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LIVING



SEPTEMBER 2023

MABEL BIRCHFIELD: A LIFE OF FAITH

PHOTO BY FLY LEAF PHOTOGRAPHY



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DEAR RESIDENTS

This community magazine thing is rolling pretty nicely now. It's month three and our sail is gathering wind. We've got some great content for you featuring Canebrake regular Lee Hodges making history and a local group of young women who traveled to Denmark to represent Alabama and the United States in an international soccer tournament. It's really great stuff and remember, if you've got a story to tell or a recipe to share, email it to Mark (markwhite@bestversionmedia.com). You could get printed in these pages next month.

This magazine, by the way, comes to you because of the sponsors inside. I have sat across from every one of them and/or their owners multiple times and they are folks you can trust. I wouldn't let them in this magazine if I didn't, so keep that in mind whether you are looking to have your garage door repaired or if you need new windows or if you need to outfit your car or golf cart with a new stereo system. This magazine stays FREE to you because of them.



ARKY SHEA

Publisher

abartlett@bestversionmedia.com

La Flor de Michoacán:
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FEEDBACK/IDEAS/ SUBMISSIONS

Have feedback, ideas or submissions? We are always happy to hear from you! Deadlines for submissions are the 10th of each month. Go to www.bestversionmedia.com and click "Submit Content." You may also email your thoughts, ideas and photos to: markwhite@bestversionmedia.com.

HOA SUBMISSION INFORMATION

Are you on the association board for your subdivision? Contact us for information on how you can submit articles, updates, reminders, events and more to the residents. We create customized homeowners association sections at no cost to the HOA or the residents.

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CONTENT SUBMISSION DEADLINES

CONTENT DUE:

December 10
 January 10
 February 10
 March 10
 April 10
 May 10
 June 10
 July 10
 August 10
 September 10
 October 10
 November 10

EDITION DATE:

January
 February
 March
 April
 May
 June
 July
 August
 September
 October
 November
 December

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by Russ Mitchell

INTEREST RATES MAKE NOW A TIME TO INVEST IN CDS



The Federal Reserve typically adjusts interest rates based on what is happening in the economy. With the recent volatility in economic conditions, the Fed has taken an aggressive approach and has raised rates to their highest level in more than 22 years. This has sent Certificate of Deposit (CD) rates soaring, making it the opportune time to add them to your investment portfolio.

A CD is a fixed rate investment that pays interest over a fixed period of time. With rapidly increasing interest rates, investors and individuals are looking to CDs as a great option for people who want to keep their savings safe, secure, and risk-free while earning a great return.

There are several things to consider when deciding which CD term is a best fit such as rate and accessibility to the money. In many cases

longer terms typically will yield a greater return. First National offers a broad range of CD options with varying rates and terms. We would love the opportunity to review your investment strategy and find a product that best fits your needs.

First National Bank is a local community bank that has been serving the Southern-Middle Tennessee and North Alabama areas for 85 years. We have had offices in Athens for the last 15 years and continue to grow across North Alabama with locations in Ardmore, Huntsville, Madison, and Cullman. For more information about our products and services, visit fnbforyou.com or stop in one of our offices. We look forward to working with you! First National Bank, making communities great! Member FDIC. Equal Housing Lender.

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MABEL BIRCHFIELD:

A LIFE OF FAITH



by **Mark White** | photos by **Fly Leaf Photography**

Born in 1934, Mabel Birchfield was born and raised in Limestone County. Miss Birchfield attended Reid School before attending and graduating from Tanner High School. Like others from her generation who grew up in the south, she found herself working in the cotton fields and that is not where she wanted to be. Thanks to the neighbor's son next door, she found out about Draughtons College in Nashville.

"Our neighbor's son, Bobby Marks, was going there and I was tired of picking cotton and I made up my mind, I wasn't going to do that the rest of my life," said Birchfield.

While in Nashville, Miss Birchfield had a job at a car dealership and found time to come back home to visit.

"I was able to come home about every two weeks. I worked for the Lincoln-Mercury dealership and I could come home on Saturday afternoon and go back on Sunday afternoon. I went home on a Greyhound bus," said Birchfield.

At Draughtons College, Miss Birchfield was trained in secretarial work, accounting, and shorthand. With her new found skills, she came back to Limestone County to work.

"I worked for the city of Athens as secretary to mayors Arthur Stewart and Elmer Vinson and city clerk for three years. I left there and went to work at Redstone Arsenal and I worked there for 30 years, six months, and four days," said Birchfield.

While she enjoyed working for the city of Athens, working at the arsenal gave her more income and flexibility.

"At Athens, there was a hold up on it. We had to work Saturday all day and we got Wednesday off. We worked five and a half days a week. At the arsenal, there were benefits and I didn't have to work on Saturday," said Birchfield.

Working at Redstone Arsenal, Miss Birchfield worked in various positions.

“I changed jobs two or three times over there. I eventually got to be a legal clerk and a paralegal. There were increases in pay with the promotions. In the early 1990’s, I became the freedom of information officer and the privacy act officer for Redstone Arsenal,” said Birchfield.

When it came down to the most rewarding part of her work, it was relationships.

“It was the friends I made. Of course, a lot of them have passed away, but I still stay in touch with some of my co-workers,” said Birchfield.

A series of health events five years ago, including having a pacemaker, a mastectomy, and a fall, led Miss Birchfield to The Goldton of Athens where she now resides.

“I had to have those surgeries and then, I fell on my driveway and laid on the concrete for 19 hours and gained 20 pounds in 19 hours. Two different doctors told me that had I been there two more hours, I’d have been dead. I didn’t show up for church, so my daughter, Karen, knew something was wrong with her mama not coming to church. She came to check on me and I was laying there sprawled out on the drive and it had rained on me,” said Birchfield.

Now five years removed from the health challenges she experienced, at The Goldton of Athens, Miss Birchfield enjoys being involved in community activities.

“I play bingo every chance I get. I seldom miss bingo. We also have conversation and coffee every Friday morning. It’s just a general conversation. A group of us meet in the bistro and they talk about any given subject,” said Birchfield.

Miss Birchfield also enjoys visits from outside of The Goldton of Athens.

“Phyllis Bobo who is a member at Bethel church of Christ brings me the Lord’s supper and she always brings me a basket of cookies or other homemade goodies. They are always so good,” said Birchfield.

While still enjoying her independence, Miss Birchfield sings the praises of the staff at The Goldton of Athens.

“I do pretty much what I am physically able to do. The staff they treat me fine. I wouldn’t put up with anything less. Tracy Sandlin, Shannon Oakley, Kelly Ryan, Lelia White, and Wilma have all been very good to me,” said Birchfield.

For readers, Miss Birchfield has a message.

“I put my Bible first. I have read it through three times since I’ve been here and I’m well on the way to the fourth time. At 7 o’clock, I read the Bible most every night. It’s encouraging and you pick more every time you read it on those familiar verses you’ve known since childhood.



EXPERT CONTRIBUTOR

SEPTEMBER IS LIFE INSURANCE AWARENESS MONTH; ARE YOU AWARE?



by David Turner



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David Turner Insurance Agency LLC/COUNTRY Financial

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My name is David Turner and I have been in insurance for over twenty-one years. I needed to take this opportunity to discuss with you the importance of life insurance.

I have always been a big believer in having life insurance and a big reason for that is family. Your family, more specifically and its future security.

I was going to put out a bunch of numbers and graphs in this piece but then I thought about how life insurance is much more than a bunch of numbers on a piece of paper. Life insurance provides the security, safety and most importantly the peace of mind that allows you to sleep at night. You don't have to toss and turn anymore worrying about what might happen to your most loved ones if you are tragically taken out of the picture.

What would happen to your Family? Life insurance provides the money necessary for them to stay in their home and to also have money to pay the bills that DO NOT STOP after you are gone. Life insurance can pay for your children's college tuition and so much more.

HERE'S A TIP: the proceeds from life insurance are not taxed. Therefore, life insurance provides an immediate estate for your family.

My own mother died in 2020. My Father did not have to pay for her funeral and other needs all because of the life insurance my Dad put into place many years ago. Without that, it would have been a difficult financial road. But, for a few dollars a month, he added peace of mind and security to an otherwise morbid occasion.

Each person has unique needs and it is very important to have your own needs evaluated but one thing is universal for life insurance: get it while you are healthy. This is not a product you can wait for because if you wait too long, sometimes your health can become something that keeps you from getting this security.

We insure our home, our cars, motorcycles and boats. Why do we not insure the most important asset we have? Which is YOU! If you are reading this article please go and have your life needs evaluated and make sure you have a plan that fits your needs and is in place to provide for your loved ones.

Life insurance is the most important insurance of them all. Make sure you have enough protection and that your needs are covered not only to provide for your family but to build something for yourself down the road for retirement or that emergency that might arise and you need to borrow some money. You can do that with life insurance too.

The only question left is what are you waiting for?

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COTTONTOWN UNITED U13 GIRLS SOCCER

MAKES DEEP RUN IN DENMARK

by Ashley Smith

In the fall of 2022, the opportunity to participate in an international soccer tournament presented itself and the Cottontown United U13 girls team jumped at the chance. Over a period of nine months, the girls prepared for the Dana Cup, an international soccer tournament held in Hjørring, Denmark each July. The team put in many hours of practice during their fall and spring soccer season and continued field work through the summer. The girls worked just as hard off the field, raising money to help offset some of the costs.



On Saturday, July 22, 2023, the girls embarked on their journey to Europe. The team checked into their accommodations at 5pm the following day, just enough time to get settled and get some rest before their first practice on Monday. The opening ceremonies took place Monday evening, where the tournament hosted teams from many nations. The Cottontown United U13 Girls team was one of nine teams in Denmark representing the USA and the only team traveling from Alabama.



Pool play started on Tuesday morning and finished Wednesday evening. The opposing teams came to play, and the girls had to adjust quickly to the degree of physical play. The European teams play a much more physical game than the U.S. when it comes to soccer. Cottontown rose to the challenge and won all four games in pool play, placing them in the higher-level tournament bracket.

The single elimination tournament started on Thursday. Sixteen teams were competing in the A level bracket. Cottontown U13 took the field against Vidar FK from Norway. Vidar FK scored first, leaving the Cottontown sidelines silent. After what seemed like a lifetime, Cottontown scored a goal, tying the score 1-1. The air was tense as both teams were fighting to come out on top. Then it happened... another goal. Cottontown United was ahead 2-1! The game finished before Vidar could earn another goal. Cottontown won their first game, advancing to the quarterfinals!



The rush of that first tournament win was just what the girls needed to boost their confidence. Game six was but a few hours away and it was going to be tough. The girls took the field against Heimdal FK, another Norway team. Norway scored first and at the half, they still led by one goal. Cottontown fought hard and kept Heimdal from scoring again but could not earn a goal during this game. Heimdal walked away with a 1-0 win. Cottontown gave it all and left their hearts on the field. Though the girls did not bring home the gold, they brought back experiences and memories they will never forget.



Cottontown United is a club soccer organization in Limestone County. The soccer seasons take place in the fall and spring, offering boys and girls the opportunity to play with the same team all year. Because the teams are designed to stay together year after year, players grow up together and foster friendships that last a lifetime. To learn more about Cottontown United please visit the website www.cottontownunited.org

Thank you to friends, family, community members, and businesses for financially supporting the Cottontown United U13 girls first international soccer tournament!



LEE HODGES CANEBRAKES THRU TO FIRST

PGA WIN

by Arky Shea | Photo by Micky Wolfe



Lee Hodges' chest swelled with pride and his arms filled with the overjoyed embrace of his wife, Savannah. Hodges had just won the 3M Open in Blaine, Minnesota (near Minneapolis) his first PGA Tour victory since he turned pro in 2018.

Hodges, who turned 28 this Summer, grew up in Ardmore and has more recently called Athens his home, residing in the Canebrake neighborhood. His roots were not lost upon him on the 18th green of TPC Twin Cities. Just minutes after setting a course score record, home was on his mind.

"I'm super proud to be from there and represent those people," Hodges said. "Man, I'm sure there is a party going on in north Alabama right now."

Hodges showed up to the 3M Open in 74th place in the FedEx Cup standings. That seven-stroke victory vaulted him to 33rd in the standings. The Top 30 qualify for the TOUR Championship at the end of August in Atlanta and a shot at an \$18 million top prize. The deadline for print for this magazine will come before it is known if he qualifies or how he fares in the season finale if he does so, but Hodges will remember his first

PGA Tour win for the rest of his life.

"The process I went through, I'll take this week forever," Hodges said. "I'll just try to keep replicating this week every time I show up to a tournament."

Hodges' victory earned him a cool \$1.4 million prize, a very swanky trophy and the title of the very first wire-to-wire winner in 3M Open history. He also qualifies to participate in the Masters Tournament in Augusta for the next two years, also a first for him.

"Anytime you win, you really set yourself up for some special stuff," Hodges said.



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HOMEBUYERS GUIDE TO NEW CONSTRUCTION

by Courtney Laird, VP Design, Marketing & Sales

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Buying a brand-new home is an exciting journey, but it requires careful consideration to ensure you make the best decision. Here is a checklist to guide you through the process and make informed choices:

1. DETERMINE YOUR BUDGET AND MORTGAGE OPTIONS:

- Assess your financial situation and decide how much you can afford.
- Research interest rate buy downs that might help you secure a lower interest rate initially, saving you money over the life of the loan.

2. BUILDER'S PREFERRED LENDERS:

- Inquire about the builder's preferred lenders and explore the benefits they offer, such as competitive rates or incentives.
- Compare these lenders to other options to ensure you are getting the best deal.

3. SHORT-TERM VS. LONG-TERM VALUE:

- Consider the short-term and long-term value of the property by researching the area's growth potential, local amenities, and future development plans.
- Consult with the builder to determine what overall value they bring to the process, outside of the product itself.

4. BUILDER'S WARRANTY:

- Select a builder known for offering a comprehensive warranty on their homes. This provides you with peace of mind against potential defects or issues.
- Find a builder that has a reputation of commitment to doing the right thing and standing behind their product.

5. CUSTOMER SATISFACTION:

- Research the builder's reputation for customer satisfaction. Look for online reviews, testimonials, and references from previous buyers.
- Reaching out to homeowners who have worked with the builder before, will help gather firsthand insights into their experience.

6. ENJOYABLE HOME BUYING EXPERIENCE:

- Find a builder committed to providing a positive and enjoyable home buying experience. This includes transparent communication, professionalism, and responsiveness.
- Visit model homes or communities they have built to gauge their commitment to quality and design.

Buying a new home involves a significant financial commitment and a long-term investment. By considering interest rate buy downs, preferred lenders, short-term vs. long-term value, builder warranties, customer satisfaction, and an enjoyable experience, you will be well-prepared to make an informed decision and enjoy your new home for years to come. Remember, taking the time to research, ask questions and consult with the builder ahead of time, can make a significant difference in your new home buying journey.



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CALENDAR OF EVENTS

At the time this magazine went to print, all events and locations were accurate. Please check event websites for the most current information as some events may have been postponed or canceled.



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SATURDAYS IN SEPTEMBER ATHENS FARMERS MARKET

COST: FREE
TIME: 8:00am - Noon
LOCATION: 409 W. Green St.

FRIDAY, SEPTEMBER 1 MERCHANTS ALLEY HAPPY HOUR MUSIC SERIES FEATURING BREZ

Patrons who visit Downtown Athens can now enjoy music every Friday this Fall in Merchants Alley.
COST: FREE
TIME: 5:30pm
LOCATION: Merchants Alley, Alley on Jefferson Street

TUESDAY, SEPTEMBER 5 ATHENS TOPS (TAKE OFF POUNDS SENSIBLY) EVENING CHAPTER OPEN HOUSE

COST: FREE
TIME: 6:30pm
LOCATION: Athens Activity Center, 912 Pryor Street W.

FRIDAY, SEPTEMBER 8 SECOND ANNUAL LIMESTONE CHILD ADVOCACY CENTER CONFERENCE

Featured Speaker, Margaret Hoelzer: Olympic Swimmer.
COST: MD Members, \$0. CASA, \$10. Students, \$10. Other Professionals, \$35.
TIME: 8:30am - 3:30pm
LOCATION: Revival Center, 303 W. Washington Street

FRIDAY, SEPTEMBER 8 MERCHANTS ALLEY HAPPY HOUR MUSIC SERIES FEATURING CHERYL LLEWELLYN

Patrons who visit Downtown Athens can now enjoy music every Friday this Fall in Merchants Alley.
COST: FREE
TIME: 5:30pm
LOCATION: Merchants Alley, Alley on Jefferson Street

SATURDAY, SEPTEMBER 9 TRAVIS MANION FOUNDATION'S 9/11 HEROES RUN

A portion of race proceeds will go towards the Athens Fire Auxiliary. Runners/Walkers/Ruckers of all skill level and age are welcome.
QUESTIONS: Athens@911heroesrun.org
COST: Fees begin at \$32.50
TIME: 7:00am
LOCATION: Limestone County Courthouse



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SUPERHERO DAY

SUPERHERO Parade brings the SUPERHEROES in at 10:00am followed by a Walking Parade with Community Heroes. Carnival Rides, Bouncy Castles, Giant Inflatable Slides, Games, Activities, Sidewalk Chalk, Mini Train Rides and more.

COST: Suggested Admission Donation is 1 Penny Per Your Age

TIME: 10:00am - 2:00pm

LOCATION: 100 N. Beaty St.

ART WALK ON THE SQUARE: AUTUMN LEAVES

Hosted by Athens Arts League and High Cotton Arts. Please stop by HCA to get your brochure and follow the map on the back. Participating businesses will have refreshments and/or presentations/demonstrations for your enjoyment.

COST: FREE

TIME: 10:00am - 1:00pm

LOCATION: 103 W. Washington Street

TUESDAY, SEPTEMBER 12

BUNCO TOURNAMENT AND SILENT AUCTION BENEFITING WOMEN'S RESOURCE CENTER OF ATHENS

LLBC Women's Ministry along with our local M.O.M.S group will be co-hosting this super fun Ladies only event.

COST: FREE

TIME: 6:30pm

LOCATION: Lindsay Lane Baptist Church, 1300 Lindsay Lane S.

FRIDAY, SEPTEMBER 15

MERCHANTS ALLEY HAPPY HOUR MUSIC SERIES FEATURING WILL PAUSTIN

Patrons who visit Downtown Athens can now enjoy music every Friday this Fall in Merchants Alley.

COST: FREE

TIME: 5:30pm

LOCATION: Merchants Alley, Alley on Jefferson St

SATURDAY, SEPTEMBER 16

2023 DUCK AND RUN 5K

This race will take runners through historic Athens neighborhoods and through the Courthouse Square. Info and Registration on Keep Athens-Limestone Beautiful Facebook page.

COST: \$25

TIME: 7:00am

LOCATION: Athens Big Spring Memorial Park, 100 N. Beaty Street

FRIDAY, SEPTEMBER 22

MERCHANTS ALLEY HAPPY HOUR MUSIC SERIES FEATURING MATT PRATER

Patrons who visit Downtown Athens can now enjoy music every Friday this Fall in Merchants Alley.

COST: FREE

TIME: 5:30pm

LOCATION: Merchants Alley, Alley on Jefferson Street

FRIDAY, SEPTEMBER 22-24

PICKLEFEST 2023

Three-day Pickleball Tournament including our infamous social event where we block off the street in downtown Athens. Info and Registration on Athens Alabama Pickleball Association Facebook page.

COST: \$45

LOCATION: Athens Recreation Center, 21821 Sportsplex Loop

FRIDAY, SEPTEMBER 29

MERCHANTS ALLEY HAPPY HOUR MUSIC SERIES FEATURING BRIAN HOLDER

Patrons who visit Downtown Athens can now enjoy music every Friday this Fall in Merchants Alley.

COST: FREE

TIME: 5:30pm

LOCATION: Merchants Alley, Alley on Jefferson Street

SATURDAY, SEPTEMBER 30

FIDDLERS 5K AND FUN RUN

The Athens State University Alumni Association is hosting the Fiddlers 5k Race and Kids Fun Run event. The race route will begin and end at Athens State University.

COST: \$30 for adults, Kids run free

LOCATION: 300 N. Beaty Street

SHRED DAY

Better Business Bureau of North Alabama will host Shred Day. Residents and small businesses will have the opportunity to shred documents in an easy drive-thru set up. Also available is electronic recycling.

COST: FREE

TIME: 9:00am - 12:00pm

LOCATION: Athens State University

ATHENS ALEHOUSE ATHTOBERFEST

Celebrate Oktoberfest in Athens' only Alehouse. The event will feature some of the best German beers in a family friendly event.

COST: FREE

TIME: 4:00pm - 10:00pm

LOCATION: Athens Ale House, 111 W. Washington Street

SECOND ANNUAL ATHENS #16 CAR SHOW

Come out for our second annual car show! All proceeds will go to our masonic scholarship fund that goes to local students!

COST: \$10

TIME: 9:00am - Noon

LOCATION: Athens Lodge 16 & OES 214, 18071 Lucas Ferry Road



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