail lists. I take their pitch, tear it up, and return it in the envelope they provide. I make sure to put a return address stamp on the envelope, so they know who sent it back to them. Since the return envelope is prepaid, they get stuck for the cost of their junk mail. I've been doing this for two years, and I rarely get junk mail now!
Kerry

BUYING USED FURNITURE
This is for the person who posted about finding furniture at rental stores. My husband works as a furniture repair tech at a rental store, and he says that he will never buy sofas or beds from there. The reason is he often finds bed bugs or roaches in them. Therefore, if you do buy from them, please check very carefully that there are no bed bugs. An infestation could cost a lot more in the long run.
Julie

NEW HOME CONSTRUCTION
We just moved into a new home. We checked out the builder before we signed the contract, but to make sure we got his best effort, we let him know that we intended to have an inspector check it out before we had the final closing. We had heard horror stories from friends and didn't want any problems. The inspection cost \$350, but it was worth it. Our home is well built and we love it!
Penny

RAISING YOUR SAVINGS
I recently got my first raise in a couple of years. We need the money, but I decided to have a third of my raise automatically deposited into my emergency fund account. By doing this, I'll have the money when it's really important.
James

THE BENEFITS OF CLUTTER CONTROL
We had a collection of unused and half used samples in our linen closet. Between our dentist (small toothpaste tubes) and my husband's travel (half used small bottles of shampoo, conditioner, etc.), we

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Another Lesson From Kids
We often hear or speak of the energy, joy and carefree lifestyle of youth. I read a little blurb a while back that emphasizes this thinking all the more. In studies it has been established that a child laughs an average of 150 times per day. By comparison, these sources also say that on average an adult laughs only 15 times a day.
So what changes as we age? Perhaps it is just that we get so bogged down with life that we forget how to live. While all adults would agree that life is not always fun and games, that does not mean that we should outgrow our sense of humor. In fact, laughter can help us maintain our sanity through some of our most difficult struggles. Note these wise words of Solomon, "All the days of the afflicted are evil, but he who is of a merry heart has a continual feast" (Proverbs 15:15).
I remember sitting around a table with several friends once where we were swapping funny stories and laughing freely. On this occasion there happened to be a widower of five years sitting next to me. He was joining in the merriment like everyone else. After a while there was a break in the stories and this gentleman leaned over to me and said, "It is so good to be able to laugh again." He continued, "After my wife died, I just did not have it in me to laugh for a long time."
This widower was healing as was evidenced by his laughter—and in turn—the laughter was therapeutic. Solomon also taught us that "A merry heart does good like a medicine, but a broken spirit dries the bones" (Proverbs 17:22). Most of us have read stories like that of Norman Cousins who dealt successfully with a debilitating illness with heavy doses of humor. Of course, laughter does not promise anyone years of life, but it surely puts a lot of life in the years of everyone!
Now, getting back to where we started, we learned that kids generally laugh a whole lot more than adults. This is just one of many things that our youngsters can teach us about life—both physical and spiritual. Jesus said, "I say to you, unless you are converted and become as little children, you will by no means enter the kingdom of heaven" (Matthew 18:3). This is yet another way that looking down at children can lift us to a happier and healthier outlook on life.

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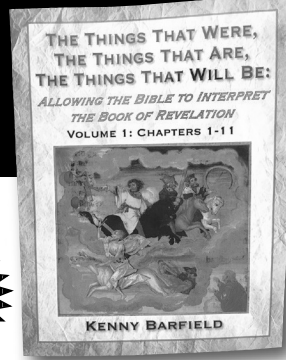
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Community Notes

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.

Thank You For Reading The Courier Journal!



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Lexington Senior Center Swamp John's Dinner Tuesday, February 13, 4-7pm. Your choice of shrimp, fish, or chicken, includes slaw, fries, dessert and drink. \$11 per plate.

NAMI Shoals Family Support Group for families with adults and/or children who have brain disorders (mental illnesses) and NAMI Connection Recovery Support Group for people who have been diagnosed with a brain disorder and are in recovery meets Tuesday, February 13 at 7pm at the NAMI Shoals office, 749 Thompson St., Suite A, Florence. Need directions or more information, call 256-765-2081.

Hazelwood Head Start Program, 334 Hazelwood St., Town Creek, is now taking applications for children ages 3-4 for the upcoming 2018-2019 school year. Registration will take place from 9am-1:30pm each Tuesday. Parents must bring the following items: Birth Certificate, Verification of Income for 2017 (W-2 form, Income Tax Return, Check Stub, Social Security Statement, Child Support, Unemployment, etc.) Medicaid or Insurance Card (if available), WIC, Food Stamps, College ID, Military ID, Proof of Kinship Care, IEP/IFSP. Services are provided at NO COST to parents.

Children with special needs and/or disabilities and Homeless families are given priority selection. Call for an appointment today at 256-685-0075.

Hugs & Mugs - Loving the Widowed for widows, widowers and a guest, February 14, serving 11am-1pm at Faith Church Gym, 3601 Florence Blvd., Florence. Free choice of 4 soups, drink and dessert. Door prizes, gift for the widowed, and plenty of hugs. Entertainment provided by The Harvey Thompson Trio. Sponsored by the Faith Church Classics.

Wesley Chapel United Methodist Church History Committee is currently selling their 20th Anniversary History Publication. Please contact a History Committee member (Faye Abramson, Allison Delbert, Patricia Haddock, Melinda Hargett, Joe Riddle, Milly Wright and Doris Whisenant) or call the church office 256-767-0017. Publications are \$10. All proceeds will benefit the activities and complication of our church history.

LifeSouth Community Blood Drives for 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, February 14, 4-8:30pm, Parkway Community Church of God, 663 Cox Creek Parkway, Florence

Thursday, February 15, 8am - 3:30pm, Covenant Christian School, 1900 Covenant Drive, Tuscumbia

Friday, February 16, 11am - 5:30pm, Big Star, 406 4th Street SW, Red Bay

Saturday, February 17, 10am - 5pm, North Alabama Flea Market, 65 Sportsplex Drive, Muscle Shoals

Sunday, February 18, 11am - 7pm, Walmart, 3100 Hough Road, Florence

Monday, February 19, Noon - 7pm, Walmart, 13675 Hwy 43, Russellville

Tuesday, February 20, 2 - 9pm, Essity, 1834-B Haley Drive, Cherokee

Wednesday, February 21, 2 - 9pm, Essity, 1834-B Haley Drive, Cherokee

St. Bartholomew's Episcopal Church will have a soup/Bake Sale on Saturday, February 24 from 9am-1pm at the church, 1900 Darby Drive in Florence. Soups, sweets, savories, and condiments.

See NOTES... page 10

Medicare Minute

"Medicare Part A Part 2"

Last week we discussed how Medicare Part A will cover you if you are admitted into the hospital. A hospital, under Medicare, can be acute care hospitals, critical care hospitals, inpatient rehabilitation facilities, long term care hospitals or mental health care.

The one aspect of Medicare Part A we get the most questions about is coverage at a skilled nursing facility (SNF). To be covered by Medicare at a SNF certain criteria has to be met. First, of course, is you must have Medicare Part A. Next your doctor has determined that you need daily skilled care given by, or under the supervision of, skilled nursing or therapy personnel. Your skilled nursing care will have to be in a SNF that is certified by Medicare.

What a lot of people don't know is that you must have a "qualifying" hospital stay to be covered at a SNF. Under Medicare a "qualifying" hospital stay is at least a 3-day inpatient stay prior to being admitted to the SNF. If you go to the ER and are held one day for observation and are admitted into the hospital for two days this does not constitute a "qualifying" hospital stay. If you are admitted on a Monday and discharged the following Wednesday this is not a "qualifying" hospital stay. In the two examples above those are 2-day inpatient stays. A good rule of thumb is you must be admitted as inpatient for at least three midnights.

You also need to know that Medicare Part A will only cover you for 100 days at a SNF and only 20 of those days are at 100%. In other words days 1-20 are covered at 100%. Days 21-100 you will pay the first \$164.50 per day and Medicare pays the rest of the cost. Starting with day 101 you will pay 100% of the bill.

If you have questions regarding any aspect of Medicare or Medicare health plans feel free call us at Alabama Health Guidance (256-648-5710), stop by our office at 885 Florence Blvd (Four Lane Shopping Center) or email me at ikey@alabamahealthguidance.com. Alabama Health Guidance is an independent insurance agency and is not affiliated with Medicare or any other government agency.



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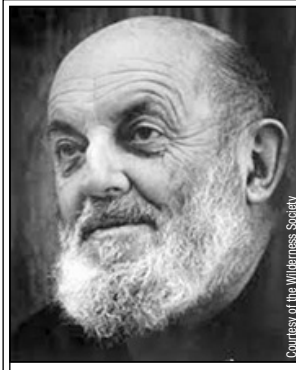
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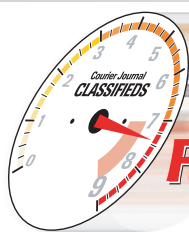
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UNA Schedule...

Continued from Page 1

North Alabama's schedule includes road games at Southern Utah, a 2017 FCS Playoff participant, and at defending FCS National Champion North Dakota State. The Lions' other four road games are at Alabama A&M, Campbell (N.C.), Jackson State (Miss.), and at Incarnate Word (Texas).

The six road trips combined will have the Lions traveling almost 5,000 miles this season.

Second-year UNA head football coach, Chris Willis, said the 2018 schedule will be challenging.

"Moving up to the FCS being an independent next year made it challenging to get a schedule," Willis said. "We're very happy that we were able to get five home games, and I'm sure our players will be excited about getting to travel to places we don't normally play like Utah, North Dakota, North Carolina and Texas.

"We're also excited to have Alabama A&M back on the schedule. That will be a great game for our fans," Willis said. "We're also playing North Dakota State, which is the Alabama of the FCS as the program everybody is chasing. Southern Utah was a playoff team a year ago in the FCS and that will be a tough opener."

UNA opens its 2018 season at Southern Utah on September 1 in Cedar City,

Utah. The Lions will renew their rivalry with Alabama A&M in Huntsville on September 8. The Lions and Bulldogs have not met in football since 1997.

UNA will travel to Fargo, N.D. the following week to face the six-time FCS National Champion Bison at the 19,000 seat Fargo Dome. NDSU went 14-1 in 2017 and defeated James Madison 17-13 in the FCS Championship Game.

North Alabama will play its home opener at 6pm September 22 against Azusa Pacific from Azusa, CA. The game will mark UNA's first football game ever against a school from the state of California.

The Lions return to the road on September 29 when they travel to Buies Creek, N.C., to face the Campbell Fighting Camels of the Big South Conference.

The Lions return home October 6 and 13 as they host West Florida and Mississippi College. Both games start at 6pm.

UNA will travel to Jackson State for the first time October 20.

North Alabama returns home on November 3, hosting Shorter at 6pm and again November 10 against North Greenville at 1:30pm at Braly Stadium.

The Lions will close out their 2018 season on November 17 in San Antonio, Texas against Southland Conference member, Incarnate Word.

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Continued from Page 1

and rescuing shelter animals, and they spend a lot of time helping to raise awareness about these needs. We wanted to do what we could to make it easier for everyone to help out," said Bank Independent President, Macke Mauldin.

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Shorts...

Continued from Page 1 Robotics Event at UNA Feb. 24

FLORENCE—The University of North Alabama will host the 2018 UNA Robotics Competition, Saturday, February 24 from 1-5pm in Flowers Hall on UNA's campus. This will be the first time UNA has hosted an event like this, which will feature more than 200 students on 45 teams from more than 20 schools and three states.

"Coding is the language of our world," said Lee Brownell, AMSTI specialist and event coordinator. "Nearly everything you interact with daily is computer controlled. We all need to know more about how and why they work. Additionally, the skills students learn while coding can improve their learning in other areas," he said.

Teams must bring their own robots to compete which have to fit in a 13x13x13 inch cube. Teams will then compete in three fields, each with a different puzzle. Teams are unaware of the puzzles until the actual competition.

Each team has three hours to score as many points as possible with 90 seconds on each station. Students can retry any field as many times as they want within the three-hour time limit. Additionally, the robot must be autonomous. For more information, email lfbrownell@una.edu

Next Round of MSNHA Grants

FLORENCE -- The deadline to apply for the next round of Muscle Shoals National Heritage Area community grants is Monday, April 2.

"As more people learn about what the MSNHA is and what we want to do, we are able to help fund more projects that preserve, protect, and promote northwest Alabama's cultural heritage," said interim director Carrie Barske. "Partnering with community groups to tell stories about our area's history and offer opportunities for learning about and appreciating our area's natural resources is MSNHA's mission."

Grant awards from \$1,000 up to \$10,000 are available for heritage-focused projects in MSNHA's six counties: Colbert, Franklin, Lauderdale, Lawrence, Limestone and Morgan. To be eligible proposed projects must focus on assessment, preservation activities, interpretation, archiving or workshops and training sessions. They also must be connected to one of the MSNHA's themes: music, Native American culture or the Tennessee River.

Guidelines, applications, and instructions are at msnha.una.edu.

In the previous grant cycle, which closed in September, MSNHA received eight applications and approved grant awards totaling \$61,982. That's the largest total award amount since MSNHA opened its grants program in 2015.

See SHORTS...on Page 9

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Kerry Freeman	155
Josh Parker	22-C
Shannon Dotson	31-G
Jerry Fox	78
Tatoya Ingram	207
Asisan Baker	171
Rodney Winston	193
Amber Montoya	189
Brenda Butler	134
Michael Garey	31-B
Tonya Cosby	26
Megan Gooch	147
Richard Murray	63 (R.P.)
Sharon Kerr	48 (R.P.)
Denise Robinson	27 (R.P.)
Frances Byrd	57 (R.P.)

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Thomas McCutcheon

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I had an on-the-job injury and waited a little over two years to have surgery and now the workers compensation company says I can have the surgery but nothing else. What can I do? Were they supposed to tell me I had a time limit?

Wayne, Tusculmbia, AL

The insurance company has no duty to tell you to sue them or advise you in any way. I don't think they could tell you wrong and trick you into not filing. At any rate if you don't ask and you don't know and you don't file within the time limit then your case is over before it started. The law regarding injuries is extensive and fairly complicated. I have seen cases where lawyers missed deadlines or allowed their client to give a full release when

a partial release would have made their client a lot of money. In most cases there is a two year statute of limitations. If you wait more than two years, in most cases, you have no claim. In an on-the-job injury claim, the statute of limitations is two years. However, if the injured worker received temporary total benefits (money while recovering) for a specific injury, the statute begins to run on the date the last payment is made.

I would not want to wait more than two years. It makes me nervous. In your case there is sort of a divided statute of limitations. I don't think this is well recognized but after two years and a day you gave up your right to a lot of tax free money in the form of weekly payments and then a final settlement, the amount of which is determined by many factors such as your previous wages and benefits, as well as how well you recovered from your injury after surgery.

However, I do think that in a workers compensation case, and specifically a workers compensation case, you are still entitled to medical care after two years and could enforce that right in court.

I also believe that as time goes by facts and evidence are lost and medical causation required to be proven becomes far more difficult.

Talking to a lawyer that handles injury cases is usually free. I find it enjoyable to meet people and discuss these issues and if I like the case and want the job I say so and if I don't I say so. I don't mind answering questions.

Others lawyers feel the same way. A free consultation means just that. It could be, as in this case, quite valuable.

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

Please send the questions to: "Ask the Attorney," P. O. Box 38, Florence, Alabama 35631 or visit our website at: www.mhatty.com

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

No representation is made that the quality of legal services to be performed is greater than the quality legal services performed by other lawyers.

Classified Form on Page 6

HOBBY LOBBY

FIND A LOCATION NEAR YOU OR SHOP ONLINE AT HOBBYLOBBY.COM
STORE HOURS: 9 A.M. - 8 P.M. • CLOSED SUNDAY

HOME DECOR 50% OFF

Categories Listed
Does not include Seasonal Department

 <p>Adhesive Vinyl Wall Art</p> <p>Ceramic Decor Tabletop decor, salt & pepper, plates, serving dishes, pitchers and cups <small>Does not include decorative drawer pulls</small></p> <p>Clocks Wall and table</p>	<p>Lamps & Lampshades</p> <p>Mirrors Wall and table</p> <p>Decorative Spheres</p> <p>Decorative Crosses Wall and table</p> <p>Pillows, Rugs & Throws</p>	<p>Polyresin & Pottery Decor Finials, candle holders, boxes, bowls, floral planters and vases</p> <p>Candles, LED Candles, Fragrance Warmers, Potpourri & Diffusers Priced \$4.99 & Up <small>Does not include Candle FX®, tealights, votives, value packs or oils</small></p> <p>Men's Resin & Ceramic Decor Wall and table</p>	 
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Easter, St. Patrick's, Summer and items labeled The Spring Shop™ are not included in Home Decor sale.

EASTER PARTY, CRAFTS & DECORATIONS

40% OFF

Plush Animals, Paper Plates & Napkins, Home Decor, Baskets, Plastic Eggs, Crafts and More
Does not include candy or fabric




ST. PATRICK'S

30% OFF

Decorations, Party Supplies, Crafts and More
Does not include fabric



SUMMER TOYS

40% OFF

Includes Little Wishes®

Items Labeled THE SPRING SHOP™

40% OFF

Statuary, Garden Planters, Gazing Balls, Garden Wall Decor and More



FLORAL 50% OFF

Most Categories Listed
Does not include Seasonal Department or items labeled "floral accents"


Potted Trees & Floor Plants
4 ft - 8 ft

30% OFF
THE MARKED PRICE*

Floral Stems
Floral and greenery stems
Does not include feathers

Stem Naturals
Bouquets, silk, pods, grains, fillers and grasses
Does not include feathers

Flowering & Greenery Bushes
Does not include potted trees



FURNITURE

ALWAYS **30% OFF**
THE MARKED PRICE*




YARN & NEEDLE ART

All Artiste® Floss & Threads
Cotton floss & craft thread packs, nylon, acrylic and cotton crochet threads **30% OFF**

Premium Poly Foam, Nu-Foam® & Smart Foam **30% OFF**

Packaged Quilt Battings & Pillow Forms **30% OFF**

Poly-fil® 100% Polyester Fiberfill with Stuffing Tool 12 oz **3.99**



FRAMES 50% OFF

Most Categories Listed

Ready-Made Open Frames

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

Shadow Boxes, Display Cases & Flag Cases

Art Prints 70% OFF
The marked price*



CRAFTS 30% OFF

Categories Listed

All 2 oz Craft Paint
DecoArt®, Ceramcoat®, FolkArt® and Anita's®

Mosaic Tile, Gems, Chips & Stones

Candle Wax, Candle Gel, Soap Blocks & Bases

T-Shirts
Always 30% off the marked price*
Youth & adult t-shirts, sweatshirts, infant & toddler t-shirts, creepers and dresses

Rock Painting

Children's Activity Kits, Paint & Pencil by Number Kits and Fuzzy Posters
Priced \$4.99 & Up



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Over 4,000 products
Paper, stickers, albums, stamps & accessories, embellishments, totes & organizers, tools, gemstones and more

Create 365® Planners and Accessories 30% OFF



ART SUPPLIES 30% OFF

Most Categories Listed

32 x 40 Acid Free Matboards
White core **7.99** (Regular price \$9.99)
Black core **9.99** (Regular price \$11.99)
Metallic **9.99** (Regular price \$11.99)

All Sets
Includes marker, pencil & pen sets
Priced \$9.99 & Up

2-Pack Canvas
8 Sizes available

8x10 3.99	11x14 5.99	16x20 7.99
------------------	-------------------	-------------------

Foam Boards
All colors

Art Brush Sets
Priced \$5.99 & Up



JEWELRY MAKING 50% OFF

Categories Listed

Explorer by Traditions™
Pendants, beads and filigree inspired by world travels

Swarovski® & Create Your Style™
Includes beads, flatback stones and charms
Does not include hotfix stones

Beads
Color Gallery™, Brilliance, Bead Treasures™, Traditions™ and Czech Glass Beads

Bead Stringing
by On-A-Cord®, On-A-String® & On-A-Wire®

Metal Gallery™
Does not include sterling silver

Timeline by Bead Treasures™
From the Gilded Age to the Pop Age
Includes Components by DC Comics®



ALL FABRIC

By the Yard

30% OFF

Calicos, fleece, home dec, flannel, broadcloth, satin and more
Excludes precut bundles and fat quarters



CUSTOM FRAMES 50% OFF

Always 50% off the marked price*
Applies to frame only. See store for details.

We Guarantee Our Prices Are Lower Than Our Competitors' Larger Discounts!

See our Great Selection. Satisfaction Guaranteed.



HOBBY LOBBY

40% OFF

One Item at Regular Price
COUPON CODE: 66319

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 CROKIT® products, Gemini Machine™ Crafters Companion, Silhouette CAMEO® Machine, candy & snack products, gum & mints, helium tanks, gift cards, custom orders, labor, rentals, class fees or items labeled "Your Price". Exclusions subject to change. Cash Value 1/10¢.
VALID THROUGH FEBRUARY 17, 2018

Coupon For In Store or Online Use!



PRICES GOOD IN STORES MONDAY, FEBRUARY 12 – SATURDAY, FEBRUARY 17, 2018.
PRICES GOOD ONLINE SUNDAY, FEBRUARY 11 – SATURDAY, FEBRUARY 17, 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.
*Discounts provided every day; marked prices reflect general U.S. market value for similar products.

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Monday thru Friday: 8am to 7pm
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Check out these Mechanical Repair Savings!!!

WITH THIS COUPON

- When you spend \$100-\$200 **SAVE \$20**
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- When you spend \$300-\$400 **SAVE \$60**
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See Service Manager, Russell Castile for all your Service Needs!!



248 Cox Creek Parkway, Florence
256-740-5100
www.myuniversitynissan.com

Shorts...

Continued from Page 7

Claunch on US Nat'l Cheer

TUSCUMBIA—Ryan Claunch of Tuscumbia has made the 2018 United States National Cheer Team. Claunch is a 2015 graduate of Deshler High School. He is a junior at the University of Alabama where he is a third-year member of the co-ed cheerleading team. Claunch previously cheered at Deshler High School and Champion Cheer Athletics under coach, Paige Creasy. Claunch is the son of Leigh Anne Claunch.

Claunch loves cheering and is elated to represent the United States for the third time in three years. The competition will take place this April in Orlando, Florida. Each team member is required to raise \$1,150 to cover costs related to travel, uniforms, and training. Your generous support in any amount is 100% tax deductible and would be greatly appreciated by Claunch and his family. Donations can be made by phone at 1-800-986-6128 or by check mailed to Sponsor Now, INC. PO Box 5576, Concord, CA 94524. Making sure to include Ryan Claunch, USA Cheer Co-Ed National Team on the memo line.

Claunch's family is also accepting donations at Claunch Cafe in Tuscumbia and Domino's Pizza in Muscle Shoals.



Ryan Claunch has made the 2018 United States National Cheer Team and is raising money to help with training, uniforms.

Courtesy photo

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

HYUNDAI: TUCSON, 2013 \$14,990. One owner from new, 32,220 original miles. White in color. As new condition. Call 256-366-7600.

HOME IMPROVEMENT AND BUILDING: siding, additions, garages, painting, decks, Free Estimates. 256-383-3218

COFFEE TABLE AND 2 end tables - solid wood - \$25 each
PORTABLE BROTHER SEWING MACHINE - like new - \$45; carry case \$25.
256-350-9165

KOGER LAWN SERVICE AND Pressure Washing, houses, piers, boat houses, decks, driveways and walkways. 256-366-3133

CASH & CARRY FREE Same Day Delivery!

Sofa & Loveseat	..... starting at	\$599 ⁹⁹
Reclining Sofa/Loveseat	..... preowned	\$399 ⁹⁹
Sectional (New)	..... starting at	\$699 ⁹⁹
Bedroom Suits	..... starting at	\$549 ⁹⁹
4 Drawer Chests	.....	\$99 ⁹⁹
5 Pc. Dinette	..... starting at	\$229 ⁹⁹
TV Stands	..... starting at	\$199 ⁹⁹
Fireplace	.....	\$299 ⁹⁹
Queen Mattress Set	.....	\$399 ⁹⁹
King Mattress Set	..... starting at	\$499 ⁹⁹
3 Table Set	.....	\$199 ⁹⁹

NO Credit Check! Rent To Own 1 STOP RENTALS

Like us on 419 E. 2nd St. • Sheffield • 256-383-8855

PARKER

MEDICAL WEIGHT LOSS

Dr. Jonathan Parker is Board Certified in Obesity Medicine. He specializes in comprehensive, personalized, non-surgical weight loss. Dr. Parker is also now accepting new patients for primary care. Call us today at 256.386.0808 to learn more and make your appointment.

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2400 E. Avalon Avenue, Suite A
Muscle Shoals, AL 35661
www.avalonmedical.org

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MPE - All You Need!

Receive up to **\$1,500** back on qualifying equipment **PLUS \$500** to trade in your old unit!

Replace your old unit with easy **FINANCING** (average payment is \$79/month) and easy **REBATES** from TVA on HVAC units and water heaters.

Promotion valid thru March 1, 2018
Disclaimer: Actual rebate is based on qualifying analysis as well as approved product purchase.

MPE SERVICES LLC
Heating & Air • Plumbing • Electrical
256-648-4893
callmpe.com

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Cedar View
Assisted Living
**Part-Time 2-10pm Position
and PRN Position
Available Now**
Please come by to fill out an application
2001 CR 394, Killen
off Hwy. 43 North - turn beside Food & Fuel

CDL DRIVERS NEEDED
*** HOME EVERY WEEKEND ***
MIDWEST RUNS: NO EAST / WEST COAST
PAID VACATION + 401K • BC/BS HEALTH & DENTAL
*** STARTING PAY 45¢ PER MILE ***
\$1,500 SIGN-ON BONUS (After One Year)
2,500 MILE AVERAGE
MUST HAVE 3 YEARS OTR EXPERIENCE



Tel: 256-698-7221 or 256-712-5569
Fax: 256-712-5573

Pharmacy Delivery Driver
(Shoals Area)

Must have good driving skills and clear record
Must have communication skills
\$10 per hour

Send resume or information email to
kstsr01@yahoo.com



Robbins LLC
A HEXPOL COMPANY
Made in the USA

Production Workers
Application available at Robbins, LLC
3415 Thompson St., Muscle Shoals
between 1pm and 3pm Tues. and Weds.
For more information, email
Melissa.self@hexpol.com
EOE

**FULL TIME BOOKING /
JAILER POSITION**

The Colbert County Sheriff's Office Will Be
Accepting Applications for the Position of
Jailer
from **February 13th - February 20th, 2018**
Between Hours 9am until 2pm Only
Must be 21 years of age to apply
**Referrals must be made through the
Alabama State Employment Services in Sheffield
Alabama (Colbert County)

For Registration Visit
www.joblink.alabama.gov
or Call (256) 383-5610 for more information
****Must be a High School Graduate or a G.E.D.**
Starting Base Salary will be \$21,708.00

The Colbert County Sheriff's Office is an equal opportunity employer.

EMPLOYMENT Opportunities

**Company
Drivers and
Owner
Operators**

MBL Dedicated, LLC, a Sheffield, AL based trucking company has openings for experienced drivers.

- Average over 2500 miles per week
- Home weekends
- Late model trucks
- Enjoy a better quality of life
- Regular routes and a local terminal location
- BCBS Platinum Health and Dental Insurance

If you're out 2-3 weeks (or more) at a time and want to balance miles and home time, this is the driving job you've been looking for.
Contact Don Holmes
256-314-4022
Mon.-Fri. • 9am-4pm

AVAILABLE TO MEET YOUR housekeeping needs. Dependable, trust worthy and experienced. 205-570-1969 Tri Cities area.

LPN WANTED FOR KILLEN area, homebound, very active, medically challenged, Down's syndrome, teenage girl. Email trachforwiggles@yahoo.com for specifics.



Assistant Operators

"Stability and Purpose"

Worthington Industries is hiring experienced individuals looking for a company that values their employees.

- Competitive starting wages
- Quarterly profit sharing incentive
- Exceptional benefits package and much more!

To apply, please visit
WorthingtonIndustries.com/Careers

Drivers, 1 yr Class-A
\$57,000 to \$77,000 yr
\$500 Orientation Pay!
\$16/hr. Detention Pay!
Medical, Dental, Vision,
Home **EVERY** Weekend!
► 855-200-4631 ◀

LOCAL INSURANCE AGENCY SEEKS a Licensed Life Insurance Agent capable of sales, recruiting, training. Compensation includes salary plus commissions. Please contact for interview. 256-248-4363.

Rowe Machinery, Inc. is looking for **HotShot Drivers, OTR, Heavy Haul and Team Drivers**

We currently offer Home Time, BCBS insurance, 401k, Life Insurance, Vacation Pay, Bonus Program. We pay loaded and empty miles. Contact the Recruiting Department at 800-833-9237

CNC Mill Operator

- Experienced
- Read calipers and Micrometers
- Excellent Benefits

**510 Staples Drive
Florence, AL**

Equal Opportunity Employer

**FULL TIME
FRONT OFFICE
Position**

Would you enjoy working in a positive, patient centered Physical Therapy Clinic with locations in Florence and Rogersville? Our ideal team member will have a working knowledge of insurance, collections and customer service. Medical office experience preferred. Email or fax your resume:
Email-medical4343@gmail.com
Fax- 256-764-4343

PRESS OPERATOR

TIMESDAILY has an immediate opening for a **Press Operator.**

Night Shift

Candidate must be able to setup press for daily newspaper printing, monitor and inspect quality of papers, maintain registration and proper ink density, perform general maintenance and other duties as required. Must be able to lift up to 50 lbs., be forklift certifiable and have mechanical experience or training. Prior experience with newspaper press and machine maintenance is preferred or other press printing experience will be considered. Candidate must be able to work a flexible schedule including nights, days, and weekends; and work in a fast paced environment.

Mail or drop off application or resume at TimesDaily, 219 West Tennessee Street, Florence, AL 35630, or email to:
Kevin.Blurton@timesdaily.com

Rowe Machinery, Inc. is seeking a **Certified Diesel Mechanic and General Shop Employee** to assist with daily truck shop duties.

Class A CDL endorsement is a plus for both openings, but not required. Excellent benefits. Please contact HR Department 800-833-9237.

Circulation District Manager

The TimesDaily currently has an opening for a Circulation District Manager. The Circulation District Manager is responsible for recruiting and advising a contract newspaper carrier force for the distribution of newspapers and other related products.

This is a full time position that offers salary plus full benefits including medical, dental, 401(k) and mileage reimbursement.

Requirements for the ideal candidate:

- 1 to 3 years of prior management experience
- Dependable transportation
- Valid state driver's license
- Must be insured for liability coverage of at least \$100,000 bodily injury each person, \$200,000 each accident and property damage limit of \$100,000 each accident.
- Be at least 18 years of age
- Ability to lift a minimum of 50 pounds
- Ability to work independently with minimum supervision
- Be willing to work early morning hours and have the flexibility to work 7 days per week when necessary.
- Some basic computer experience (Microsoft office)

Please email resumes to walter.goggins@timesdaily.com or fax to 256-740-4720.

DESK CLERK, WORKING AFTERNOON shift. Must have hotel front desk experience. Apply in person at Days Inn, Florence.

Earn \$800 to \$1400 Extra Cash!

If you're looking to jump start your savings or pay a few bills, here is your chance.

TimesDaily is now accepting applications for carriers in the following areas:

**Muscle Shoals
Sheffield**
Call Brett McAnally
256-740-5782

Florence
Call Heather Bridges
256-740-5774

**Russellville
Spuce Pine
Phil Campbell
Belgreen**
Call Jerry Cannon
256-740-5779

**Rogersville
Killen
Center Star**
Call Danny Crowson
256-740-5772

**Collinwood/
Waynesboro area
Rogersville**
Call Steve Brown,
256-740-5775

Leave message with your home phone number.

Goss Electric in Decatur, AL is hiring

- Electricians
- Top Helpers
- Voice and Data Technicians

256-353-8751
Must have ability to pass pre-employment screenings.

\$14.53/HOUR--SCHOOL BUS DRIVERS, 15 hours/week, 3 hours per day guaranteed; Extra work, insurance and CDL training available. Company pays DOT physical, background check, finger prints and drug screen. EOE. Call 256-766-1362 or apply online at: www.firstgroupcareers.com

Drivers, Class-A CDL:
Increased Pay and New Trucks!!
Dedicated Routes!
No CDL? No Problem!
Call Swift Today! 855-292-2945

QUAD CITIES TAXI IS looking for Taxicab Drivers, and Wheelchair Van Drivers. Day and night shifts. Apply in person at 1212 Vine St., Florence, between 8 am and 4 pm, Monday - Friday. (No phone calls please)

WE'RE IN EVERY HOME, EVERY WEEK



Notes...

Continued from page 4

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.

Free garden supplies to qualifying households with low-incomes living in Franklin, Colbert and Lauderdale counties.
Sign up before March 16. Call between 1-4pm Monday-Friday only. 256-248-1921.
Sponsored by Community Action Northwest Alabama, TVA Retirees, BVI, and Southwire.

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.

Black History Month events at the Florence-Lauderdale Public Library.
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, 2-4pm
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.

Monthly Covered Dish Lunch and Program at the Zip City Community Center, 10511 Hwy 17, Florence, on Thursday, February 15 at 11:30am. Please bring a covered dish. Everyone is welcome.

Tennessee Valley Strummers to Perform at the Florence/Lauderdale Tourism Visitor Center
Florence/Lauderdale Tourism and the Muscle Shoals National Heritage Area will host the Tennessee Valley Strummers on February 16 at the Visitor Center in McFarland Park. The dulcimer group will play folk music in the Gallery from 2-4pm. The Tennessee Valley Strummers will be performing at the Visitor Center on the third Friday of every month. Others who play the dulcimer or other folk instruments are always welcome to join the group.
Visitors are encouraged to join the Strummers in playing as well. Under organizer, Jack Brewer the Tennessee Valley Strummers also play at the Wayne County Welcome Center in Collinwood, Tennessee; Tupelo, Mississippi and local nursing homes. Brewer stated that the group believes tourism and local community have a great impact on the economy. The strummers enjoy playing for locals and interacting with their listeners.
Visitors are encouraged to come out and listen to the music and tour the Center. Admission is free. For more information call the Florence/Lauderdale Tourism Office at 256-740-4141.

EOE

See NOTES... page 30

FAST CASH TITLE LOANS

We Are Giving Away a 2006 Impala SS
Ask Store For Details



Come See Randy and He Will Beat any Title Loan Company's Interest Rates!!
No Hidden Fees!

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USE YOUR TAX REFUND NOW ON YOUR NEXT VEHICLE! Call Matt 256-810-0283 or 256-764-3351.

SHANE PROCTOR HEATING, COOLING and Commercial Refrigeration, Licensed, bonded and insured, AL#11050 and AL#53089. Financing available. 256-415-3758.

NISSAN: FRONTIER LE, 2010 crew cab, V6, 32,900 miles, black with gray cloth interior, Tonneau bed cover. Excellent condition. Loaded. \$16,900. 256-762-2161 Tusculmbia

CHEVROLET: BEL AIR, 1957 \$20,300, four door, red and white, 283 powder glide, new paint & interior, new bumpers, air runs good, real nice. \$256-767-2397

WE BUY FURNITURE AND appliances, refrigerators, stoves, washers, dryers, sofas, sectionals, bedroom sets, dining sets. Call 256-275-2276.

LEFTOVER NEW WOODS EQUIPMENT at discounted prices. 256-324-8042.

STAND UP BASS WANTED, full size, will pay cash. Call 256-760-9488

NORTH ALABAMA FLEA MARKET
Every 3rd Weekend
Sat., Feb. 17th 9am-6pm
Sun., Feb. 18th 10am-5pm
North AL Fairgrounds,
Muscle Shoals, AL
256-335-8474

FORD: EDGE LIMITED, 2011 \$11,998. 115k. Leather, all power. Financing available. Call Eric 256-577-8449 or 256-764-3351.

AMC: CONCORD, 1981 ONLY 46,000 miles. Very good running vehicle. \$2,500 or best offer. 256-349-4240

I BUY JUNK, AND Repairable Trucks, Cars, Vans with / title. I Pay Cash. 256-702-2067

PURE BRED BEAGLE PUPS, 8 weeks old. Parents on site. Shots up-to-date. \$60 each CASH! 256-974-6221 or 256-522-7202

I WANT TO BUY tall/freestanding hall tree coat rack in good condition. Up to \$25. 256-810-1100, Shoals

DODGE: LARAMIE, 2005 \$19,000, 2500 2-wheel drive, leather seats, all power, 5.9 diesel, gray in color, 103K miles, one owner, new tires, 256-476-7929



TOYOTA: RAV4, 2006 \$4,200. Power windows and doors, blue, AM/FM/CD, good heat/air, 4-door, automatic, 4-cylinder, very dependable. 256-577-2364 leave message

On Workman's Comp? Got Prescriptions?

Bring Your Prescriptions
To Us...

We take care of all of the
billing and paperwork...



**AVALON
RX DISCOUNT
DRUGS**

Call 256-314-1001
Fax: 256-314-1002

2400 Avalon Ave, Muscle Shoals Just down from the post office

BE DONE.

Free smoking cessation class
Thursday, Feb. 22nd at 1pm.

Shoals Hospital 1st floor classroom
next to the cafeteria.

No registration required.

Shoals
HOSPITAL

shoalshospital.com 
256-386-1313

REPLACEMENT WINDOWS AND DOORS SALE!!

25% OFF Vinyl Replacement Windows!

**ENERGY EFFICIENT,
EASY TO CLEAN,
VINYL REPLACEMENT
WINDOWS**



HURRY! Offer ends Feb. 28th!

Call **NOW** for a
FREE ESTIMATE!

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OVER 40 YEARS OF GREAT SERVICE
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NOT A CHAIN, NOT A FRANCHISE, **WE'RE LOCAL!**

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mcdanielwd.com

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 • Pick-Up & Delivery • 24-hour Rain Guarantee • Satisfaction Guaranteed
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SPECIAL WEDNESDAY WAX DAY!!!
 Gift Certificates Available
WAX \$25 FOR
 Gift Certificates Available
 w/coupon only. Wednesday only. *Limited Pickup & Delivery Area. Expires Tuesday, 02.20.18

SIX STEMMED WINE GLASSES, etched with grapes. \$40. 256-974-1026, Trinity, Ala.

MORE IMPACT WITH RED LINE ads. Available only in your Courier Journal. See page 6 or go to courierjournal.net. TFN

Freshly Home-cooked Dog Food
WITH ONLY HEALTHY INGREDIENTS. Free delivery to Shoals area. Dog walking and pet sitting available. Don't delay, call today! 732-763-5446

INNOVATION WEEK

Highlighting Local Entrepreneurial Innovative Practices

FLORENCE- Shoals Innovation Week is scheduled for February 20-25 at various locations throughout the metro-Shoals area. The week of events is sponsored by Shoals Shift under the auspices of the UNA College of Business, the Shoals Entrepreneurial Center, and the Shoals Chamber of Commerce. The week-long conference is partially-funded by a grant from the Appalachian Regional Commission.

Shoals Innovation Week is sponsored by Bank Independent and the Joel R. Anderson Foundation. It was created to highlight some of the innovative practices that are going on with a growing number of entrepreneurs based in the local area. It also allows start-up businesses the chance to network and ask questions of successful leaders in their fields.

The week of events are detailed below:

Tuesday, February 20
4:30-5:30pm
Shoals Alabama Launchpad Finale
Rounds
Singing River Live
526 E. College St.
Florence



Watch as Shoals Alabama Launchpad participants pitch in front of judges and an audience for a share of \$100,000. Anyone interested in being a part of the entrepreneurship community is invited to this free event.

Tuesday, February 20
5:30-7pm
Shoals Shift Future Awards
Singing River Live
526 E. College St.
Florence



Be a part of a fast-paced fun evening that recognizes and rewards startups that inspire us to be at the leading edge of tech communities. Led by the Chamber's Next Gen group, this premier event is certain to be an annual must. The tech community, Chamber members, and interested community members are invited to attend.

Thursday, February 22
11:30am-1pm
Shoals Techspace Launch
Rogers Building
131 N. Court St.
Florence



The Shoals Technology Partnership invites the public to the launch of the new Shoals TechSpace in the heart of downtown Florence.

Friday-Sunday February 23-25
Smart Start Weekend
The UNA Commons Building

Friday night kicks off Smart Start Weekend, a three-day event for students to exchange business startup ideas, focusing on six to eight ideas that cover the course of the weekend to develop a company. This annual program uses a format based on the very successful Innovation Engineering tool set. Students will come away with a clear path toward building a company and then present their ideas to a panel of local investors. The public is invited to be part of the finale starting at 5pm on Sunday, February 25.

For more information about Innovation Week, call 256-765-4107 or email innovation@una.edu.



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ON YOUR DEBT

Let Us Take a Look at Your Collection Letters!



B. Grant McNutt
Managing Attorney

Have you received weird looking debt collection letters in the mail? Letters that say the debt is old and that the debt collector won't sue on it or report it on your credit reports? Also, do these letters say the debt collector wants to settle the debt with you even though it won't sue you or report it on your credit?

If you are getting these types of letters, we want to look at them! Please give us a call and set up a free consultation so that we can look at these letters. Also, please DO NOT make any type of partial payment on an old debt until you review the letter with us! This is very important!!!

Please continue to read this article to learn more about why these types of letters may be a violation of the Fair Debt Collection Practices Act (FDCPA) and how you may turn the tables and recover from them.

Why Do These Types of Letters Violate the FDCPA?

We actually sue debt collectors under the Fair Debt Collection Practices Act (FDCPA). This law is powerful and regulates exactly what debt collectors can and cannot do in trying to collect a debt.

The phone call collection harassment cases are straightforward. If you are being harassed over the phone by a debt collector or a debt collector is contacting your family or friends, harassing them or talking to them about your alleged debt, please contact us immediately so that we can review your situation with you.

The "G" Notice

It is the cases where debt collectors send letters to people trying to collect debts that are a little more nuanced and tricky. 15 USC 1692g proscribes what must be contained in a collection letter from a third-party debt collector trying to collect a debt. This is generally referred to as the "G" notice. Debt collectors sometimes try to get cute and tricky with all the requirements in the G notice that must be on a debt collection letter. And in doing so, they get in trouble. This is where you can potentially recover.

As the case law has developed in this area of law, it is clear that the courts do not like consumers to be misled by collectors sending misleading debt collection letters. This oftentimes happens when the debts are quite old. Consumers will know that it is a problem when they look at the debt, know that it is old and have not heard anything about the alleged debt for several years. A good indication there is an issue is if the debt collection letter talks about the fact that the debt collector won't sue on the debt nor will it report the debt to the credit reporting agencies. The letter will then continue to discuss offering the consumer a settlement agreement and taking a small payment on the debt.

Do's and Don'ts

If you get a letter like this, please don't do anything and come to see us with the letter immediately! You may waive and lose important rights even by making a small payment on the debt! Many states have a similar law to Alabama's law that says making a partial payment on a debt revives the statute of limitations. This is a very big deal! So big, that if you do pay any amount on the debt it can immediately be sued upon as you have restarted their statute of limitations.

We have even had cases where a debt collector lies and says that a partial payment was made in order to revive the statute of limitations. The debt becomes collectible where the collector can never prove a payment was made and our client shows that no payment was ever made to the debt collector. The collector applied a phantom credit of \$5 or \$10 to the account and now the debt is (allegedly and miraculously) revived!

Debt Collection Makes Recent News

The reason this has now come to the forefront is because of the recent case from the Seventh Circuit Court of Appeals. The Seventh Circuit is comprised of the states of Illinois, Indiana and Wisconsin. In the case Pantoja vs. Portfolio Recovery Associates, LLC, the 7th Circuit Court of Appeals ruled that offering to settle a time barred debt violates the FDCPA. Importantly, following that decision, the debt collector applied for a Writ of Certiorari to the U.S. Supreme Court which was denied.

We have experience in suing debt collectors for deceptive letters under the FDCPA and would like to look at all debt collection letters from anyone who is receiving them. This applies to someone who is considering Bankruptcy and for someone who is not considering bankruptcy but is only receiving collection letters on one or two debts.

Please gather up your collection letters and contact us so that we can set up a free and private consultation in order to allow us to evaluate the debt collection letters you are receiving and your situation. When you come to us, please bring all of the letters and envelopes that you have. Remember to keep ALL of your collection letters so that we can look at them. Finally, DO NOT make any type of partial payment on an old debt as it will revive the statute of limitations! No one likes to get collection letters from debt collectors, so let's see if we can do something about them!

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FORD: F-250, 1999 \$10,500. Extended cab 4x4. PowerStroke. 172k. 256-324-8042.

FORD: RANGER, 1992 REGULAR cab, 4 cylinder, 5 speed. Runs good! \$1,400. 256-292-3264.

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

1986 CORVETTE CONVERTIBLE, RED with white top, needs cosmetic work, \$5,200. 256-483-8352.

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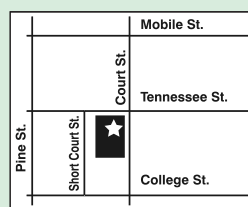


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Commentary

A Rose by Any Hall of Fame

Major League Baseball's 2018 Hall of Fame Class was recently announced as elected by the Baseball Writers of America. Chipper Jones, Vladimir Guerrero, Jim Thome, Trevor Hoffman, Alan Trammell, and Jack Morris will be inducted in April. Each is well-deserving and above reproach by the MLB's character police.

For many baseball fans each year it is more difficult to process the newest class without pondering a glaring absence.

As sports terminology goes I despised the Cincinnati Reds in the 1970's. They were not my favorite teams and they were thorns in the side of the teams that were.

Reds teams in the 70's included Hall of Famers Johnny Bench, Joe Morgan, Tony Perez, Tom Seaver, and manager Sparky Anderson.

Notably absent from that list is Pete Rose. Rose amassed a 24-year career with a reckless abandon that was very aggravating to a non-Reds fan. Rose was not a stellar athlete per se. He did not have great power, good speed, or exceptional ability with the glove. However, he had a brilliant passion for the game and played the game at full speed at every step. He earned the moniker 'Charlie Hustle' every day.

His 4,256 hits makes him the all-time Major

See ROSE... on Page 32

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*
February 14, 2018

Happening
THIS WEEK

The Depths of ABSTRACTION

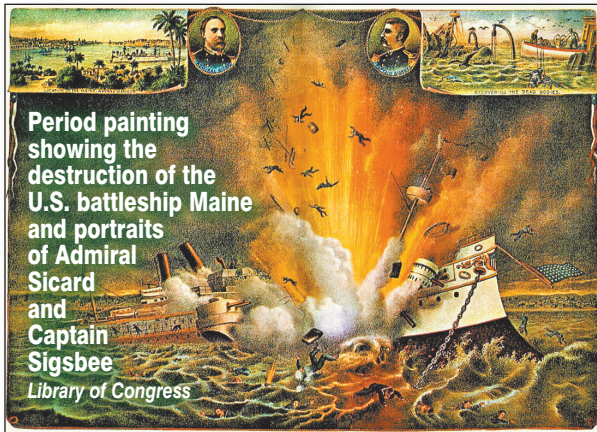
FLORENCE - Kennedy-Douglass Center for the Arts presents *Abstraction in Realism: Watercolors* by Yuri Ozaki, Feb. 15-Mar. 30. Ozaki grew up in a small town in Mie Prefecture on the Kii Peninsula of Japan. The area is known for that they dive into the depths of abstraction. Join us for her gallery talk on Monday, February 19 at 6pm.



See OZAKI... on Page 25

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

ALPHA KAPPA ALPHA SORORITY, INC. AT UNA presents Pink Goes Red Saturday, February 17 at 10am at the Riverbend Center Auditorium in Florence. Join Kappa Phi Omega at its annual heart health program. Aerobic dance, yoga, and smoothies. Please bring a yoga mat. Admission is \$2 or two canned goods. Proceeds will go to the Riverbend Center for Mental Health.



Period painting showing the destruction of the U.S. battleship Maine and portraits of Admiral Sicard and Captain Sigsbee. Library of Congress

USS Maine Exhibit

FLORENCE-Pope's Tavern Museum will host an exhibit February 15-17 to mark the 120th anniversary of the sinking of USS Maine in Cuba that launched the U.S. into a war with Spain.

Even though the war lasted for only four months, it established the U.S. as a world power. The exhibit will display artifacts from this war that have specific local connections.

Feb. 15-17

See USS MAINE.. on Page 29

COINCIDING WITH BLACK HISTORY MONTH THE TENNESSEE VALLEY HISTORICAL SOCIETY will present "Up From Slavery: the Black History Experience." This one hour trolley tour conducted by Lee Freeman will visit Florence sites significant to the story of the history of Black Florence citizens prior to and after the Civil War. The tour leaves from the Florence Lauderdale Tourism Visitor Center at 200 Jim Spain Drive in McFarland Park at 11am on Saturday, February 17. Admission is \$10. Children in their parent's lap ride free. All proceeds go to the UNA History Scholarship Fund.

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

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YOUR Letters

Blessed to Have Her

Editor:

The 200-year celebration at Wesley Chapel United Methodist Church in Florence kicked off in January. Wesley Chapel's History Committee planned a time of worship and luncheon January 21 honoring our rich history and one of our beloved members, Mrs. Lena Morgan who is 98 years young. Through the years Lena has been a vital part of the history and success of Wesley Chapel UMC. Therefore, it was only fitting to celebrate her contributions to our church and community.

Just as our first pastor in 1818, Alexander Faires, was charged to perform Christian service in our church and community, Mrs. Morgan has been a wonderful example of Christian service at Wesley Chapel since 1933. She served as a youth leader with her late husband, L.C. Morgan, held many officer positions in United Methodist Women, and the remaining list would

In some cases even a comedian, an actor, or a sports figure is given a platform as an expert...



be extensive.

Just as she is respected in our church, she is respected through the community. She is a 1938 graduate of Central High School and of Larimore Business College. She was active in the Central Alumni Association and was honored as Alumna of the Year in 1992 and again in 2016. Lena retired from TVA after 32 years. She then was employed by James C. Barber and Associates, a private engineering firm for 18 years. She also worked hree years at Elkins Funeral Home. She volunteered at ECM Hospital for ten years. No matter where Lena goes, the characteristics of Christian faith, kindness, and generosity abound. These sentiments were echoed through the comments of friends and family who

spoke about Lena's contributions and meaning in their lives at the luncheon.

Looking over our history and reflecting on Lena's wonderful 98 years reminds us that the church is not a building. It is the people who worship and nurture others in Christian love. Lena continues to be an integral part of our church working every day to develop the values of service and love in the lives of everyone she meets. We are honored and blessed at Wesley Chapel UMC for Lena to call our church home.

Allison Deibert
Florence

See LETTERS... on Page 22

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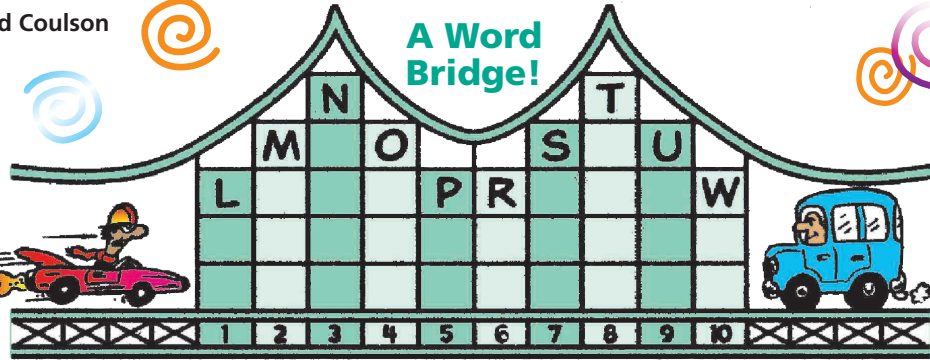
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- When is a pig like ink?
- What do we often catch yet never see?
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 by Charles Barry Townsend

A Word Bridge!



The bridge above contains 10 supporting words. We give you the first letter of each, plus plenty of hints.

1. A garland of flowers.
2. A tailless cat.
3. Sound of a horse.
4. To flow out slowly.
5. A type of nose shape.
6. Slang for marvelous.
7. A fortuneteller.
8. A female domestic cat.
9. Native American people.
10. A trap.

Answers On Page 34

GET A GRIP ON THIS PUZZLE! Pictured below are two puzzle grids for you to fill in. Hints are given for each word. The words in grid A contain the same letters as the corresponding words in grid B.

GRID A

S			
N			
	O		
		W	

GRID B

T			
	I		
		R	
			E

1. Like a chair.
2. A state of irritation.
3. Faster than a walk.
4. To start again.
1. Afternoon refreshments.
2. Containers.
3. A legal term.
4. Decrease in size.



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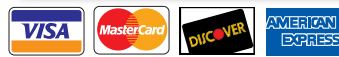
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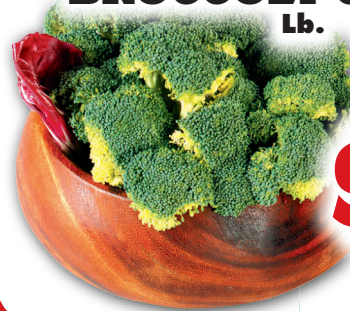
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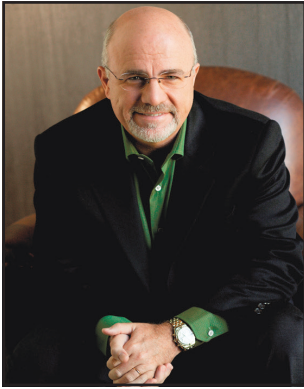
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DAVE Says

by DAVE RAMSEY



QUIT JOB FOR SCHOOL?

Dear Dave,
My wife and I have \$72,000 in debt from student loans and a car loan. We're trying to pay off our debt using the debt snowball system, and we each make about \$45,000 a year. She's a teacher, and she's planning on going back to school for her master's degree, but she's thinking about quitting her job to do this. She'll be able to make more money with the additional education, and she would only be unemployed for two years. The degree program will cost us \$2,000 out of pocket per semester for two years. Does this sound like a good idea?
Chris

Dear Chris,
There's no reason for your wife to quit her job to make this happen. Lots of people — especially teachers — hold down their jobs and go back to school to further their education. I'm not sure trying to make it on one income when you're that deep in debt is a good idea.

Whatever you do, don't borrow more money to make this happen. Cash flow it, or don't do it. We're talking about \$8,000 total, and you've got \$72,000 in debt hanging over your heads already. My advice would be to wait until you've got the other debt knocked out, then save up and pay cash for school. You could slow down your debt snowball, and

use some of that to pay for school, but I'd hate to see you lose the momentum you have when it comes to getting out of debt.

The choice is yours, but don't tack on anymore student loan debt. I know her income will go up with a master's degree, so from that standpoint it's a good thing to do. But if you do a good thing a dumb way, it ends up being dumb!
—Dave

PRE-PLANNING EXPLAINED

Dear Dave,
My grandmother passed away a week ago. She was 98, and I know both she and my grandfather had pre-paid for their funerals in 2004. However, there were outstanding costs of \$1,500 with the funeral services we had to pay out of pocket, because she had outlived the insurance policy attached to the pre-payment plan. I know you say it's always better to pre-plan, not pre-pay, for a funeral. Can you refresh my understanding of this?
Rebecca

Dear Rebecca,
Let's use a round figure, and say the cost of a funeral is \$10,000. What would \$10,000 grow to 25 years from now if it were invested in a good mutual fund? Now, juxtapose that number with the increase

in the cost of a funeral over that time. The average inflation rate of consumer-purchased items is around four percent. So, the cost of funerals, on average, has risen about four percent a year. By comparison, you could've invested that money, and it would've grown at 10 or 12 percent in a good mutual fund.

Now understand, I'm not knocking folks who are in the funeral business. But lots of businesses that provide these services realize more margin in selling pre-paid policies than they do in caskets. In other words, they don't make as much money selling the casket as they do selling a pre-paid policy on the casket.

Do you understand my reasoning? If we knew the exact date she pre-paid, and how much she pre-paid, that figure invested in a good mutual fund would be a whole lot more than the cost of a reasonable funeral. It's the same principle behind the reason I advise folks to not pre-pay college, or just about anything else, that's likely far into the future. The money you could've made on the investment is a lot more than the value of pre-paying. Pre-planning, on the other hand, is a great idea for many things — including funerals.

I'm truly sorry for your loss, Rebecca. God bless you all.
—Dave

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

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FORD: F-150 XLT, 2013 2x2, only 28 K miles, always serviced and garaged, extended warranty available. Gray, four door with bed liner and tri-fold soft bed cover. One owner, selling due to medical reasons. \$26,000. 256-483-1556

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Letters...

Continued from Page 14

Thank God for Sun. Morning

Dear America:

Before I returned to brick-and-mortar church attendance in 2012, I had already started writing letters and essays for the good of my country. The first one was written against the practice of tearing unwanted and unplanned babies out by the roots. I'm no model citizen so it seems that better men than me should be leading this fight.

My early essays have been sent to legislators and influential difference-makers. I will get back to them after a second effort to finish tearing the idolatrous worship of football away from the Lord's Day morning assemblies in America.

My first effort has drastically reduced the presentation of NCAA-themed graven images on clothing and squelching postgame quarterbacks during the assembly. My second effort shows that I can and I will finish the job. The decision comes after hearing an Amen in church on February 4 to a half-grinned, facetiously-spoken, pulpit notion that the pass caught in the end zone was by the providence of God. If that is a challenge to me in any way, I eagerly accept. This ball is forever in my court.

Why are we at church? I have already told at church that my sinful nature includes pride, arrogance, lust, hatred, and anger. I have also told at church that according to the standards of Christ's Sermon on the Mount, I am as guilty as any adulterer, I am as worthy of judgment as any murderer, and that the integrity of my word has failed by not letting my yes be yes, and my no be no. I have told at church that Christ is my sanity and that if he and I ever part ways in this life, I will degrade to rude, crude, lewd and nude.

Without Jesus, my future will be death and hell. Thank God for Jesus and his effort to cloak me in his righteousness. Thank God for the dream of an hour on Sunday morning apart from this world's fading glory.

Floyd Jones, Jr.
Killen

Keep The Pressure On

Editor:

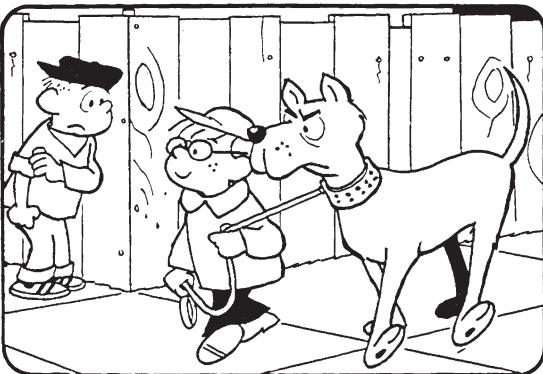
Keep investigating, uncovering, and disclosing things Democrats and the Obama/Clinton administration have done that was illegal and unethical. Don't stop at the FBI memo.

It's time to keep

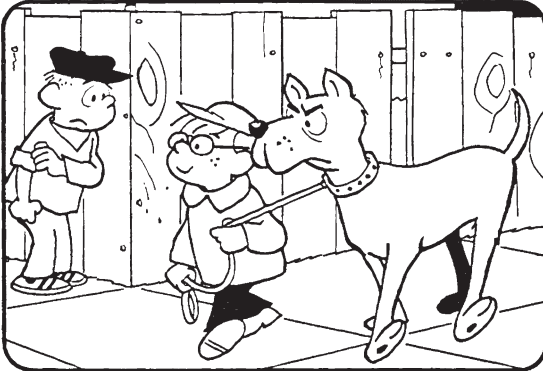
See LETTERS... on Page 29

HOCUS-FOCUS

BY HENRY BOLTINOFF



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DEAR KEVIN, THANK YOU for showing me what true love is. Thank you for healing me. I love you. So very much. ~Tamara

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Baby Boomers Finding Companionship Online

Dear Savvy Senior,
What can you tell me about online dating for baby boomers? I'm 57 and recently divorced, and would like to find a new friend to spend time with.

Lonely Linda

Dear Linda,
Whether you're interested in dating again or just looking for a friend to spend time with, online dating sites have become a very popular and effective way for baby boomers to meet new single people.

Making new friends can be challenging as we get older, which is why online dating sites are an excellent option for baby boomers. They provide an easy and convenient way to meet dozens of new people, without ever having to leave home. And, to make things even easier, many sites today use matchmaking algorithms that factor in your interests and preferences so they can steer you to matches that are best suited for you. Here are some other tips to help you get started.

Choose a site or two: There are literally hundreds of different matchmaking websites and apps available, so choosing can be a bit confusing. Costs typically range between \$15 and \$20 per month, however some dating sites are completely free to use. Depending on your preferences here are some popular options to look into.

If you don't want to spend any money, free sites like *OKCupid.com* and *PlentyofFish.com* are good places to start, but these sites have a lot of advertising. There are also free apps like *Tinder (GoTinder.com)* and *Bumble.com*, but these tend to be geared toward younger adults looking for casual romance.

If you're interested in lots of choices consider *Match.com*, which has a huge membership in all demographics. Or checkout *eHarmony.com*, which is also very large but more targeted for people who want to take things slow.

Or, if you are looking to find a specific type of person, there are hundreds of niche sites like: *OurTime.com*, *SeniorPeopleMeet.com* and *50more.com* for those 50 and older; *EliteSingles.com* for professionals; *DateMyPet.com* for animal lovers; *VeggieDate.org* for vegetarians; *JDate.com* for Jewish singles; *BlackPeopleMeet.com* for African Americans; and *ChristianMingle.com* for Christians.

Create a profile: When you join a matchmaking site you'll need to create a personality profile that reflects who you are, including recent photos, hobbies, interests, favorite activities and more. If you need some help, sites like *ProfileHelper.com* can write one for you for a fee.

Use caution: When you register with a site you remain anonymous. No one gets access to your personal contact information until you decide to give it out, so be prudent whom you give it to. Before meeting, you should chat on the phone or video chat a few times, and when you do meet in person for the first time, meet in a public place or bring a friend along. And if someone asks for money, don't send it. Online dating/sweetheart scams are out there so be aware. If you want to be extra cautious, you can even do a quick background check on your date at *MyMatchChecker.com*.

Don't be naive: In an effort to get more responses, many people will exaggerate or flat out lie in their profiles, or post pictures that are 10 years old or 20 pounds lighter. So don't believe everything you see or read.

Make an effort: A lot of times, people – especially women – sit back and let others come to them. Don't be afraid to make the first move. When you find someone you like, send a short note that says, "I really enjoyed your profile. I think we have some things in common." Keep it simple.

Don't get discouraged: If you don't get a response from someone, don't let it bother you. Just move on. There are many others that will be interested in you and it only takes one person to make online dating worthwhile.

Send your senior questions to:

Savvy Senior,
P.O. Box 5443,
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or visit *SavvySenior.org*.
Jim Miller is a contributor to the NBC *Today* show and author of "The Savvy Senior" book.



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Ozaki...

Continued from Page 14

its unique wet climate and mystical history. This area also features UNESCO World Heritage registered sacred sites and pilgrimage routes. The beauty and mystery of her home region has been a strong influence on Ozaki's work. Her favorite subjects have been woodland scenes in the Tennessee Valley and her coastal hometown in Japan. Most recently, Ozaki has been experimenting with her own imaginary world based on scenes of decay and renewal in nature. She feels connected to her subjects through the texture of watercolor on paper.

Ozaki has been accepted to several national juried shows since 2010 where she has garnered several awards. She is a signature member of the Watercolor Society of Alabama and North East Watercolor Society. (yuriozaki.com)

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MY SWEETEST VALENTINE JODI, I love you to the moon and back! -Larry

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Courier Journal ADOPT A FRIEND

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MAVERICK looks like a Great Dane mix, he is a big boy weighing approximately 100 lb, he is very active and will require an experienced large dog person that has time, energy, and love. No small kids.

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

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

LEX has been deprived of love and attention all his life, so he is now in catch up mode. All he wants to do is love on his human and be a lap dog. He needs a human that doesn't mind being loved on and will give him a chance to feel safe and secure. If you are interested in Lex, please contact Casa Canine Pet Rescue at 256-320-8313.

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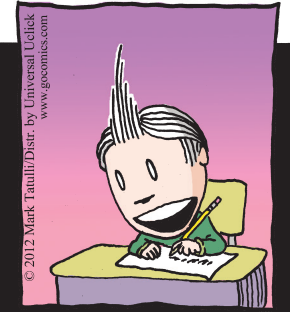
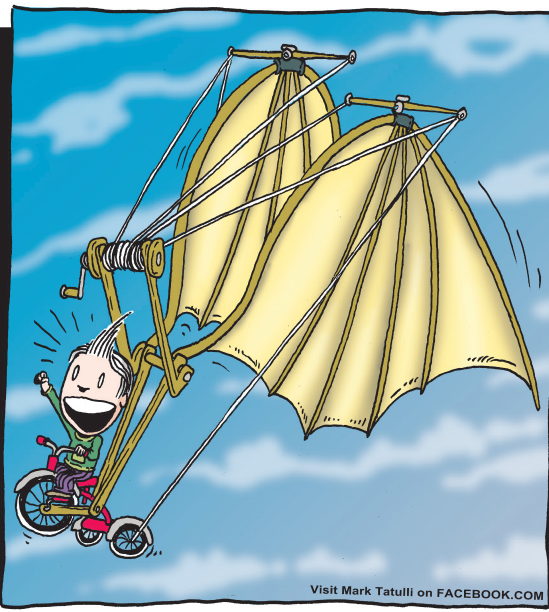
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SOCIAL STUDIES
1.) In the space provided, describe the Wright Brothers' first flight:
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All-Time Rogers Superstar

Rogers High school has produced some of Lauderdale County's greatest coaches and players through the years. Next month another name will be added to the list when Dan Beavers will be inducted into the Lauderdale County Sports Hall of Fame. Beavers qualified as both a great athlete and great coach.

Beavers was a three-sport letterman for the Pirates excelling in football, baseball, and basketball. Beavers was All-County and All-Area in football from 1985-1987 and an All-State selection in 1987. He was named the Lauderdale County Player of the Year in 1987. His high school career stats include 502 tackles, 7 interceptions, 1,187 rushing yards, 20 touchdowns and a 38.4 yard punting average.

In baseball, Beavers had a .371 batting average, 17 home runs and 78 RBI's. He was All-County and

All-Area for three straight years. He played football collegiately at Troy State. Upon graduation from college, Beavers returned to his alma mater to teach and coach baseball and football. His baseball teams won 3 Area and County championships and made it to the state playoff quarterfinals 3 years and semifinals in 2011.

He has been named the TimesDaily Coach of the Year twice in football and once in baseball. The 2018 Lauderdale County Sports Hall of Fame induction ceremony will be held Saturday, March 17th at 6:30 p.m. at the Florence Conference Center. Tickets are available at local high schools or by contacting Steve Harrison at 256-810-3460 or Dennis Hargett at 256-762-9056.

E-mail comments and suggestions to: jerrywknight@comcast.net

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USS Maine Letters...

Continued from Page 14

Admiral John Hood from Florence was a lieutenant on the USS Maine when it exploded on February 15, 1898. The Wheeler Rifles militia from Florence was the first unit from Alabama to volunteer for the war. General Joe Wheeler was in charge of the Rough Riders, Theodore Roosevelt's volunteer cavalry unit. Pope's Tavern museum is located at 203 Hermitage Drive in Florence. The museum is open from 10am-4pm Tuesday-Saturday. Call 256-760-6439 for more information.

Keep The Pressure On

Continued from Page 22

Democrats and Obama era agencies on the defensive, like they have done and tried to do to President Trump and his administration.

Paul Sabatino
Florence

Does The Truth Still Matter?

Editor:

There is a powerful organization in this country that believes they know what is best for our

country and will only promote things supporting this belief. We are no longer receiving accurate information about events that occur. Rather, we receive a reporter's biased opinion as to who, what, where, or why. Having the power of the press microphone seems to be intoxicating to some, making them believe they have become a subject matter expert. In some cases even a comedian, an actor, or a sports figure is given a platform as an expert to promote an emotional response to something that is broadcast as if they had truthful information rather than their emotional anger or greed for money on occasion. The facts often are ignored completely. Is it because truth doesn't support the message they want to send? Shouldn't news reporting be limited to facts and news agencies be held accountable for misrepresenting the truth?

The primary news organizations of ABC, CBS, NBC, FOX, Washington Post, and NY Times have really shown their power in events happening in our country. A platform is given to people who are angry and who choose to be offended. Does this type of emotional reporting by the press reflect the facts or an angry emotional opinion? We are all entitled to our own opinion, but we are not entitled to fabricate our own facts.

As we mature we learn to better control our emotions. We learn how to react to situations regardless of how we feel. Being offended is a choice you make. It has been said that Life is 10% about what happens to us and 90% how we react.

Our news media is so focused on giving emotional feelings a microphone, that many times the truth is not even mentioned. This causes misrepresentation of the event, resulting in a landslide of events caused only by emotions, not the truth. Many times the consequences of this type reckless behavior has

See LETTERS... on Page 33

Accursed and Another Gospel

The Gentile gospel Paul preached is 1 Corinthians 15:1-11. **Galatians 1:8-9** "But though we, or an angel from heaven, preach any other gospel unto you than that which we have preached unto you, let him be accursed. As we said before, so say I now again, If any man preach any other gospel unto you than that ye have received, let him be accursed." Paul confirms in **Acts 20:24** "But none of these things move me, neither count I my life dear unto myself, so that I might finish my course with joy, and the ministry, which I have received of the Lord Jesus, to testify the gospel of the grace of God." **Galatians 1:11-12** "But I certify you, brethren, that the gospel which was preached of me is not after man. For I neither received it of man, neither was I taught it, but by the revelation of Jesus Christ." **No other Apostle received this revelation.** Becoming accursed and preaching another gospel is adding to Paul's gospel things like church salvation, works, traditions, rituals, fleshy ordinances and many other things by the hands of man. Perfect salvation and redemption by the grace of God and the blood of the Lord Jesus Christ says it has been finished. Adding your part is another gospel and puts you in real trouble with God. See John 19:30. Ephesians 2:8&9 & Ephesians 1:7 & Colossians 1:14. Romans 5:9 & Romans 10:9&10&13. Inputting other things produces another gospel. Notice the Gentile Apostle in **2 Corinthians 13:5** "Examine yourselves, 'whether ye be in the faith;' prove your own selves. Know ye not your own selves, how that Jesus Christ is in you, except ye be reprobates?" The scripture says "whether ye be in the faith" not the church. Well, is Christ in you or not? How did He get there? The scriptures say **Acts 15:9** "And put no difference between us and them, purifying their hearts by faith." **Ephesians 3:17** "That Christ may dwell in your hearts by faith; that ye, being rooted and grounded in love," **Galatians 3:26** "For ye are all the children of God by faith in Christ Jesus." Christ got into my heart by faith in His shed blood and finished work. Now, is He in your heart? How did He get there? Are you guilty of preaching another gospel and adding something to his finished work and His shed blood? See Hebrews 10:29-31. Take heed and beware.

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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.

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Friday February 16th 9:00 A.M.

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Call Terrell Phillips 256-710-8651 or Wayne Green 256-710-2270

We'll began excepting equipment on the lot, Monday, Feb 12th, 8:AM-4:30PM each day. All consignments must be on-site and registered no later than Thursday Feb 15, at 5:PM.

Note: "No" consignments will be excepted on Friday morning!

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Notes...

Continued from page 10

Florence Kiwanis Club - Meets Fridays at noon at Marriott Shoals Conference Center
 Speakers for February
 February 16 - Ellen Weatherford, Health Connect America - Program Director with Therapeutic Foster Care
 February 23 - TBA

The town of Littleville Alabama will host its inaugural chili cook-off on March 24. Everyone who wants to join in, please contact Diana Young at 256-810-6861 for details.

The Florence Kiwanis Club will host its 67th Annual Pancake Day Friday and Saturday, March 2 and 3. Kiwanians serve pancakes and sausage Friday, March 2 from 6am-7pm and Saturday, March 3 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(c). "ALL YOU CAN EAT" 67th Annual Pancake Day will be held at Florence/Lauderdale Coliseum at 702 Veterans Drive, Florence. Information about Kiwanis Pancake Day and Florence Kiwanis Club is available at www.florencekiwanis.com. The Florence Kiwanis Club has set a goal of \$65,000. Proceeds will benefit local community projects: Meals on Wheels, Camp Westmoreland, Big Brothers/Big Sisters, Help Center, Safeplace, Children's Miracle Network, Attention Homes, Key Clubs at Florence, Central, Brooks, Rogers, Shoals Christian and Wilson High School, Circle K at University of North Alabama, NAMI Shoals, Handy Head Start, Salvation Army's Empty Stocking Fund, All American Week, Freedom House, Cramer Children's Center, ARC of the Shoals, CASA, YMCA, One Place, Habitat for Humanity, Reading Is Fundamental, NW AL Health/Dental Clinic, Boys and Girls Clubs, Cerebral Palsy Center, Music Preservation Society, Give-A-Kid-A-Chance Program, plus many more.

The Department of Entertainment Industry UNA Theatre will present Katori Hall's, "The Mountaintop", February 23 and 24 at 7:30pm and February 25 at 2pm, in the George S. Lindsey Theatre.

Directed by Charlton James, M.F.A., UNA's associate professor of Theatre, "The Mountaintop" is a fictional depiction of the Reverend Martin Luther King Jr.'s last night on earth. The entire play is set in room 306 of the Lorraine Motel on the eve of his assassination in 1968 after delivering his legendary "I've Been to the Mountaintop" speech. General admission is \$10 for adults and \$5 for UNA students/faculty/staff/alumni.

Tickets can be purchased at the George S. Lindsey Box Office (Tuesday, Thursday, and Friday from 11am-5:30pm, online at www.una.edu/theatre/production/or at the door. For more information: the Department of Entertainment Industry at 256-765-4342

Ray Miller Buick GMC, CB&S Bank, and Wildman Steve Radio proudly present Muscle Shoals Meets The Beatles. A benefit concert for The Healing Place and Room In The Inn at the Marriott Shoals Conference Center, February 24, 7pm. Tickets: \$20 general admission; \$50 VIP, tickets available at Medford Jewelers and online at eventbrite.com.

Featuring the Fiddleworms with guest appearances by: David Hood, Donna Jean Godchaux, Muscle Shoals Horns, Jimmy Hall, Norbert Putman, Jerry Phillips, Kelvin Holly, Marie Lewey, Cindy Walker, Jay Johnson, Angela Hacker, Scott Boyer, Mike Dillion and more.

Sponsored by: Champy's Shoals, Ichiban, Big River Broadcasting, and Marriott Shoals Hotel and Conference Center.

Cloverdale Neighborhood Watch Meeting is Monday, February 19 at 7pm at the Community Center.



Randall on Real Estate
 News & Tips on the Shoals Market

Should I Buy A Home Warranty?

How many times do you go and buy something and get asked if you want to purchase the "extended warranty"? Sometimes it can be a tough decision because it usually is at a price that you might have to think about whether or not its a good investment.

When it comes to a home warranty, its a no brainer in my opinion. The cost of a one year home warranty usually ranges from \$500-600 depending on the amount of coverage you get, and can easily pay for itself with one repair.

Some of the most frequently asked questions we get about home warranties are usually about the coverage itself.

Ok, so how does this all work? Well, let's say you purchased a warranty when you bought your home and 3 months after you move in your water heater stops working. Basically, you'd call a 1-800 number provided to you by the warranty company and inform them of your problem. They then call a local contractor or service provider that will come out and assess the situation. You pay them a nominal service call fee (usually \$65-95) and the warranty company takes care of everything else.

On small repairs, the benefit might not out weigh the expense. However on a large repair item like a heating or cooling unit, you'd be excited about writing a check for \$75 for a \$900 repair... And I have definitely seen this happen.

On most warranties, the roof, brick, and exterior/ structural things are not covered. For the most part, they cover mechanical things like electrical, plumbing, heating, air conditioning, water heaters, exhaust fans, trash compactors, dishwashers and ovens.

A home warranty is one of those things that if you don't use it, you might think it was a waste of money. But I look at it this way: I'd rather have it and not need it, than need it and not have it.

-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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SUZUKI: SX4 LE POPULAR, 2012 \$6,986. 16k. Manual trans. Financing available. Call Eric 256-577-8449 or 256-764-3351.

Commentary

Rose...

Continued from Page 14

League leader, 67 more hits than Ty Cobb, and 485 more than third in line, Hank Aaron. Rose was voted Rookie of the Year in 1963 and league MVP in 1974. He was in the top five in MVP voting for five seasons, and was a three-time league batting champion. The switch-hitting Rose had a career .303 batting average and three World Series rings. Perhaps most impressively, he was a 17-time all-star.

The problem is that Pete Rose is banned from baseball for life and his name is not even allowed on the Hall of Fame ballot.

Rose had a penchant for gambling and he made the mistake of gambling on baseball very late in his playing career and later as a manager.

Despite rumors, nothing anyone has unearthed indicates Rose bet against any of his teams. There are exceptions and situations that as a coach or manager could be bad for individual player health (overusing a pitcher or playing an injured player for example). But overall, I can't think of a better way to get the best effort from a player than for him to bet on his own team to win.

Baseball history has been tainted with several scandals over the years, but nothing that Rose did impacted his statistics as a player. They stand on their own, unlike many who were very closely associated with the steroid era of the late 90's and early 2000's and are eligible for election into the HoF.

In addition, spitballs, corked bats, pine tar, and juiced balls are all terms that baseball fans will recall had to do with giving some players advantages over others with opportunity to pad statistics.

Rose's records have none of those controversies.

The Pittsburgh drug trials of 1985 concluded with eleven players being banned from the game for cocaine use. However, the bans were overturned in favor of drug testing, fines, and community service and swept under the proverbial rug.

MLB wants nothing to do with anything that will compromise it's implied squeaky clean image.

We have a bad habit in this country of completely black-balling people from existence if they had any association with something most of us now frown upon. Baseball thinks it is above a player of Rose's character.

With the US Supreme Court and the federal government each considering the legalization of sports gambling, Major League Baseball will soon be in an indefensible position with regard to Pete Rose's exclusion from baseball.

It will be an unforgivable tragedy if Pete Rose is not inducted into the Hall of Fame before he passes away.

And baseball's image?? There were dozens of black

players who easily could have easily competed at the highest level for decades before Jackie Robinson was let into the league as the first American professional sports athlete in 1947.

That was a wrong that took too long to right.

As is our progressive societal tendency of late, maybe the two currently cherished stadiums that were in use during the time of purposeful minority exclusion need to be torn down.

Should we say so long to Fenway Park in Boston and Wrigley Field in Chicago?

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Mystery Photo of the week!

Courier Journal

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Last week's winner is **Susan Garner** of Florence who correctly guessed "Collision Center Body Shop, St. Florian"

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

THE DOLLAR Stretcher

Continued from Page 3

ANOTHER REASON TO VOLUNTEER

Volunteer at your church or local food pantry. If you are ever in need of food, with your service, they will often offer you food without having to go through the "channels." Some shelters have to get rid of food that is perishable and getting ready to expire, so even if you aren't in a financial bind at the time, you may be offered some food. It does your mind good to volunteer as well as your checkbook!

E.

BATHROOM COUNTER-TOPS

After watching all those home improvement shows, we decided to update our master bath. I wanted a granite counter-top but didn't like the prices I was getting. Therefore, I asked one company if they had any unused smaller pieces that were just big enough for my job but not big enough for a whole kitchen. They had a bunch of them. I found one that I liked and saved a bunch of money. I saved enough to make it easier to splurge on the shower set I wanted to buy!

Ami

TEEN CLOTHES

My daughter has been learning how to be the ultimate clothes shopper. We search the clearance racks and thrift stores together. She's even faster than I am to put items that she doesn't wear on eBay. We give her a clothing allowance each month, and she doesn't even spend it all most months! How many teen girls can say that?

Annie

BRIDAL SHOWER FUN

Three of my friends are getting married this summer. It looks like I'll probably be hosting one of the bridal showers, so I've already started to think of what I want to include in the shower. One thing that we did at a friend's shower last year will for sure be part of the one I'm planning. We hung a clear plastic shower curtain in the bath along with various permanent colored markers. A sign was clipped to it inviting people to draw or write whatever they wanted on the shower curtain. At the end of the party, we gave it to the bride. It was a great memento for her!

Emma

STUDENT LOAN LIMITS

Many adults realize they've over-borrowed when the student loan bills begin. Young adults don't realize or look long term to what payments will be. Currently, we are shopping for colleges with our oldest. One thing we

will do is calculate what the estimated payment term will be. \$30k doesn't sound like a lot, but \$300/month for ten years does, as does \$600/month for five years. You get the idea. That is a nice car payment or an apartment. Also, instead of saying, "I need to borrow only \$15k a year," you should say it in terms of "I need to borrow \$60k for four years (or \$75k for five years). That sounds a lot different.

Tami in NY

USED CAR STRATEGY

I'm planning on using my tax refund to buy a new-to-me car. I have some other money saved up to go with my refund. I haven't made my final choice of a vehicle yet, but I have been thinking seriously about what I want and don't want. I don't want any payments, which means I need to eliminate some of the things that I would have liked in a car. When I started thinking about it, I realized that I really only need a car that's comfortable for two people. I don't take car trips and can't remember the last time my back seat was used. Therefore, I'm going to try to find a Honda Civic, Toyota Corolla, or Chevy Malibu. All three are popular, so I should have plenty to choose from when I'm ready to buy.

Sarah

FREE MULCH

I shred mail, old banking and credit card files, and anything I am purging from my files to use as mulch. It suppresses weeds and retains moisture in the soil.

J.

MOM'S MONEY SAVER

Here is one of the best tips I ever received when I was a new mom. It is simple, easy, and a great money saver. A friend told me to only buy every other size of baby clothes. So instead of buying newborn, 3 months, 6 months, 9 months, and 12 months, I bought newborn, 6 months, and 12 months. Kids grow so fast that you really don't miss the sizes you don't buy. This is a tried and true tip. My baby is 10 and my firstborn is 14, and we still only buy every other size. Just think of all the money you can save!

Pam

READY HOT SANDWICHES

I make extra sloppy joes and pulled pork BBQ. I put paper cupcake cups in a cupcake pan. Fill each of these up with the extra sloppy joe or the pulled pork, and then pop in freezer until frozen. I then pop them out, put in a freezer bag, and label. When we want a quick sandwich, we pop one in the microwave for one to two minutes and put on a fresh bun. This has put a stop to us catching a quick meal at the neighborhood 99-cent menu.

N.

Letters...

Does The Truth Still Matter?

Continued from Page 29

led to death, destruction, and unnecessary division among people. It seems that reporting has changed from facts to sensationalizing an event. Don't assume a reporter is offering you a microphone because you know the facts. If you are offended, ask yourself a few questions: 1) Do I have the facts? 2) Am I in control of my emotions? 3) What would Jesus do?

When something happens that is newsworthy we need to know about it. What we don't need to know is someone's opinion of what happened. The consequences of not telling the truth is something most learn early in life. If you don't know, say you don't know. Don't make something up.

Gary Willis
Florence

We're All Part of The Chain

Editor:

Well boys and girls there must be a super-secret conservative think tank that comes up with witty little ditties on a weekly basis. Not more than a couple of days go by without the republicans coming up with another little saying to distract the country from what the conservatives are calling a witch hunt. Funny, conservatives calling something a witch hunt given their historical record in this country. This particular hunt is the one focused on Russia; election tampering, and from the smell of laundry soap, possible money laundering.

This past week's saying is Chain Migration. That is the sponsoring of family members to come into this country under the guise of bringing family members to be together to find work, opportunity, and hope. Chain Migration — If you were not born into Native American Society or kidnapped and sold on a block in this country, YOU are very likely a product of Chain Migration.

It does not matter if your people came over on the Mayflower or were invited just yesterday to come join their family. So quit listening to republicans and conservative trash on the radio that treat these people like dog doo on a shoe.

That snarky-sounding deleterious phrase coming from the people you voted into office includes you and your family too.

Like Clinton was guilty of something, you can bet that Trump is guilty of something too.

Michael J. Soroczak
Muscle Shoals

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

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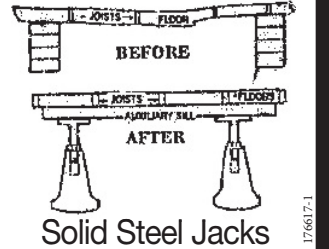
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MidGard Self-Storage will hold a public sale to enforce a lien imposed on said property, as described below, pursuant to the Alabama Self-Service Facility Act, Alabama Code 8-15-30 to 8-15-38, on

Wednesday, February 21, 2018 at 12:00 PM

located at **2708 W. Mall Drive, Florence, AL 35630.**

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

Name	Unit #	Brief Description of Items
CHRIS RUSH	B23	Household Items
BRENTON COO SIMPSON	0107	Boots, Welding Helmet
TAYLOR GRISSET	1303	Household Items
CANDANCE HAWKINS	2021	Household Items

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Abandoned Vehicle Sale Friday, February 23, 2018. Bids will be taken on Friday from 8am-4pm. Cars must be paid for by Monday, February 26, 2018 and picked up by Wednesday, February 28, 2018.

SOLD AS IS WITH NO GUARANTEE OF A TITLE • CASH ONLY

YEAR/MAKE/MODEL	VIN	P/U LOCATION
-- Chevy Cobalt	Burned	Florence, AL
86 Chevy Monte Carlo	Unable to VIN	County Line Rd.
-- Pontiac Grand Prix	2G2WP522551182361	Wilson Dam Rd.
09 Toyota Corolla	JTDBL40E699059310	N. Jackson
97 Toyota Corolla	1NXBB02E6VZ597114	Hatch Blvd.
91 Nissan Pathfinder	JN8HD17Y5MW019837	NE 27th St.
00 Ford Focus	1FAFP34P4YW100888	Sterling Blvd.
03 Buick Century	2G4WS52J131156897	Hatch Blvd.
03 Toyota Camry	4T1BE32K33U122516	E 4th St.
93 Ford Ranger	1FTCR10A0PUC96139	Regal Inn
01 Pontiac Grand Prix	1G2WK52J181F231786	Hatch Blvd.
00 Saturn LS	1G8ZH52851Z247554	Rite Aid, Sheffield
-- Toyota Avalon	Unable to VIN	Mobile St.
-- Ford F150	Unable to VIN	Co. Rd. 8
87 Ford Ranger	1FTBR10C1HUD16364	Cloverdale Rd.
-- Nissan Xterra	5N1ED287YC506189	Co. Rd. 8
06 Dodge Ram	1D7HA18NX6J170946	Gresham Rd.
03 Buick Regal	2G4WB52K831275359	O'Neal Bridge
00 Toyota Camry	4T1BG22K9YU656695	Veterans Dr.
00 Nissan Altima	1N4DL01D1YC158082	Co. Rd. 14
02 Chevy Cavalier	3G1JH52FX4S73821	Co. Rd. 33
95 Nissan 200SX	1N4BB42D0SC533662	Florence Blvd.
98 Honda Accord	1HGCG1654WA018037	Florence Blvd.
00 Chevy Malibu	1G1NE52J9Y6259498	Appleby Dr.
97 Toyota Camry	4TBG22K4VU167259	Walnut St.
03 Dodge Dakota	1D7FL16X13S181460	Tombigbee St.
95 Geo Prism	1Y1SK5282S2052615	Crown St.
04 Chrysler Sebring	1C3EL46X24N212016	Wood Ave.
-- Infinity Q45	JNKBY3LAXXM606370	Florence Blvd.
-- Chevy Camaro	1C1FP21E3KL162162	Budget Inn, Florence



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Community Notes...

Continued from page 30

Kids and Kin will meet February 22 at 10am at the Sherrod Avenue Church of Christ in Room 103 to discuss "Teaching Children Tolerance." Rebecca Richmond from Child Care Central will discuss how to foster tolerance in children and help children understand that differences make people special and unique. Kids & Kin is a free statewide program funded through DHR providing education and support to parents, grandparents, aunts and uncles raising children. For more information call Alisha Albright, Kids and Kin Program, at 334-465-9205.

Author/illustrator Laura Murray will visit Florence-Lauderdale Public Library to talk about her coloring book *Amazing Alabama* at 10:30am on Saturday, March 10 and will lead a coloring workshop. All ages of coloring fans are welcome! Laura will also sell and sign copies of her coloring book at the event.

Amazing Alabama: A Coloring Book Journey Through Alabama's 67 Counties is a delightful, one-of-a-kind coloring book whose publication coincides with two significant bicentennial celebrations: the 2017 anniversary of Alabama becoming a territory and the 2019 anniversary of Alabama becoming a state. It is designed to engage youngsters and adult coloring book enthusiasts in learning about the unique character of our nation's 22nd state.

Every county in Alabama is featured in *Amazing Alabama* with an appealing line drawing of its iconic and lesser-known sites, historical, geographical, topographical, industrial and commercial, and more. Companion text identifies and provides context for the pictured elements. The book provides a comprehensive educational snapshot of all that is special about the state.

For more information, call 256-764-6564, ext. 128.

The Florence Knights of Columbus Council 3989 is sponsoring its annual Lenten Fish Fry on Friday, February 23 at St. Joseph School Cafeteria in Florence. Fish Fry will serve from 4:15-6:45pm, featuring catfish filets, hush puppies, Cole slaw, french fries or baked potato, drink and dessert are included. Tickets are available at the door - Adults \$10, Children 4-6 years \$4, Children under 4 years eat FREE. Carry-outs are available. Cheese pizza will be available for those who do not want fish. Proceeds from this fellowship will be used for the Council 3989 Charity Fund.

Fourth Saturday Breakfast at the Zip City Community Center, 10511 Hwy 17, Florence, February 24 from 6:30-9am. Menu includes eggs, sausage, bacon, biscuits, gravies, grits, juice and coffee. Adults \$6, children under 10, \$3. Proceeds used for Center expenses. Everyone is welcome.

First Baptist Church in Downtown Florence is hosting a Women's Refresher Conference on Saturday February 24 from 8:30am-12pm. Guest Speaker, Teri Lynne Underwood, will share what it means to Live a Crucified Life, using Philippians 3:7-11 as a guide. Call First Baptist to make reservations. 256-764-4921.

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.

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 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 online 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.

The Helen Keller Hospital Volunteer Auxiliary will host a Book & Gift Sale March 1 and 2 in the main lobby at Helen Keller Hospital. The fair will be presented by Collective Goods and will include 30%-70% off retail prices on various types of books and gifts for the whole family. The proceeds benefit the projects of the Volunteer Auxiliary. There will be a variety of books, including children's books and cookbooks. The Helen Keller Hospital Volunteer Auxiliary is comprised of members of the HKH Volunteer Program. This group hosts fundraisers throughout the year to purchase items for the hospital and provide scholarships to area students. The Louise Isbell Ashe Volunteer Scholarship is presented each spring to graduating high school seniors pursuing careers in healthcare.

For more information on the Volunteer Auxiliary or how to volunteer, contact the Human Resources Department at 256-386-4639.

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

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.

Want a job? Want a better job? Get your GED! Free GED Prep classes are located near you. The program is open entry with new students starting classes weekly. For more information, call the Northwest-Shoals Community College Adult Education Program at 256-331-5440 or 256-331-5438.

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Public Notice

NOTICE OF SALE NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Self Service Storage Act. The undersigned will sell at public sale by competitive bidding on **Thursday the 15th day of February, 2018 at 10:00 AM on Lockerfox.com**. Said property is **iStorage Florence, 4121 Florence Blvd, Florence, AL, 35634 Lauderdale County; Davis, Andrew; 176 Park Ave, Killen, AL, 35645, 305 HHG and miscellaneous items**. Purchases must be paid for at the time of purchase by cash only. All purchased items are sold as is, where is, and must be removed within 48 hours of the sale. Sale is subject to cancellation in the event of settlement between owner and obligated party. Dated this 29th Day of January, 2018 and 5th Day of February, 2018.

Riddle Card

- Why does a baby pig eat so much?
- What nation produces the most marriages?
- When is a pig like ink?
- What do we often catch yet never see?
- Why is a lawyer like a crow?

Answers: 1. To make a hog of himself. 2. Fascination. 3. When you put it in a pen. 4. A passing remark. 5. Because he likes to have his cause (caws) heard.

Junior Whirl Answers
 by Charles Barry Townsend Illustrated by David Coulson

A Word Bridge!

N	T
M E O	S A U
L A I O P R E B T W	
E N G Z U A E B E E	
I X H E G D R Y S B	
1 2 3 4 5 6 7 8 9 10	

Our Answer: S=8, N=4, O=3, W=2, P=7, L=5, C=1, E=9, A=6. (8432 + 7532 = 15964.)

Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Ridge visited Liam in his hotel room. Thorne propositioned Katie. Steffy was taken aback when Hope brought up a moment from their past. Maya and Rick celebrated Valentine's Day while Hope comforted Liam after giving him a gift from Steffy. Thorne made a move to secure a future with Katie after learning the identity of her mystery man. Hope made an unselfish request of Liam regarding Steffy. Later, Steffy invited Liam to the ultrasound appointment. Ridge felt guilty for being so happy when his daughter was suffering so much heartache. Katie confided in Maya about her love life. *Wait to See: Sibling rivalry takes a back seat to forgiveness.*

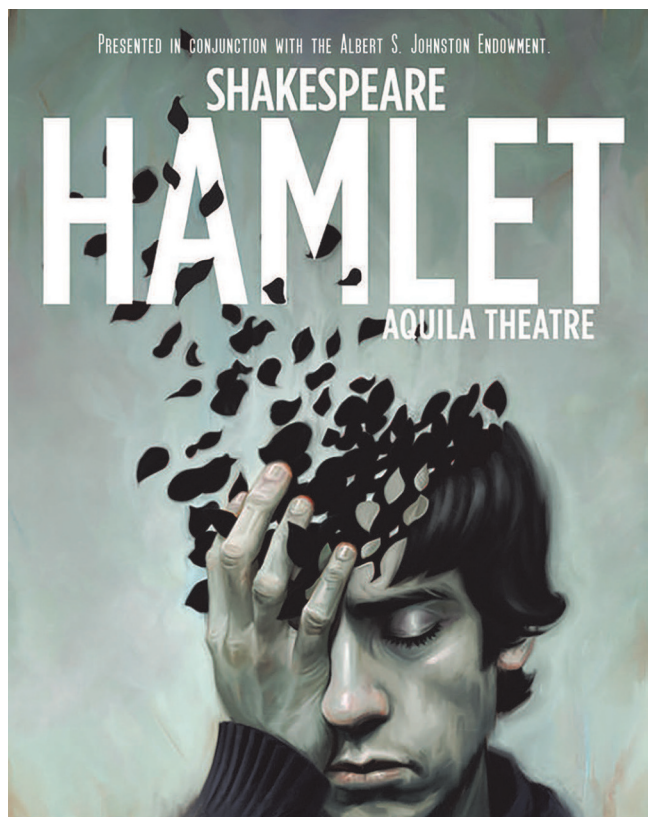
DAYS OF OUR LIVES JJ and Lani celebrated their engagement with Eli and Gabi. Abigail and Stefan shared a moment. John attempted to inject Steve with another treatment. Kate was reunited with Billie, who had a mysterious reason for being in town. Claire confronted Ciara about the secret she shared with Tripp. Rafe and Hope escaped to Smith Island for a romantic night. Eve helped Brady out of a sticky situation. Eric wanted another chance with Jennifer after their misunderstanding. Stefan continued to get under Chad and Abigail's skin. JJ asked Lani a very important question. Eli comforted Gabi and promised to exonerate her. *Wait to See: Stefan sees Abigail in a new light.*

GENERAL HOSPITAL Finn sought legal advice.

Oscar tried to pull one over on Kim. Michael took Jason's words to heart. Ava was greatly concerned. Jake put Jason on the spot. Drew learned something new. Sam laid into Jason. Sonny and Carly reminisced. Ava looked forward to her time with Griffin. Spinelli stepped in to help Kiki. Curtis surprised Jordan. Nelle thought quickly on her feet. Michael received an unsettling phone call. Anna paid a visit to Andre. Alexis was a ball of nerves. Ava lashed out at Griffin. Carly encouraged Jason to find out everything he could. Drew was put in an uncomfortable situation. Diane relayed a particularly audacious announcement. Ava took care of Kiki. *Wait to See: Peter knows more than he lets on.*

THE YOUNG AND THE RESTLESS Devon told Victor about Noah's drunken incident at Top of the Tower. Devon triggered feelings of jealousy in Hilary when he introduced her to Simone, the new singer he was trying to sign. Jack told Traci that Ashley refused to accept his apology and that he already hired someone to replace their sister. Victoria suspected that Ashley accepted the job at Newman so that she could spy on company secrets. Victoria then met with Jack to suggest they work together to get Ashley out of Newman and back to Jabot. Noah thanked Victor for his tough love. Devon and Hilary argued about the creative direction of "The Hilary Hour." *Wait to See: Mariah receives some devastating news.*

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February 15 • 7pm

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For information 256-765-4658

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