

## THE HISTORY OF MOODY

In the early 1820's, during the administration of James Monroe, a section of land in township seventeen was granted to Epps Moody. Mr. Moody moved with his family from North Carolina and settled on the land. He built a log cabin to live in. The cabin had a chimney made of hand made bricks. They were moulded by hand from clay dug from a nearby field. They were baked by an open fire. Later, in 1846, the long house was torn down from around the chimney and the present home of the J. W. Moody family was built. The old brick chimney is still standing and is still in use.

Soon after the Epps Moody family settled on their land other people came. Some of the other early settlers were the Moores, Kirks, Kerrs, Lamberts, Hawkineses, Spruiells, Fulmers, Taylors and Adkineses. Wagon trails were soon beaten out in four directions across the settlement. They crossed at a point a quarter of a mile from the Moody home and the community soon became known as Moody's Cross Roads.

The people who settled Moody were hard-working people who did their own work. There were no slave-owners at Moody. When the South seceded from the Union and the Civil War was fought, it is said, Moody community, like Winston County, was pro-Union in sympathy. Most of the men who went from Moody to the Confederate Army did so sorely against their will because they felt that it was a "rich man's war." At least one of them deserted and went over to the Union forces. However, one Moody man, Captain Riley Moody, son of Epps Moody, served the Confederate Army valiently, although the Moody family never owned a slave and was staunchly Republican.

The first church to be organized at Moody was the Rock Springs Baptist church. It was organized in 1882 and it was located at Rock Springs, about a mile west of the site of the present Baptist church. John Harris was the first pastor. There were approximately fifty members.

In 1886 the Methodist Church was organized. It was called the Hopewell Methodist Church and the building was located a mile north of the present church site.

Because the Moody Methodists were not of a slave-owning class and had felt no sympathy for the secessionist from the Union nor the Methodist secessionists from the main Methodist Episcopal Church, they preferred to be a part of the main Methodist Episcopal Church instead of the Methodist Episcopal Church, South. Other churches on the Hopewell charge were as follows: Lawley's Chapel, Pope's Chapel, Poplar Grove and Antioch. The first year, 1886, the pastor was paid no salary. He traveled 365 miles, visited 53 homes, preached 14 sermons, and turned one member out of the church. His traveling expenses amounted to \$3.80. The members of the churches on the charge contributed \$2.75 toward the traveling expenses.

The second year, 1887, the pastor was paid \$10.70. The third year, 1888, the pastor was paid \$35.75 and the Presiding Elder was paid \$5.05.

In 1889 the pastor's salary was \$62.80. That year his annual report was as follows:

"Number of Sunday Schools — 3, Average attendance — 65, preached 15 times, received 40 new members, turned out two, christened two infants and chastised the members a number of times."

Signed, W. M. Green, Pastor

In 1890 the pastor's salary, for the first time was pledged. Two hundred dollars was promised to the pastor and twenty dollars to the presiding Elder. T. J. McCain was the pastor that year.

In 1909 the pastor's salary was raised to \$210. The Moody church paid \$150 of that amount. In 1916 the pastor's salary was raised to \$300 a year.

In the meantime the church building had been moved to the site of the Moody cemetery. A few years later it was moved to its present location. A large frame building was constructed there and was used until 1947 when the present brick church was erected. A stone parsonage was built in 1935. The present Moody charge is made up of Moody, Odenville, and Ebenezzar Churches. The yearly salary for the pastor is \$1200.

In 1879 Moody had its first school. It was taught in a log house which stood where the Methodist parsonage now stands. The school building was heated by an open fire which burned in a huge fireplace. The pupils sat on long benches made by splitting a log in halves and driving four pegs in each half for legs. The Blueback Speller was the only textbook used in the first school. The first teacher was George Sherbitt. There were about fifty "scholars." The second year, 1880, William Bynum was the teacher.

After a time the school was moved to a site near the G. W. Hannon home. In 1920 it was moved to its present location. At that time the main stone building, a home-ec building and a manual training shop were built. Mr. M. M. Woodham was the first principal. In 1924, when the 6-3-3 plan was adopted Moody School became Moody Junior High School. In 1928 it was one of the two model Junior High Schools in the state. In 1936 the auditorium was built. The lunchroom was added in 1948.

Politically, Moody was once a Republican stronghold but, as the years passed, more Democrats moved into the community and now the beat is carried by the Democratic Party.

Moody community has produced some successful men and women. Possibly, Mr. Ellis Moody, great-grandson of Epps Moody, and Mr. Curtis Adkins are the most outstanding men who have gone out from Moody community. Mr. Moody was Superintendent of Education in St. Clair County from 1930 to 1934. Mr. Adkins served one term as Tax Collector and one term as Probate Judge of St. Clair County.

Vera Wadsworth,  
Second Grade Teacher,  
Moody School

## THE CHURCHES

At first the people of Moody had no church to go to. Sometimes visiting preachers came to Moody and preached in someone's home. In 1882 the Rock Springs Baptist Church was built. Four years later the Methodist church was organized. It was called the Hopewell Methodist.

The pastor preached for nothing the first year. He was paid \$10.70 the second year.

Brenda Drake

## MOODY'S HONOR ROLL

Many good and useful men and women have grown up in Moody. We are proud of them all. Some of them were outstanding. Moody is proud of Captain Riley Moody who served in the Civil War. Mr. Ellis Moody was superintendent of Education of St. Clair County. Mr. Curtis Adkins was Probate Judge of St. Clair County.

Juanita Hayes

## HISTORY OF LONDON

London was settled in the early part of the eighteen century by a group of people looking for a place to settle. This seemed a good place because of two streams of water and grazing for their stock and cattle. For a while the place did not have a name. Later a very wealthy Indian Chief came by and stopped a while. His name was Toe Kelly. The people liked him very much and to honor him they named the two streams for him, one Kelly's Creek and the other Toe River. Today they are still known by these names. Toe River, a small creek, runs through London and Kelly's Creek is about three miles South of London. London's real name was Kelly's Creek, later was nicknamed London.

One of the first settlers was Mr. Howard Castleberry who owned all the land from Bell Mountain to Shelby County Line. The Blankenship home, now owned by Wilmer Hoyle, is the oldest house in London now standing. It is a hundred years old. It was originally a one room building. The kitchen is the original Kelly's Creek post office.

The first store was owned by Mr. Corbett, an Irishman. At one time there were two stores and a saloon. The grocery was called a saloon and was owned by Mr. Abercrombie whose son later became our state superintendent of education. The Abercrombie home still stands today. It is owned and occupied by Mr. and Mrs. J. P. Sims. For a number of years there was only one store, now there are two stores. One is owned and operated by Mr. J. C. Justice and son. The other is operated by Mr. Charles Williams and father.

There was never a church in the community as there was Mt. Pisgah Missionary Baptist Church two miles North, and Macedonia Missionary Baptist Church about three miles South. In 1948 a small group of people of the "Assembly of God Church" purchased land and built a little church across the highway from the stores. Several times Sunday school and revivals have been held in the school house. Mr. Hendricks, the oldest preacher in St. Clair County, once lived in London.

The first post office at London was called Kelly's Creek Post Office and the first postmistress was Mrs. Rena Inzer. Mail was received daily. Mr. Poe carried the mail from Pell City to Harpersville on a "Sulky", a two-wheel cart drawn by a horse. He went to Harpersville one day and back the next day. About 1905 a rural route from Vincent was begun and this cut out Kelly's Creek Post Office. Mr. Robert Fulonwider was the first postman serving two years. Mr. Tom Lackey was the second postman serving eighteen years. Now Mr. Walter Raily is the third serving since 1925.

The first school was on the Wolf Creek Road about one mile Northwest of where the present building now stands. The school was moved seven times before it came to rest where it now is, just off Highway 25, near the foot of Bell Mountain. At first the school was a one-room building with one teacher. But the children kept coming in and a room was added until there were three rooms, three teachers, and nine grades.

The present building is an attractive rock building. It was constructed in the early 1920's. Mr. Carl Q. Baxter was county superintendent. After a few years, the children grew up, married and moved away, leaving only the older people here. No more people moved in, so in 1943 the school again became a one-teacher school with four grades. In 1949 the few remaining pupils and teacher were moved to Easonville Junior High School. The county still owns the rock building. It has been said that the best school at London was taught by Mr. Carl Q. Baxter who later became an outstanding superintendent of education in St. Clair County.

At one time there was a gin and sawmill in London, owned and operated by Mr. Will and Sam Smith. Mr. Sam Smith still lives in London and the sawmill is operated by his son, Martin Smith. The gin ceased to operate in the early 1940's.

There was also a blacksmith shop and grist mill here. Near the blacksmith shop stood a big mulberry tree which was known as the "gossip tree." It was the favorite hang out for the men of the community. The blacksmith shop has not been in operation for approximately ten years.

In 1924 there was great excitement in the little community. Some men came through trying to buy all the mineral rights telling the people that oil had been discovered near London. The people thought they would get rich quick. They soon found out it was all a trick and settled down to their quiet farm life again.

For several years surveyors have been doing some work in connection with the proposed dam to be built on the Coosa River, about three miles East of London.

In 1938 Highway 25 was built through London. Later this road was paved.

About 1940 or 1941 the R.E.A. brought electric lights to London. Now the people of London have the modern conveniences such as refrigeration, water pumps, radios, and television.

Mrs. Amelia Warren is the oldest person still living in London. She is approximately ninety years of age. She has been an invalid about three years. She is still a very interesting person to talk to.

Mrs. Mae L. Blankenship

## MOODY'S CROSS ROADS

Mr. Epps Moody

Our government at Washington wanted people to come here to live. It wanted them to build homes and make farms. Our government gave the land to people who came and lived on it.

Mr. Epps Moody was the first white man to bring his family here. He came from North Carolina and settled on his land about 130 years ago. He built a log cabin for his family. He made the bricks for the chimney by hand. He made them out of clay which he dug from his field. He baked them in an open fire to make them hard. That chimney is still being used. It is one of the chimneys at Fred Moody's home.

Judy Sims

## THE CROSSROADS

Soon after the Moody family came, other families came. They were the Hawkinses, Moores, Kerrs, Lamberts, Fulmers and Adkinses. They built homes and started farms.

Soon two wagon trails were beaten out across the settlement. They crossed at a point near Mr. Moody's home. Soon the people began to call the community Moody's Crossroads.

Flossie Dawson

## THE EARLY MOODY HOMES

The early settlers of Moody lived in log cabins. Some of them had two large rooms and a lean-to. Some of them had two large rooms with an open hall between them. Some of them had a kitchen built separate from the main part of the home. Much of the furniture was made by hand. Few homes had glass windows. Most of them had wooden shutters.

Margie Bradford

## THE FIRST SCHOOL

IN 1879 the people had their first school. It was taught in a log house. It was heated by an open fire which burned in a big fireplace. There were about fifty scholars. They sat on log benches. There was only one teacher. Mr. George Sherbitt was the first teacher. The parents paid the teacher's salary. The first school lasted two months.

Evelyn Ash

## MARGARET, ACMAR, WHITE'S CHAPEL

The history of the development of Margaret, Acmar, and White's Chapel is simply the history of the development of Alabama Fuel and Iron Company in St. Clair County.

Alabama Fuel and Iron Company was organized in 1905 by Col. Henry F. DeBardleben and was then known as Alabama Fuel and Steel Company. Colonel DeBardleben, was the grandson of Daniel Pratt, a pioneer developer of Iron furnaces in Alabama. The city of Prattville was named for Daniel Pratt.

In 1908 Alabama Fuel and Steel Company was reorganized by Colonel DeBardleben, with capital from the Colgate, Macy and other New York interests, and was thereafter known as Alabama Fuel and Iron Company.

It was in 1908 that Margaret was built to provide homes for those men who were to manage and operate the mines and who were to dig the coal. The village was named for Mrs. Charles F. DeBardleben, whose husband, the son of Colonel Henry DeBardleben, was vice-president of the new company.

Acmar was built for similar reasons to those given for the building of Margaret and just a short time later. It derived its name from the first syllable of Acton, a mining village the company owned and operated in Shelby County, and the first syllable of Margaret, Ac-mar.

It was at Acmar that the company built its central power and washer plants.

White's Chapel developed along with Margaret and Acmar as employees of Alabama Fuel and Iron Company built private homes in that community. Employees of the Central of Georgia Railroad, who operated the branch line of that company to serve the mines at Margaret and Acmar, also built private homes in this area.

For a number of years the mines in these areas produced an annual output of one million tons of coal. There was never any work stoppage caused by labor difficulties.

The development of Diesel locomotives and the increased use of natural gas so curtailed the use of steam coal that in November 1950, Alabama Fuel and Iron Company closed its mines and set out to liquidate all its assets.

By C. C. Garrison

## More Place Names—

*St. Clair Observer*

*Thursday, January 4*

# County Towns Rich In H

BY MATTIE LOU TEAGUE  
CROW

Many places within St. Clair County have interesting genetic names. For example, Cook's Springs received its name from William Proctor Cooke, who entered 160 acres - 4 Forties - here in 1854. When a post office was established for the community, the final E was dropped because the name was too long to go on the cancellation stamp. The place has since gone by the name of Cook's Springs.

Easonville, the lovely old town in lower St. Clair County,

which was sacrificed for Logan-Martin Lake, was established in the early 1820's and named for pioneer settlers - Boliver Eason and his wife, Sarah Shelley Eason.

Greensport, another historic place now under twenty-plus feet of water as a result of H. Neeley Henry Dam, got its name from Jacob Green who, with his wife Fanny Acre Green, came and built the beautiful old home which was demolished in 1968 when the area was flooded. Jacob Green's ferry was chartered by

an act of the legislature in 1832 and he was one of the first bonded ferrymen in the county. Greensport was an exciting place from its beginning. It was the cross roads for commerce from Rome, Georgia, all places east of the river and from St. Clair and the other counties west of the Coosa.

Moody's Cross Roads - which has now been shortened to Moody - was named for Epps Moody, who built a one-room log cabin there in 1820. Mr. Moody brought his family to this place from the hills of North

Carolina and soon others from the same location followed. Wagon trails were beaten out to newly built log houses in four directions from the Moody home and the place, naturally, became Moody's Cross Roads.

Recently Moody's has taken on a new look as a result of people moving out of Birmingham smog and building beautiful homes there. The short drive to their jobs is a small price to pay for the privilege of country living.

Margaret, long the center of the coal mining industry in St.

Clair County, Margaret of Charles who was Alabama company. The town in 19

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# Historical Significance

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thwest section of the Steele, a friendly place. It was once ele Station, as J. ele gave four acres a depot and section hen the Alabama hernal Railroad was gh the community. Steele came to this

place in 1863, it did not have a name although community life was well established. Its first families came soon after the campaign to remove the Creek Indians in 1814.

Trout Creek was first settled in 1833 by Allen Box and other pioneer families. These people built their cabins and cleared bits of land along the banks of the swift little stream and established a typical Southern village - a pleasant place to live. Just prior to the Civil War, the mining company of Sims and

Ragland purchased great tracts of land in and near the community. They mined coal and hauled it to the river on ox wagons and it was sent to market on flat boats. When the war began in 1861, coal was in great demand for the Confederate Arsenal at Selma. Mr. Ragland moved near his mines, bringing his slaves to work the coal deposits. It was then that Trout Creek became Ragland.

Pell City first became an incorporated town because of three early railroads that met in the very center of what is today

its business section. The May 4, 1884, issue of the Southern Aegis, a newspaper published in Ashville by George R. Cather, stated:

"Pell City is the name of the new town east of Eden."

Pell City's first town charter was granted on October, 28, 1887. Green Evans was the first mayor and the incorporators were John B. Knox, T. S. Plowman, D. M. Rogers, J. A. Savery, John Postell and John W. Inzer. Mr. Inzer was the attorney for the East and West  
Continued On Page 2

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MOODY, ALABAMA

# New Town To Be Added In St. Clair Co.

It's not Moody's Cross Roads anymore. No, suh! From now on, henceforth and forever it's Moody, Alabama.

The people in the community in St. Clair county that has been known for a hundred years or more as Moody's Cross Roads, held an election last Saturday and decided to incorporate their community. 58 people voted, 51 voted for the proposition, 7 against. . . . Election was held at Lambert Hannon's store.

Probate Judge Hoyt Hamilton will name an election day in a short time and the people of St. Clair's newest incorporated town will elect their new officials. Nobody, but nobody had an idea as to who would be candidates for mayor and members of the town council.

The town limits embrace an area one mile north and one mile south of Hannon's store and a mile each east and west from the same place. C. C. Lee Jr., who helped work up the election, estimated roughly that the population in the area would be 200 to 300 people.

The new townsite is in Cahaba Valley, one of the beauty spots of this section of Alabama. It was first settled more than a century ago by Welch people. Moody, Lambert and Moore were the more prominent names among the early settlers and many of their descendants still live in the valley.

# Metro

## Trial begins for parent accu

By Marie West Cromer

Post-Herald Correspondent

PELL CITY — Vicki Elmore went to the Moody City Jail and asked if she would have to stay in the jail if she "clobbered someone," according to testimony yesterday in St. Clair County Circuit Court.

Moody City Clerk Helen Veasey said the incident occurred shortly before Mrs. Elmore allegedly struck an elementary school assistant principal with a paddle that had been used on Mrs. Elmore's son.

A five-man, eight-woman jury yesterday began hearing testimony in the trial of Mrs. Elmore, charged with first-degree assault against Elsie McGowan, assistant principal of Moody Elementary School.

The 22-inch-long, 3½-inch-wide paddle was used three times by Mrs. McGowan to spank Mrs. Elmore's 6-year-old son, William, on Feb. 12 for misbehaving on a school bus.

"There are two sides to a story," Mrs. Elmore's attorney, James Cockrell of Leeds, told the jurors in opening arguments. "People in St. Clair County have heard one side. Now you're going to hear the rest of the story. You're going to hear Vicki's story. We're not denying she struck her (Mrs. McGowan), but we want you to know why."

Cockrell said testimony will show "William was dragged by the hair of his head off

the bus and into the school without being told why or given a reason for the paddling. Each lick of the paddle knocked him out of the chair."

Cockrell said evidence will show the Elmores had earlier sent a letter to the school asking that their children not be paddled unless it was done in their presence. He said Mrs. McGowan tore up the letter.

Assistant District Attorney Lamar Williamson said the state intends to prove that Mrs. Elmore intended to injure Mrs. McGowan. Williams said the state's case would center on two questions: the difference between physical injury and serious physical injury and "was the paddle, or was it not, a dangerous instrument?" The state called four of its five witnesses yesterday.

Patsy Henley, a kindergarten teacher at Moody Elementary, described the encounter between Mrs. McGowan and Mrs. Elmore when the Elmores first came to the school after William had been paddled.

"Mrs. Elmore was in a highly emotional state, real upset and red-faced, aggressive, perhaps.

"She asked to see the paddle, took it from Mrs. McGowan and wouldn't give it back. She said she would give it back, but 'it might not be the way she wanted it,'" Mrs. Henley said.

Carl Goodgame told why or given a reason for the paddling. Each lick of the paddle knocked him out of the chair." Mrs. McGowan has bruises.

Goodgame said on the boy's ribs "light blue and

Also called Clemons, who photographs of he set up an to talk with s Human Resources child abuse.

Clemons said return the paddling day, Clemons school after Mrs. McGowan

Clemons said Mrs. Elmore in the back of he received when separated the against a wall

Presiding Judge said he expected today or early

If found guilty receive a maximum years in prison

# Metro

## Ins for parent accused of paddling son

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Carl Goodgame, a substitute teacher at the school at the time, said he was asked by Mrs. McGowan to examine the boy for any bruises.

Goodgame said he found one small bruise on the boy's right side that he described as "light blue and speckled."

Also called was Moody police Sgt. Bobby Clemons, who said he examined and took photographs of the boy's backside. He said he set up an appointment for Mrs. Elmore to talk with someone at the Department of Human Resources to investigate a charge of child abuse.

Clemons said he advised Mrs. Elmore to return the paddle to the school. The following day, Clemons said, he was called to the school after Mrs. Elmore allegedly struck Mrs. McGowan in the head with the paddle.

Clemons said when he arrived, he found Mrs. Elmore in a "dazed state, with a cut to the back of her head." The cut, he said, was received when Principal James Lawley separated the two and shoved Mrs. Elmore against a wall.

Presiding Circuit Judge H.E. Holladay said he expects testimony to end either today or early tomorrow.

If found guilty, the mother of four could receive a maximum penalty of two to 20 years in prison.



Vicki Elmore outside court with husband

D

# Accused of paddling son's teacher

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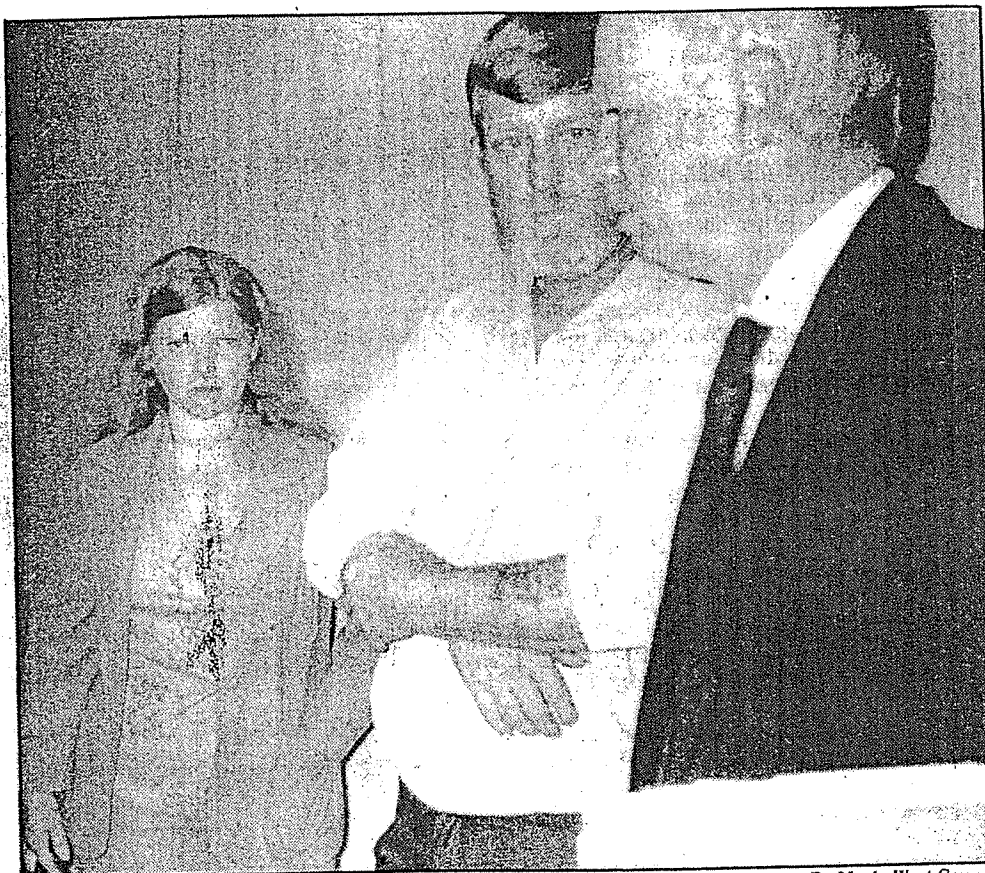
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By Marie West Cromer

Vicki Elmore outside court with husband, Roy, and attorney, James Cockrell, right

# Mother Is Sentenced in Attac



Vicki Elmore with son William in Moody, Ala. She was sentenced to prison for ass... assistant principal of the Moody Elementary School, in retaliation for Mrs. McGowan

Continued From Page A1

allegations of child abuse.

But they did not, she said, and suggested that the reason was that the administrator's husband was a city councilman and the Pell City police commissioner.

"Our system of justice requires that we look at the act performed," said the judge. "We have to set an example for others so that they not perform the same act you did. I sentence you to five years."

The judge said Mrs. Elmore would be required to serve at least six months in the state penitentiary before she could seek probation.

Moody, less than 20 miles east of Birmingham, is in transition from a small rural outpost to a growing suburb of the state's largest city, said the prosecutor. Assistant District Attorney

tion that the paddling was severe and bordering on abuse. "This case wasn't about a bruise on a kid or abuse," he said. "It was about an assault on Mrs. McGowan. Mrs. Elmore didn't defend her child. She went up to that school to cut this lady's head open."

In the county school district, which is 8 percent black, many people are not as

sure as Mr. was racial. attribute the whites alike. "She has to Ash, a parent Moody school James C. attorney, term

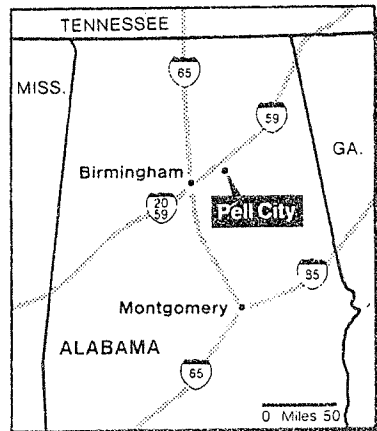
...Assistant District Attorney Lamar Williamson. Often, he said, there is a clash of attitudes between the "good country people who were here before and the middle-class city people who are moving in."

#### 'This Is the South'

In the minds of many here, Mrs. Elmore is one of the "country people." She was born in Moody and lives outside of town on a lonely, desolate road. Mrs. McGowan is black and Mrs. Elmore is white.

"This is the South and a lot of us have come a long way, but some of us haven't," said Billie Todd, a resident of the town for 16 years who came from Birmingham. "She wasn't going to let a black woman paddle her little boy. I don't think she saw Mrs. McGowan as a person. The sentence was justified."

Mrs. Todd, who is white, said she and



The New York Times/Nov. 13, 1987

Pell City, Ala., is changing from a small town to a city suburb.

others in Moody who know Mrs. McGowan could never believe she would abuse a child and that she found paddling one of the more distasteful parts of her job.

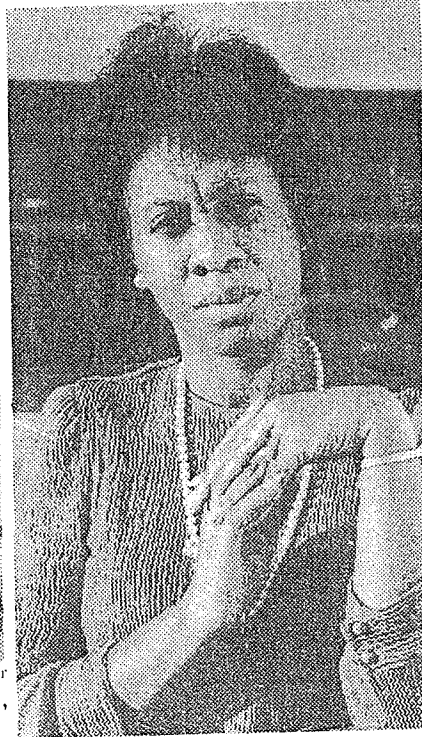
"That mother just didn't want a black paddling her kid," said James McGowan, Mrs. McGowan's husband.

James Lawley, principal of the Moody Elementary school, said many people were skeptical about Mrs. Elmore's contention that paddling amounted to child abuse.

"That same day a white teacher paddled her daughter in another class and she didn't do anything," he said.

Opponents of corporal punishment say it harms children psychologically, easily masks real and serious physical abuse, often falls disproportionately on minority students and often begets violent reactions like Mrs. Elmore's. Just last summer, the National Education Association passed a resolution against

## Attack on School Paddler



The New York Times/Mike Clemmer  
Counseling Elsie McGowan,  
mother of the boy who was  
paddled for his son.

Todd and others that it  
Mrs. McGowan refused to  
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ll, said of Mrs. Elmore.  
ckrell. Mrs. Elmore's at-  
ted the sentence harsh and

predicted that it would not deter simi-  
lar actions by parents.

Mr. Elmore said he was preparing  
for the possibility that the family would  
be broken up for a while.

"Yes, I'm mad about this," he said.  
"My wife's going to jail for protecting  
our child and dope addicts are walking  
the streets. This isn't justice."



1952 Moody

# The Golden Crest



### Dedication

Because of his unceasing efforts to make our community a better place in which to live, and because of his friendly and cooperative spirit as the principal of our school, we dedicate this, our first issue of "The Golden Crest," to Mr. H. L. Blocker.



Mrs. Whitmire  
Science



Mrs. Elliott  
English



Mrs. Graham  
Sixth  
Grade



Mrs. Montgomery  
Third &  
Grade



Mrs. Layman  
4th &  
Grade



Mrs. Spruill  
Fourth & Fifth  
Grades



Mrs. Smith  
First  
Grade



Mrs. Armstrong  
Music



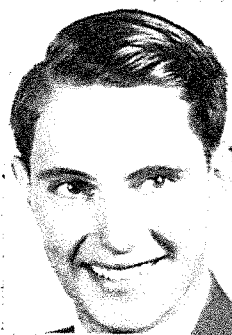
Mrs. Lee  
Supply



Miss Wadsworth  
First  
Grade



Mrs. Blocker  
Third & Fourth  
Grades



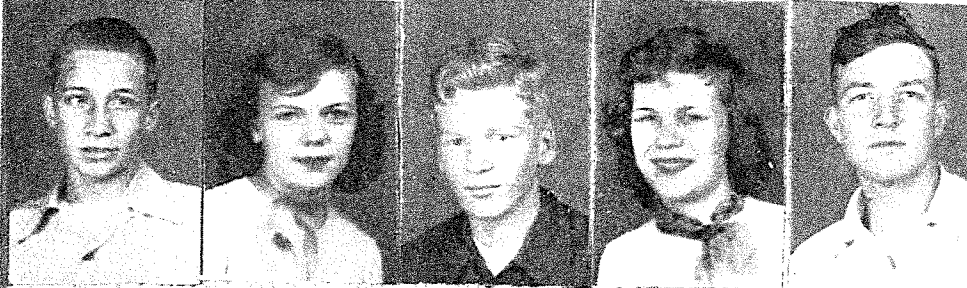
Mr. Smith  
History &  
Coach



Mr. Mills  
Mathematics



Junior III  
Martha Moody  
Terry McLaughlin  
Frances Spruiell  
Jimmy Hughey  
Janice Kerr



Frank Masley  
Carolyn Farley  
Lamon Fulmer  
Jo Ann Webb  
Buddy Adair



Betty Fulmer  
Kenneth Deese  
Jo Alice Hawkins  
Chester Graham  
Sarah Sullivan



Gunter Hoagland  
Gail Adair  
Leon Bishop  
Ruth Newton  
Raymond McMahon



Linda Shirley  
Iva Lee Hawkins  
Imojean Lowley  
Frances McCay  
Betty Simmons



Raymond Whitehead  
Ruth Irwin  
Paul McBrayer  
Nila Jean Morgan  
Doris Standridge

WHO'S WHO IN THE SENIOR CLASS

THE:

Most Likely To Succeed-- Sarah & Gunter

Most Handsome-- Terry

Prettiest-- Jo Alice

Best Sports-- Iva Lee & Gunter Lee

Best Dressed-- Jo Alice & Kenneth

Most Athletic-- Martha & Chester

Most Popular-- Frances & Jimmy

Flirtiest-- Jo Ann & Gunter Lee

Wittiest-- Linda & Lamon

Cutest Couple-- Betty & Kenneth

Most "Love Sick"-- Carolyn & Lamon

Best All Around-- Sarah & Lamon

CLASS OFFICERS

President- - - - - Terry McLaughlin

Vice President - - - - - Jo Alice Hawkins

Secretary & Treasurer - - - - - Jo Ann Webb

Reporter - - - - - Lamon Fulmer

### HISTORY of the SENIOR CLASS at MOODY

It all began in September of 1943. Forty-six eager students had been anticipating their first day of school for a long time. If there were any of us who were a bit confused with the idea of beginning a new step in our lives, our attitudes changed with Mrs. Buckner's friendly smile. We students are now in our last year at Moody Jr. High, and have had numerous and varied experiences since that day when we first enrolled.

Throughout the history of the class, it has been divided from time to time. There were two sections of the third grade; Mrs. Perry and Mrs. Smith were the teachers. In the fourth, Mrs. Dobbs and Mrs. Lee each had half the class.

Our lunchroom was built the year that we were in the fifth grade. We were indeed very proud of this new convenience.

During the summer of 1949, our most tragic experience occurred when one of our classmates, Earl Harris, was fatally injured in a swimming accident.

In the seventh grade, the White's Chapel and Acmar students joined us. Again the class had to be divided. Altogether there were sixty students that year. Mrs. Mc Kee and Miss Martin (now Mrs. Whitmire) were the teachers.

In the eighth grade, we had our subjects departmentalized for the first time. This was a new experience for us, having a different teacher for each subject. Mr. Gilliland and Mrs. Hulgan were our home-room teachers.

That year, too, we began playing on the basketball teams for the first time. Some of our happiest memories are those of the times when we went to other schools to play ball--especially during school hours.

Last year, we worked hard and gave a banquet for the ninth grade at the Black and White Gardens. This was quite a success, and everyone who attended seemed to enjoy it very much.

Two of our girls, Christine Hollis and Betty June Bailey, are now happily married; others have moved away. The class has decreased until now there are only thirty students.

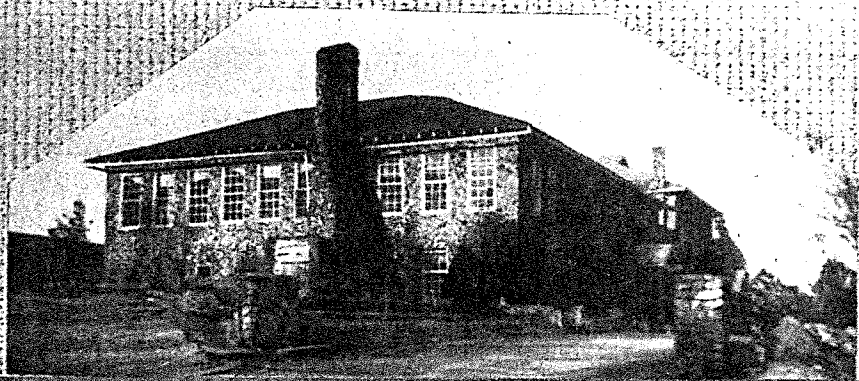
We are sorry to say that one of our favorite teachers, Mrs. Hulgan, left us this year; but we were indeed fortunate in getting Mrs. Elliott to replace her.

It is with reluctance that we leave Moody; but at the same time, we are looking forward to seeing what life has in store for us, ever hoping that our ideals and ambitions will be realized and fulfilled as we journey onward through life.



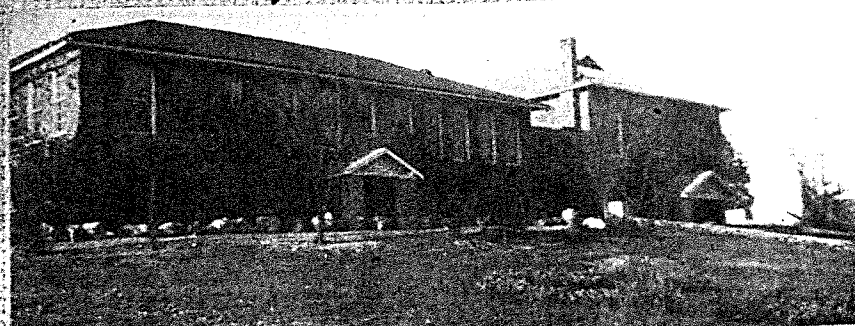


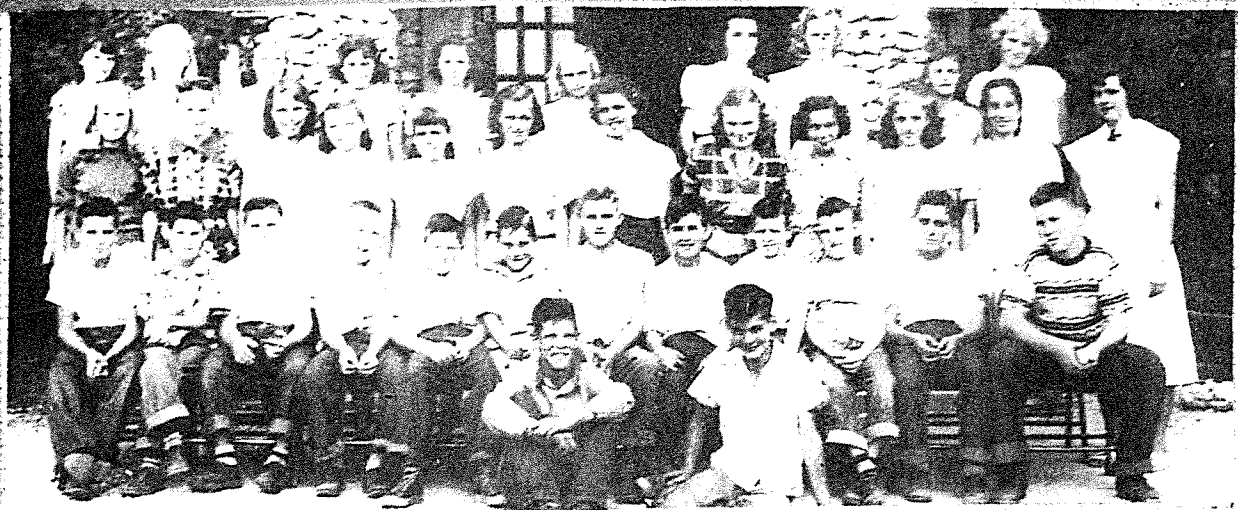
*Junior Two Class*  
1951-52





*Junior One Class  
1951-52*





*Sixth Grade*

*Mrs. Graham*



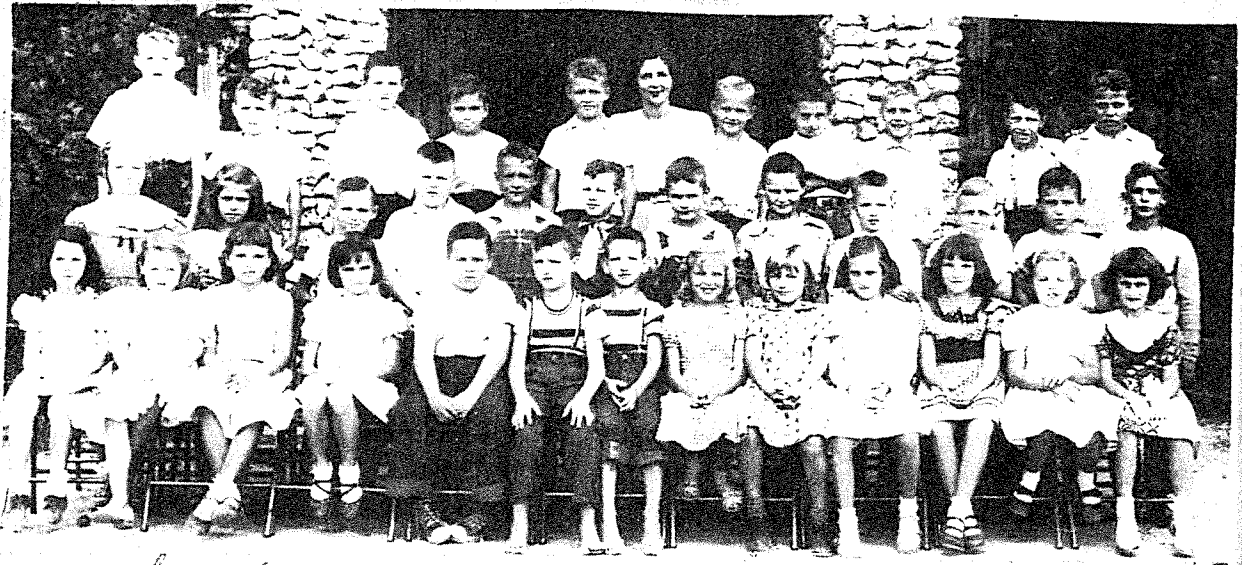
*Fifth Grade*

*Mrs. Layman*



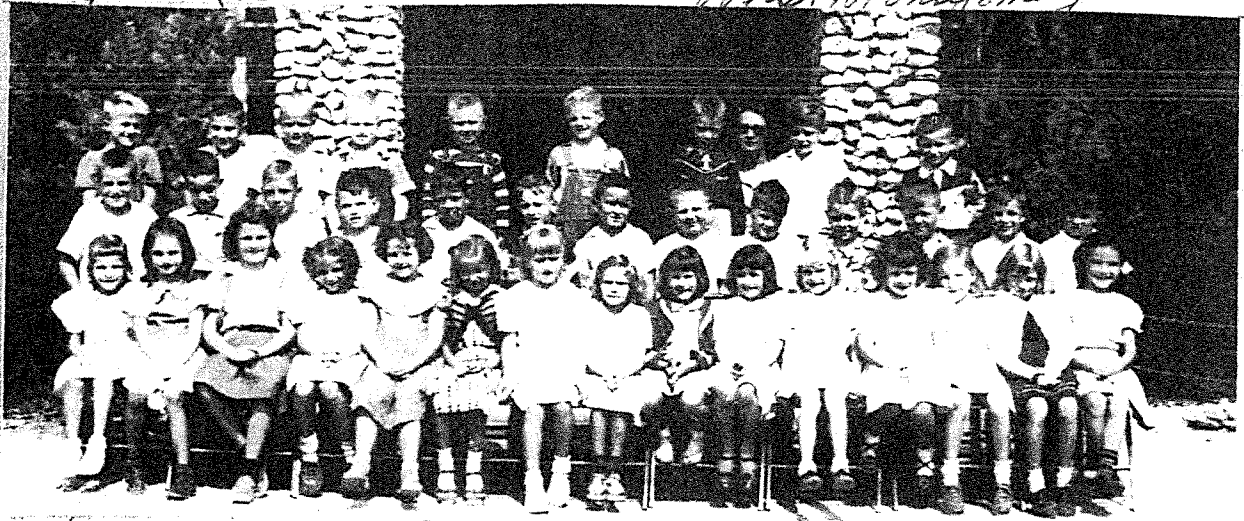
*Fourth & Fifth Grades*

*Mrs. Spruill*



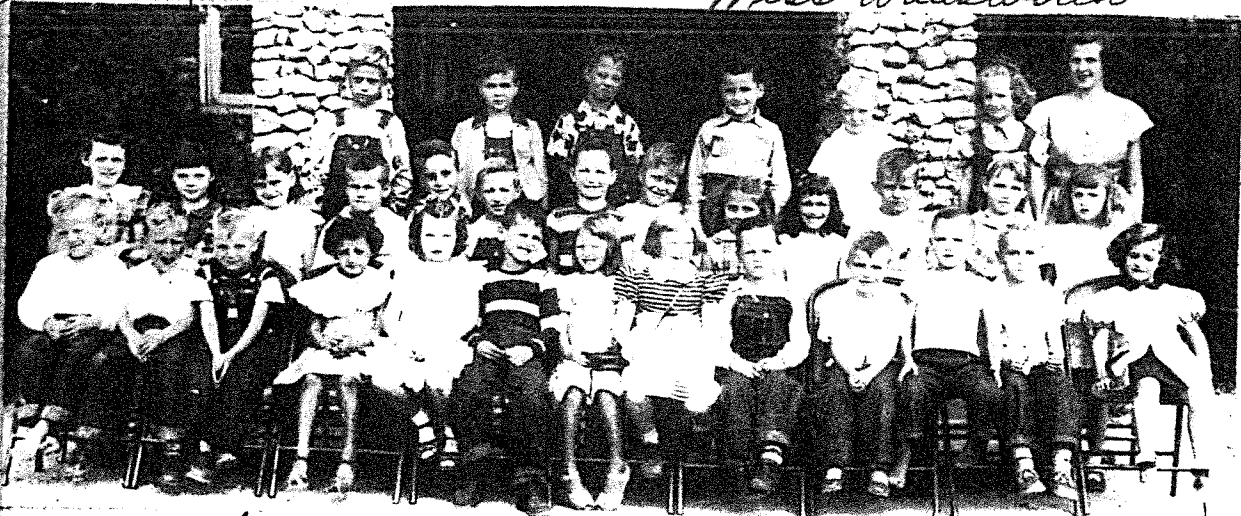
*Third Grade*

*Mrs. Montgomery*



*Second Grade*

*Miss Wadsworth*



*First Grade*

*Mrs. Smith*

"Billy"



"Dwight"



Third + Fourth Grades Mrs. Blocker



Mrs. Cochatt



Mrs. Eagan

Mrs. Sloan



"A"

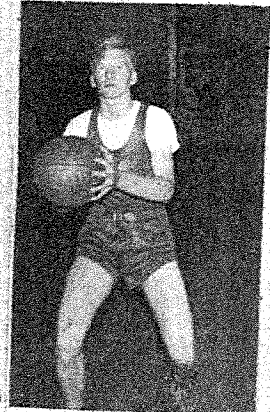
"Carter"



St. Clair "B" Champions



Chester



Lamou



Howell



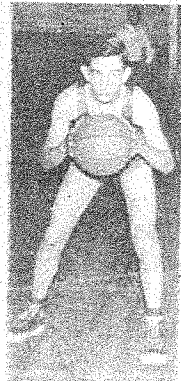
Clarence



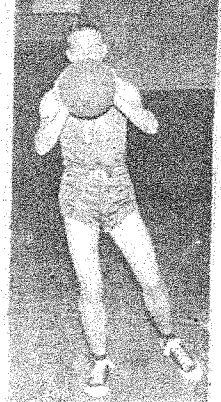
Jimmie



Kenneth



Derry



Daryl

BOYS' BASKETBALL RECORD

<u>Moody</u>		<u>Visitors</u>
27	Steele	17
39	Cropwell	22
17	John S. Jones	14
17	Easonville	24
36	Easonville	24
28	Steele	23
66	Blount Jr.	27
25	Coal City	8
20	Easonville	44
26	Easonville	24
36	Blount Jr.	25
76	Cropwell	31
76	Ragland	35
58	Leeds Jrs.	16
50	Cropwell	8
25	Easonville	24
27	Ragland	34





GIRLS' BASKETBALL RECORD

<u>Moody</u>		<u>Visitors</u>
15	Easonville	23
13	Easonville	15
6	Steele	23
24	Cropwell	23
18	Cropwell	20
30	Cedar Grove	22
17	Cedar Grove	19

Moody Independent Team

<u>Moody</u>		<u>Visitors</u>
28		23
26		23
11		5

"mike"



Uncle  
"Sap"

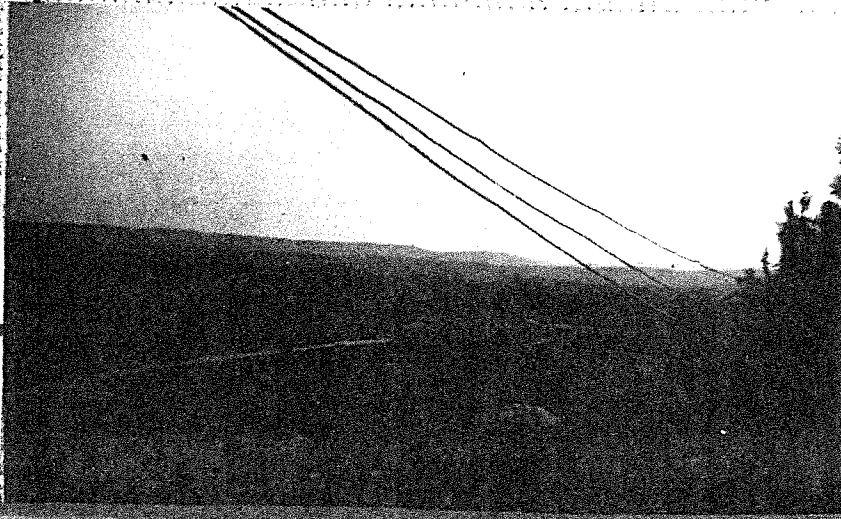


The annual staff

P.T.A. Play

Looking South at the "not too distant" hills

"Aid. Pahn"  
m/k  
Adkins



Congratulations to  
Moody School  
On Their First Annual  
Culp Auto Supply Co.  
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And in the years to come —  
When you've played your  
part in life,  
With credit to Moody Hi —  
You may have drifted wide  
As workers in the strife  
But — let your thoughts  
return to Moody Hi

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Jean Hawkins - Bendt Petersen

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Company

Leeds, Ala.

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Better Than The Rest  
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Eden, Ala.

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*Hayes Parnell, III, President  
and Chief Executive Officer*



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807 1st Ave., SE  
Leeds, AL 35094-0485  
(205) 699-2181  
Fax (205) 699-9894



**Moody Office**  
P.O. Box 399  
2450 Moody Parkway  
Moody, AL 35004-0399  
(205) 640-2382  
Fax (205) 640-2380

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**Moody**  
*Alabama*

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# Welcome Letter

## CITY OF MOODY

2900 DANIEL DRIVE

MOODY, ALABAMA 35004

TELEPHONE (205) 640-5121

MAYOR  
BILL MORRIS

COUNCIL MEMBERS

ROGER GARNER  
GEORGE HUFFMAN  
JOE LEE  
CONNIE M. PATTERSON  
STEVE WHATLEY

CITY CLERK  
BILLY W. FOX

POLICE CHIEF  
V. LAVOYED HUDGINS

FIRE CHIEF  
BRUCE ARGO

PUBLIC WORKS SUPT.  
BOBBY JENKINS

Welcome to the City of Moody!

As Mayor, and on behalf of our Council Members, I would like to welcome you to the City of Moody; A City on the move and one of the most desirable locations in the State of Alabama to live, work and play.

Whether you want to live in a quiet rural community or if you are a business person who wants to grow with this young, vibrant, and progressive city, you will find the availability of affordable housing, natural beauty and diversity that make this the second fastest growing city in the State of Alabama.

Located about half way between downtown Birmingham and lake Logan Martin in St. Clair County, A wide variety of shopping and recreational activities including golf, hunting, fishing, and boating are just a few short minutes away. Both public and private Schools, Churches, Hospitals and Universities are readily accessible. Want to take a weekend retreat in the mountains? to the ocean? or visit a Major National Park? All this and much more just an easy 2 to 5 hour drive away.

Business people will be pleasantly surprised at the immediate access to the National Interstate Highway System and the Birmingham International Airport just 20 minutes away which permits easy shipment of goods and services to both national and international customers.

We have been able to attract clean non-polluting business and industry that complements the quiet country style living being developed in our residential areas. Whether you are buying your very first home, looking for ten to twenty acres for horses, an apartment, or town house style living, we have it all.

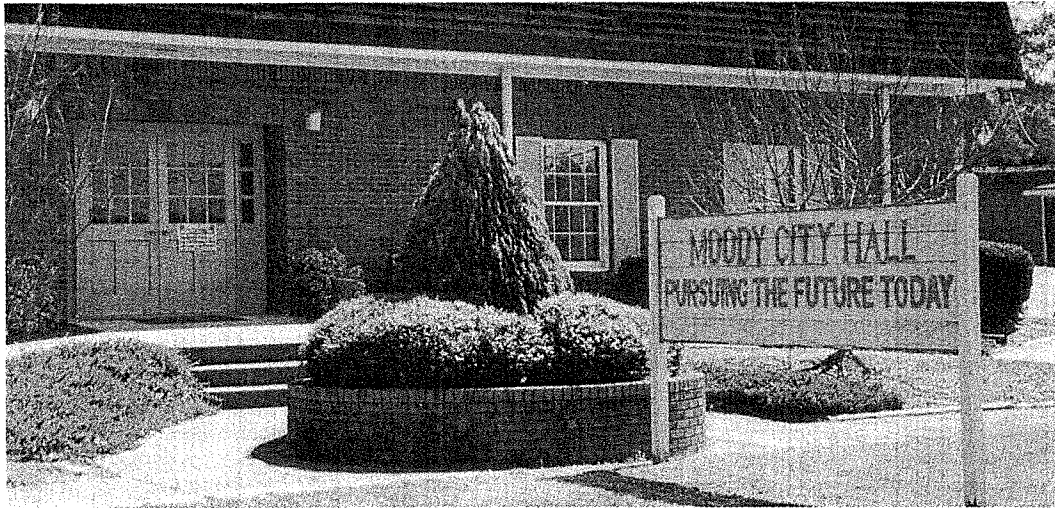
Sincerely,



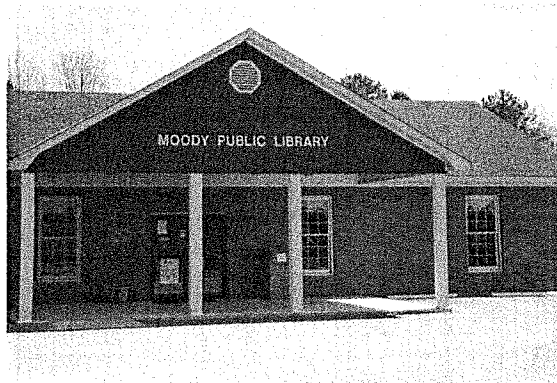
William L. Morris, Mayor  
City of Moody, Alabama

# THE CITY OF MOODY

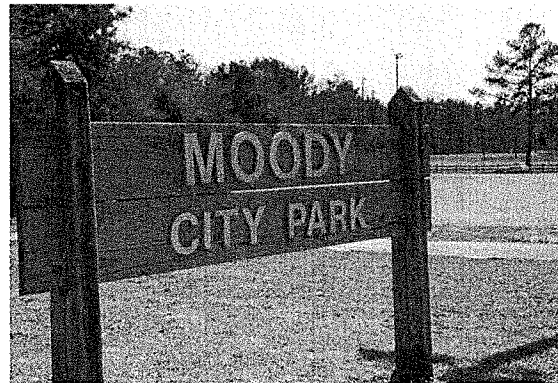
## *Pursuing The Future Today*



Moody City Hall, Moody, Alabama



Moody Public Library



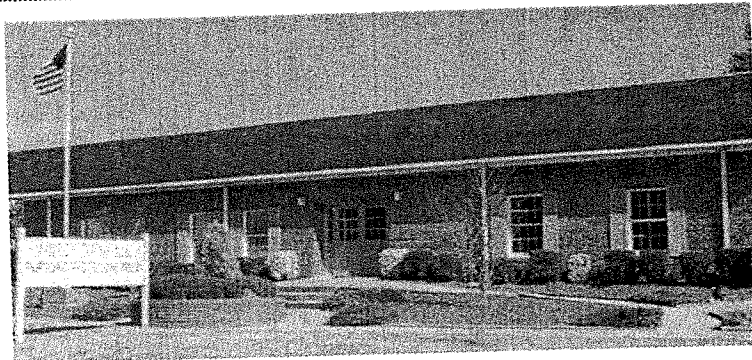
Entrance to Moody City Park



Picnic Area at Moody City Park



Playground at Moody City Park



# Moody...

## *Pursuing the future today*

The City of Moody got its name from Epps Moody, a pioneer who moved his family to the area from North Carolina in the 1820's to homestead a section of land granted to him during the administration of President James Monroe.

Moody built a log house near what would later become known as the "cross-roads" of the settlement. The resourceful pioneer hand molded bricks for his house's chimney with clay dug from a nearby field. So well built and sturdy was the chimney that when the cabin was torn down in 1846 to make room for a larger house, the new house was built around it. The chimney is still in use today by one of Moody's descendants, Mrs. Ola Moody.

Other settlers soon joined the Moody family in the tranquil, picturesque valley that became the township of Moody. Some of these early pioneer's names have en-

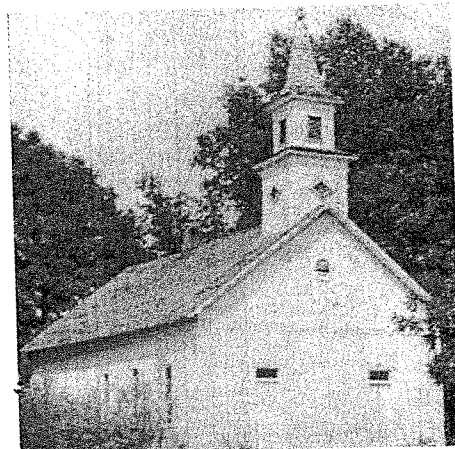


A.E. Moore, Moody's first mayor

ured in the area to this day: the Kirks, Keers, Lamberts, Hawkins, Spruiells, Fulmers, Taylors and the Adkins, to name just a few.

Over the years, Moody became the fastest growing town in St. Clair County.

The early settlers of Moody owned no slaves, and like Winston County residents in north Alabama, were pro-Union in Sympathy, although many local men served the Confederacy with distinction and valor.



Moody's Methodist Church, one of the city's oldest churches, in the early 1900's.

For many years Moody was regarded as the Republican stronghold in St. Clair County, but as more Democrats moved into the community, political ties became more evenly divided.

A store, a blacksmith shop and a gristmill were some of the businesses in operation by the mid 1800s, and the first school was built in 1879. The first church, Rock Springs Baptist, was organized in 1882. In 1886, the Methodist Church was organized.



**OUR "CHAMPS":**  
BARBARA TOWNSEND  
ROBBIE WEST  
JOHNNIE ATCHISON  
WAYNE WILSON  
NAN COLE  
SANDY GUNTER  
FREDDIE FALKNER  
GERALDINE MUNCHER  
\*BECKY FALKNER  
*\*Not pictured*

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## History - Continued



Students pose in front of the old Moody rock school in 1947.

In the early days the road that passed through Moody and ran from Asheville to Montevallo was called the "Montevallo Road." The state erected road signs near Asheville proclaiming the "University of Montevallo Highway" and in Montevallo a street marker still reads, "Asheville Road." Before most roads were paved and named, the road that led through Moody and down the Cahaba Valley was little more than a dusty trail. It served as a stage coach route, and along the way inns and hotels sprang up to serve road weary travelers.

The City of Moody stayed a relatively quiet bedroom community until its incorporation in 1962. The moved to incorporate was spearheaded by Clyde Shirley, who served on the first City Council. He and A.E. Moore, who served as the city's first mayor, hand picked the first city council until elections could be held. Moore served as mayor for 10 years and one of the major accomplishments of his administra-

tion was the organization of the Moody Water Works.

During a four year period from 1984 to 1988, Moody's population grew from 1,840 to 5,500, a phenomenal 298% increase! Responsible for the rapid popu-

lation growth around Moody was the city's first residential subdivisions.

Connecting with Interstate 20 lay a five mile stretch of U.S. 411 that became the city's business district. The "411 Corridor" quickly became the fastest developing business district in the state.

St. Clair County remains among the top five counties in the state in terms of population growth, according to an Auburn University study conducted by the Center for Demographic and Cultural Research.

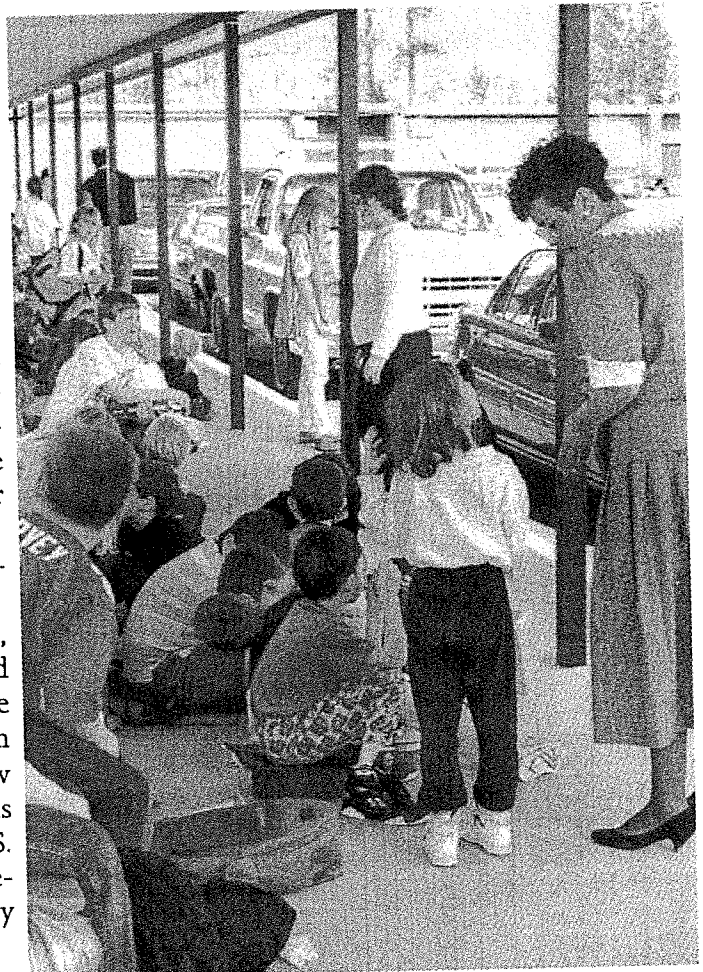
In 1987, Moody received a zip code (35004) and in 1990, a new post office was built along U.S. 411, which became "Moody Parkway."

The largest automobile dealership exchange in the southeast, A.D.E., moved its huge operation from Boaz to Moody in 1987.

The State Department conducted a traffic study on U.S. 411 in the mid 1980s and found that more than 38,000 vehicles a day pass through Moody.

With a \$175,000 grant from the Appalachian Regional Planning Commission in 1987, the city began expanding its water and sewer system.

"We're in a very strate-



Students in the car line at Moody Elementary School



# **WEATHINGTON & ASSOCIATES, P.C.**

*Attorneys at Law*

**MUNICIPAL AND COUNTY LAW  
REAL ESTATE**

**CIVIL TRIAL PRACTICE**

**PERSONAL INJURY**

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**COREY B. MOORE**

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**819 Parkway Drive, SE • Leeds, AL 35094**

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

## History - Continued

gic location near the Birmingham Metro area. The future is on the upswing and Moody is the place to be with all our undeveloped property. It's a hot area for people to develop property and become part of our community," said Larry Armstrong, C.P.A.

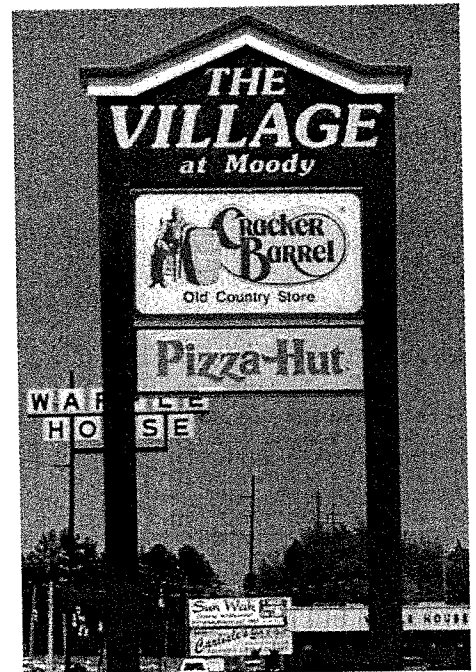
In terms of health care, Moody residents may take advantage of the full range of medical services for which Birmingham has become world renowned. Moody also boasts one of the largest dental operations in the state. The operation, The Dental Office, Inc. on Moody Parkway, was founded by Dr. Herb Slamen. It has five dentists who provide a full range of services, from a child specialist to an oral surgeon.

Paul Spina and Jack Fiorella, owners of The Village at Moody Mobile Home Park, are the developers of a new shopping center, the "Village at Moody," located at the intersection of I-20 and U.S. 411. Already located at the Village are the Pizza Hut,

Cracker Barrel and Waffle House restaurants. Other businesses to locate in the new shopping center are Amoco Oil, Shell Oil, a bank, several fast food restaurants, a supermarket, two drug stores and a motel, according to Spina. "The Village at Moody will be a multi-use facility. We're selling the lots to the businesses. We've put in roads, water, sewer and gas," Spina said.

Moody definitely has the space to grow, having in recent years annexed land north along U.S. 411 to the Branchville city limits along with parts of Acmar, Brompton and the incorporated town of White's Chapel.

Although the area has experienced phenomenal economic and population growth, areas around Moody have retained much of their pristine, picturesque beauty. Rolling farm land, peaceful valleys and terrific investment opportunities are but three of the magnets that have drawn such an influx of people from



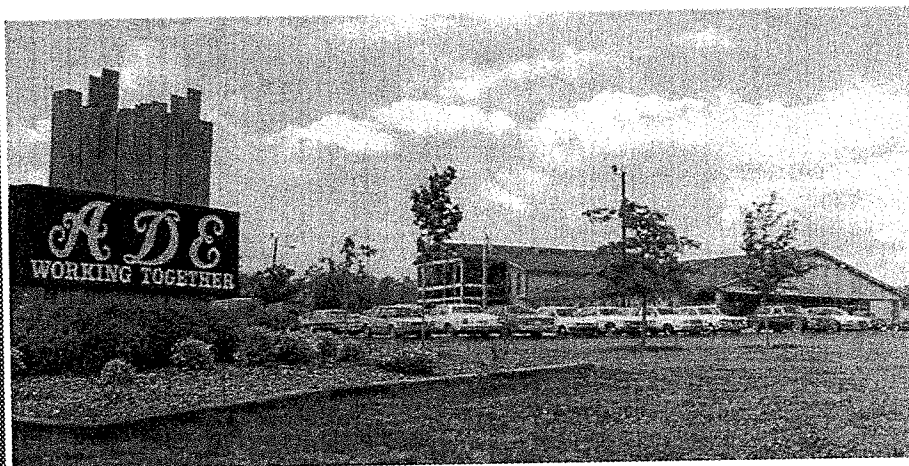
Moody's most recent commercial expansion is the Village at Moody.

the Birmingham-Jefferson County area.

The area's most modern apartment community is also located in Moody. Ashley Manor Apartments, developed by Ross Tortorigi, boasts more than 200 units. They are presently expanding to try and keep up with the demand for the type of quality housing Moody residents have come to expect.

Moody today provides for almost all the needs of its citizens, and if it's not in Moody, Birmingham is only a short 15 minute drive away, with its many cultural opportunities and attractions.

Moody residents can truly enjoy the best of both worlds- peaceful country living with first class urban convenience!



One of Moody's largest businesses in the Automobile Dealer's Exchange on Moody Parkway.

# MAGIC GAS CO.

**SPRINGVILLE**

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**PROPANE GAS SALE & DELIVERY**

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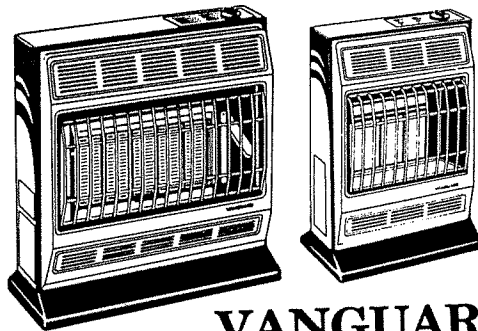
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**EVENINGS 640-6509**



2610 MOODY PARKWAY (HWY 411) MOODY, ALABAMA

## Newcomer's Information

### POPULATION

Moody: Approximately 7,000

### DRIVER'S LICENSE

New residents of Alabama with a valid out-of-state driver's license are required to take a written exam and an eye exam. An Alabama driver's license must be obtained within 30 days of establishing residency. For information, call the appropriate office based on county of residency: Shelby County Probate Office/Pelham Branch, call 664-3475. Jefferson County Department of Revenue, Birmingham or Center Point Branch, call 325-5188. St. Clair County Courthouse in Pell City, call 594-5114.

### AUTO REGISTRATION

New residents must purchase tags within 30 days of establishing residency. The owner must present all pertinent documents to a probate clerk. The clerk will inspect the vehicles to verify the information. The cost of the tag is \$24.50 plus applicable taxes, which vary based on municipality and county. Auto tags are available at the following offices:

Shelby County Probate Office/ Pelham Branch, call

664-3475. Jefferson County Department of Revenue, downtown or Center Point Branch, call 325-5171. St. Clair County Courthouse in Pell City, call 594-5114.

### CLIMATE

The area enjoys a wonderfully mild southern climate. Temperature ranges are: Summer: Highs - 90's, lows - 70's. Winter: 50's, lows 30's. Spring/Fall: Highs - 70's, lows 50's.

On average there are only three days per year when the temperature doesn't go above freezing. Rain fall averages 54.5 inches annually, and there are 117 days of measured precipitation.

### TRANSPORTATION

The Moody area is served by an outstanding road transportation system. U.S. Highway 411 runs through the heart of Moody. Interstate 20 provides quick access to Birmingham and Atlanta. The area offers easy access to I-459, I-59 and I-65, along with U.S. Highway 280, which all serve to connect the area with the rest of the Southeast.

The location of Moody allows it to enjoy the transportation services of the

Birmingham metropolitan area. Air and cargo services are available at the Birmingham Municipal Airport, just 15 minutes away. Commercial air carriers providing service to the area include Trans World Express, Delta, Northwest, American, U.S. Air, Southwest and United. The airport is currently under expansion, with additional airlines and international flights planned. Four railroads serving the area include Norfolk Southern, Burlington Northern, C.S.X. and Union Pacific. Bus service is provided by Greyhound/Trailways. Local, regional and air courier services are also available.

### EMERGENCY NUMBERS

In the Event of Emergency  
DIAL 911

Alabama Poison Control  
1-800-462-0800

St. Clair County Sherriff:  
594-4114

Jefferson County Sherriff:  
783-9700

Shelby County Sherriff:  
669-4181

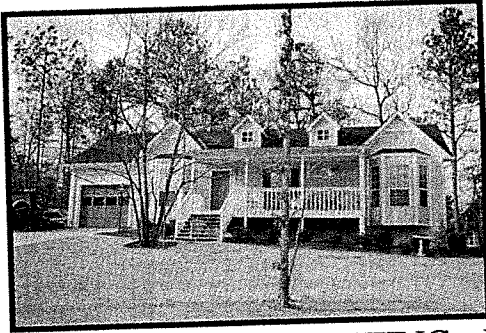


# BRIARCLIFF ESTATES

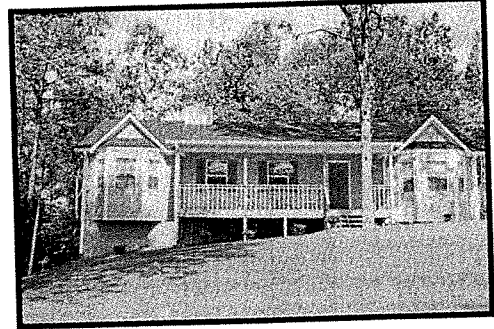
MOODY, ALABAMA



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 PlumBest

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When our company outgrew our facility in Birmingham in less than one year of operation, we needed a new location with room to grow. We looked no further than Moody. We look forward to an exceptional second year in an exceptional new location—Moody, Alabama.

*Jones Stephens Corp. is proud to be a member of the Moody business community.*

## Education

### ST. CLAIR COUNTY PUBLIC SCHOOLS

Moody Elementary School  
Grades K-3  
699-1949  
Principal: James M. Lawley

Completed in 1989, the new Moody Elementary School is a state-of-the-art educational facility designed especially for the younger student. The school incorporates after-school care and tutoring for its students, which is part of Principal James Lawley's philosophy on education. "We want learning to be a pleasant experience," Lawley explained. "We want to take every child from where he is when we get him, to as far as we can during the years we have with him." The school offers field trips annually to community musical and theatrical events. The school also tries to bolster a community spirit in the students by participating in such programs as Toys for Tots each year. The school also holds an annual carnival and a King and Queen of Hearts pageant each year for the students.

Moody Middle School  
Grades 4-7  
Principal: Cynthia Leslie

Students at Moody Middle School are offered a number of exciting field trips and projects. Among those trips is, at the expense of the student, a trip to Washington, D.C. The winner of the Science Fair is awarded a scholarship to attend the Huntsville Space Camp. "Education is an evolutionary process that beings, ideally, at birth, and continues throughout life. At any level the purpose of education has been fulfilled if the student is prepared for the next level," Principal Cynthia Leslie said. Through the concerted efforts of teachers and students, Moody Middle School now has an outstanding computer lab which is consistently being upgraded and improved. The students are also tak-

ing an interest in their own education, with several appearing on a "Great Expectations" forum that was broadcast locally by WVTM-TV 13.

Moody High School  
Grades 8-12  
640-5127  
Principal: Randal L. Roberts

Students at Moody High School are offered a variety of educational, athletic and extra-curricular programs that enable the students to develop in a variety of areas. Principal Randal L. Roberts said his philosophy on education was a simple one. "Special emphasis is placed on serving the special needs of each student at Moody High School." Those needs are served by such programs as advanced placement classes in the sciences, English and art. The school has an award-winning marching and concert band, as well as several clubs that cater to the needs of the community while helping the students to develop character. The school's Beta Club sponsors several projects each year, such as a food drive for the needy, to aid the community.

### PRIVATE SCHOOLS

Jefferson Christian Academy  
Grades K-12  
956-9111  
Principal: Ken Roberts

Jefferson Christian Academy offers a college preparatory curriculum and daily Bible classes as part of its academic and spiritual preparation for the students. The philosophy of the academy is that "every child deserves a quality education in a safe and structured environment," said Principal Ken Roberts. Roberts said the school encourages academic, physical and spiritual growth in a number of ways.

**K & E**

**CONSULTANTS**

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Nat'l 1-800-865-4200  
FAX (205) 640-2833

2248 Moody Pkwy  
Moody, AL

Earle Lyman (Owner)



"...They will soar on wings  
like Eagles..." Isaiah 40:31

**Jefferson  
Christian  
Academy**

1500 Heritage Place Drive  
Birmingham, Alabama 35210

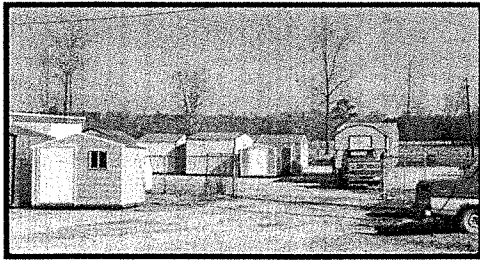
**(205) 956-9111**

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Environment"*

K4-12th Grade

*Accredited by Alabama Independent School  
Association*

**Lee's  
Portable  
Buildings & Signs**



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Moody, AL 35004**

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to know.**

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LUTCF  
**(205) 699-5117**  
2301 Moody Pkwy  
Suite 7  
Moody, AL



**Anita Walker,**  
LUTCF  
**(205) 699-5117**  
2301 Moody Pkwy  
Suite 7  
Moody, AL

**Put Your Trust In People Who Care.**

Registration fees are \$75 per student or \$100 for a family. Tuition costs do not include fees and text books. For a complete fee and tuition schedule for elementary and high school students, call the school.

Bible Methodist Christian School  
Grades K-12  
338-3012  
Principal: Richard Miles

As a member of the Alabama Christian Education Association, Bible Methodist School in Chula Vista participates in ACEA state-wide events and fine arts competitions. Students are involved in a number of clubs, including the Beta Club, an honors program, Evangelism and Mission Club for Christian outreach and mission trips, and a strong music program. "Our purposes are to practice faith in Jesus Christ, moral and ethical Christian development, academic excellence and the practice and experimental application for these goals," said Principal Richard Miles. Tuition costs are \$1,000 a year for one child, \$1,200 for two children and \$1,300 for three or more children. Contact the school for more details.

Seventh-Day Adventist  
Junior Academy  
Grades K-10  
640-5951  
Principal: Regina Vann

Music, foreign languages and environmental sciences play a strong part in this school, located in a beautiful rural setting just off U. S. 78 between Leeds and Pell City. Students are provided with a strong educational program to prepare them for college entrance. Most important is that each student be able to develop to his fullest potential physically, mentally and spiritually. Toward this end the regular classroom environment is supplemented

with a variety of guest speakers, field trips and community projects. "We have lots of field trips," said Principal Regina Vann. "Two special annual field trips are a week at Lake Martin at the church camp where fifth and sixth graders from three states assemble for an outdoor, environmental school and four days of music festivals where our choir students meet with those from other Adventist schools in Alabama, Mississippi and northwest Florida. "Our purpose is to provide our young people the skills to function in their world as Christians and to be ready for the next world."

### COLLEGES AND UNIVERSITIES

University of Alabama  
At Birmingham  
934-4011

UAB is a comprehensive urban university and medical center complex with annual enrollment exceeding 15,500 students. UAB offers excellent programs through six liberal arts and professional schools, six health professional schools and graduate programs serving all major units. UAB is also the state's largest employer, with faculty, staff and support personnel totaling 13,765. A complete catalog on UAB is available by calling the number above.

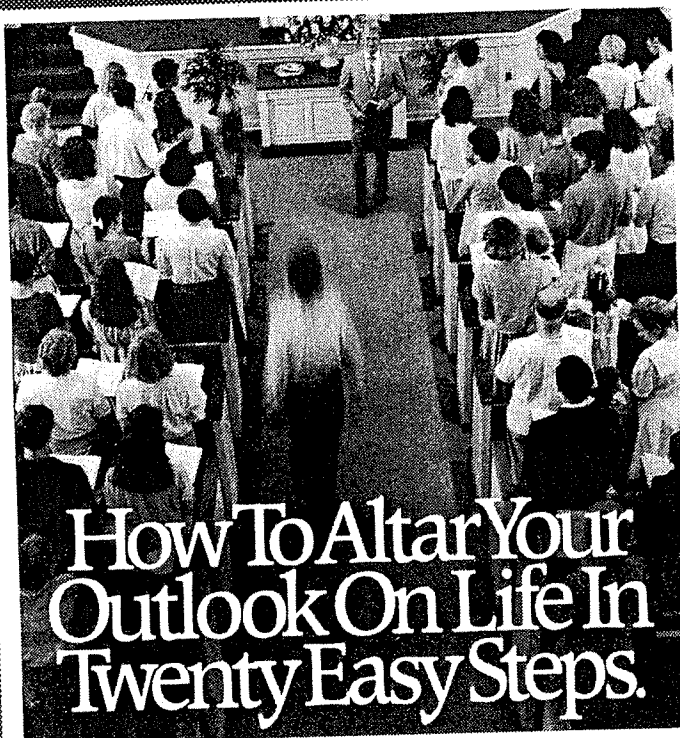
Undergraduate Tuition  
In-State  
\$58 per semester hour  
Max: \$580 per quarter

Out-of-State  
\$116 per semester hour  
Max: \$1160 per quarter

Jefferson State Community College  
853-1200

Jefferson State is an extremely popular





Millions of people have taken that short walk to the altar to meet God. You may think it's a useless act. But history proves otherwise.

Because at the altar of Bethel Baptist Church hundreds have found the hope it takes to begin life all over again. The motivation to make a fresh start. And faith that assured them - beyond all doubt - of God's enduring love. That's why we're inviting you to join us in worship. To experience firsthand the love of Christ and the reality of new life He offers. Whatever your situation right now, there's hope for a new beginning and a fresh outlook, Because Jesus cares for you.

Sunday Morning Worship	8:15 AM 10:30 AM
Sunday Morning Bible Study	9:15 AM
Sunday Evening Worship	6:30 PM
Wednesday Midweek Service	6:30 PM

## *Bethel Baptist Church*

8332 US Highway 411 - 3.3 miles North of Moody Crossroads



## **Moody United Methodist Church**

*"Come Join Us For Worship"*

Sunday School - 9:45 AM  
 Morning Worship - 11:00 AM  
 Evening Worship - 6:00 PM

**(205) 640-7491**

820 Church Street  
 Moody, AL 35004

## Education - *Continued*

two year public community college serving the greater Birmingham area. The college boasts an annual enrollment of around 7,300, comprised mainly of students from the five-county area. A complete catalog on Jefferson State is available by calling the number above.

### Tuition

#### In-State

\$22 per credit hour

Max: \$330 per quarter

#### Out-Of-State

\$38.50 per credit hour

Max: \$577.50 per quarter

### Samford University

870-2011

Samford University is a Baptist university dedicated to the sound Christian development of the intellectual, social, spiritual and physical needs of its students. With an average fall enrollment of 4,200, Samford offers a variety of programs and is home to the nationally recognized Cumberland School of Law. A complete catalog is available by calling the above number.

### Undergraduate Tuition

#### All Students

\$214 per semester hour

Max: \$3,270 per semester

### Birmingham-Southern College

226-4600

Birmingham-Southern College is one of the South's premiere liberal arts universities. Birmingham-Southern boasts a large number of graduates that have gone on to become world-renowned individuals in a variety of fields. With a relatively small enrollment averaging about 1,800 undergraduate students, some 29 percent come

from outside the state, adding to the already culturally rich environment. A complete catalog on Birmingham-Southern is available by calling the number listed.

### Undergraduate Tuition

#### All Students

\$8,900 annually

### The University of Montevallo

665-6030

The University of Montevallo is a comprehensive liberal arts university. Boasting one the most beautiful campuses in the country, the University of Montevallo has four basic programs available, the College of Liberal Arts and Sciences, the College of Business, the College of Education and the College of Fine Arts.

With an average fall enrollment of just 2,600, the University of Montevallo's "small college experience" provides for an excellent student/teacher ratio.

### Undergraduate Tuition

#### In-State

\$61 per semester hour

Max: \$915 per semester

#### Out-Of-State

\$122 per semester hour

Max: \$1,830 per semester

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HEADACHES

LEG PAIN

ARM PAIN



SHOULDER  
PAIN

NUMBNESS

AUTO INJURIES

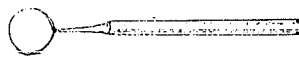
NECK PAIN

*"Feel The Difference"*

**Alan J. Weber, D.C.**

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**640-8023**



Feeling A Little Down  
In The Mouth?



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The Problem

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- Emergencies Welcome

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Harold Emmons, D.M.D.

Geeta Scholl, Oral Surgeon

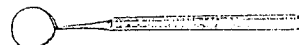
Bill Kelly, Childrens Specialist

Ormond Grimes, Orthodontist

**the dental office, inc.**

2323 Moody Pkwy • Moody, AL 35004

Mon.-Fri. 8:30-6:00 / Sat. 8:30-1:00



\*No representation is made regarding the quality of dental services to be performed of the dentist performing the services.

Most people believe that leaving a big city for rural areas means making sacrifices in certain areas, such as health care. However, that is far from the case in Moody.

Moody boast of health care facilities that would make any small city proud. Leeds contains two health clinics that are affiliated with top area hospitals. Baptist Medical Center Leeds Family Health Center, located on Parkway Drive, offers full service health care with family practice physicians, obstetrics and gynecology, laboratory services, industrial medicine and home health care services.

The center is located on the site of the old 50-bed Leeds Hospital, which was founded in 1950 by the late Dr. E.H. Edwards. In 1977, the hospital was demolished after being purchased by Baptist Medical Centers and replaced by the current multi-use facility.

Just across the street is another hospital-based facility - AMI Brookwood Leeds Family Health Center. The center boasts seven physicians with services ranging from family practice and internal medicine to urology, orthopedics, general surgery and obstetrics and gynecology.

But medical care does not stop with these facilities. Just a few minutes away is downtown Birmingham, which has become one of the foremost medical facili-

ties in the nation. The University of Alabama Medical Center is one of the most respected facilities in the world, boasting medical services ranging from family care to transplant surgery and leading research facilities that are redefining medical technology.

Just a few blocks away from that facility is Health-South, one of the largest rehabilitation facilities in the nation. Treating athletes such as Charles Barkley and Bo Jackson, the medical facility is one of the most respected in its field.

However, local health care does not end with family medical care. Also available are a variety of local dentists, orthodontist, chiropractors and optometrist.

In Moody, one of the largest dental practices in the tri-county area provides services ranging from preventative dentistry, such as filling, root canals, bridges and dentures. The Dental Offices, Inc., founded by Dr. Herbert Slamen, boast seven different doctors of dental medicine.

In Leeds, one can choose from a variety of family dentistry practice, Dr. Carol Miles, Dr. James Stone and Dr. James Fendley each have individual practices that have established themselves as strong pillars in the local community.

Dr. James Phillips is one of Birmingham's most respected orthodontist, and runs his practice out of a re-

furnished home on Parkway Drive in downtown Leeds.

For those with vision problems, the optometry services of Dr. James H. McClendon Jr. are available and respected by all the tri-county area. Founded by Dr. Hames H. McClendon Sr. in 1949, the office has been providing quality eye care for more than 42 years. Dr. McCleandon Jr. joined his father in the family practice in 1971, and continues to provide the quality services his father established.

If muscular or back problems begin to plague you, then there are also a number of chiropractors in the area to provide needed medical service.

In Moody, Dr. Alan J. Weber is also available for chiropractic services.

Also available in the area are two high quality retirement homes. Bright Beginnings is located in Leeds on Highway 119. The Village at Cook Springs is located just off I-20 at the Cook Springs exit, and is one of the largest retirement homes in the area, providing a wide range of health care in addition to independent living.

Moody residents seeking medical care do not have to worry about traveling long distances to find quality assistance - it is literally available at their own front doors.



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Master Electrician

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**640-1503**

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## Medical

### CLINICS-MEDICAL

AMI BROOKWOOD LEEDS  
FAMILY HEALTH CENTER  
207 Parkway Dr. SW  
699-6145

MONTCLAIR HEALTH  
CENTER - LEEDS  
232 Parkway Dr. SW  
699-2541

NORRELL CLINIC PA  
1716 1st Avenue N  
Pell City  
338-2241

### CLINICS

AMI BROOKWOOD LEEDS  
FAMILY HEALTH CENTER  
207 Parkway Dr. SW  
699-6145

GILLILAND, REGINA P, MD  
1212 3rd Ave. S  
Birmingham, AL  
226-8105

MCE FAMILY HEALTH CARE  
CENTER ASHVILLE  
8th St.  
594-5176

MONTCLAIR ORTHOPEDIC  
SURGEONS  
720 Montclair Rd.  
Birmingham, AL  
591-2518

### CLINICS-CHIROPRACTIC

Gay, John F. Dr.  
9469 US Highway 11  
Springville  
467-6375

WALCH CHIROPRACTIC  
CENTER  
429 Parkway Dr. SE  
699-4433

WEBER CHIROPRACTIC  
CENTER  
2301 Moody Pkwy  
640-8023

### HOSPITALS

CARRAWAY METHODIST  
MEDICAL CENTER  
1600 Carraway Blvd.  
Birmingham, AL  
226-6000

MEDICAL CENTER EAST  
50 Medical Park East Drive  
838-3000

MONTCLAIR BAPTIST  
MEDICAL CENTER  
800 Montclair Rd.  
Birmingham, AL  
592-1000

MOUNTAIN VIEW HOSPITAL  
3001 Scenic Highway  
Gadsden  
800-662-1002

ST. CLAIR REGIONAL  
HOSPITAL  
2805 Hospital Drive  
Pell City  
338-3301

ST. VINCENT'S HOSPITAL  
2701 9th Court S.  
Birmingham, AL  
939-7000

THE DENTAL OFFICE, INC.  
Herb Slamen, DMD  
Harold Emmons, DMD  
Geeta Chadha, DMD  
Bill Kelly, DMD  
Ormond Grimes, DMD  
Richard Scholl, DMD  
Karen Samuels, DMD  
2323 Moody Pkwy  
640-1717

MOODY MEDICAL CLINIC  
2826-B Moody Parkway  
Moody, Alabama 35004  
(205) 640-2808  
FAX (205) 640-2810  
Monday-Friday  
9:00 AM-6:00 PM  
Saturday 9:00 AM-1:00 PM  
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Board Certified in Family  
Practice and General  
Preventive Medicine.  
Office Lab - X-ray

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**Insurance Accepted:**

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- Medicare •AETNA PPO •Cignal Equicor
- Southeast Health Plan •Senior Partners

Board Certified in Family Practice, Preventive Medicine,  
Senior AME

## **Dr. John L. Buckingham, M.D.**

Degrees & Certificates from:  
Wake Forest, Emory, Johns Hopkins, Mayo Clinic

Hours: Monday-Friday 9:00 AM - 6:00 PM  
Saturday 9:00 AM - 1:00 PM

**(205) 640-2808**

2826-B Moody Parkway  
Moody, AL 35004

## Demographics

### IDENTIFICATION

County: St. Clair  
 County Seat: Pell City  
 Nearest Metropolitan Area: Birmingham

1. University of Alabama Birmingham
2. Samford University
3. Birmingham Southern
4. University of Montevallo

### FINANCIAL

Number of Banks:.....2  
 Domestic (1992).....0  
 Foreign (1992).....1

Junior/Community College within 50 mile radius:

1. Jefferson State Community College
2. Gadsden State
3. Phillips Junior College

Does local government issue industrial revenue bonds?.....Yes

Vo-Tech Schools within 50 mile radius:

1. John Pope Eden Area Vocational Center

Is Tax increment financing available?.....Yes

### MEDICAL

Physicians (1992).....1  
 Dentists (1992).....5

### COMMUNICATION

Largest Regional Newspaper: Birmingham News  
 Total Circulation: 165,800

### FACILITIES

Motels.....3  
 Shopping Centers.....2  
 Libraries.....1

Radio:

Number of Radio Stations Received: 25

### RECREATION

Golf Courses.....1  
 City/State Parks.....1  
 Country Clubs.....1

Television:

Cable Available: Yes  
 Number of Non-cable channels received- 7

Telephone

Telephone Service Company: AllTell

Mail/Parcel

Nearest REgional Mail Handling Facility-  
 Moody  
 Parcel Service: Yes

K-12 Education

Schools:  
 Public: 3  
 Teachers: 96  
 Enrollment: 1949 (1993-1994)

Non-Public: 3 Teachers: 52 Enrollment: 510

High School Competency Test (Oct. 94 - Percent of 11th Graders Passing)

Math.....84.00  
 Communications.....96.00

### SECONDARY EDUCATION

Colleges/Universities Serving the County:



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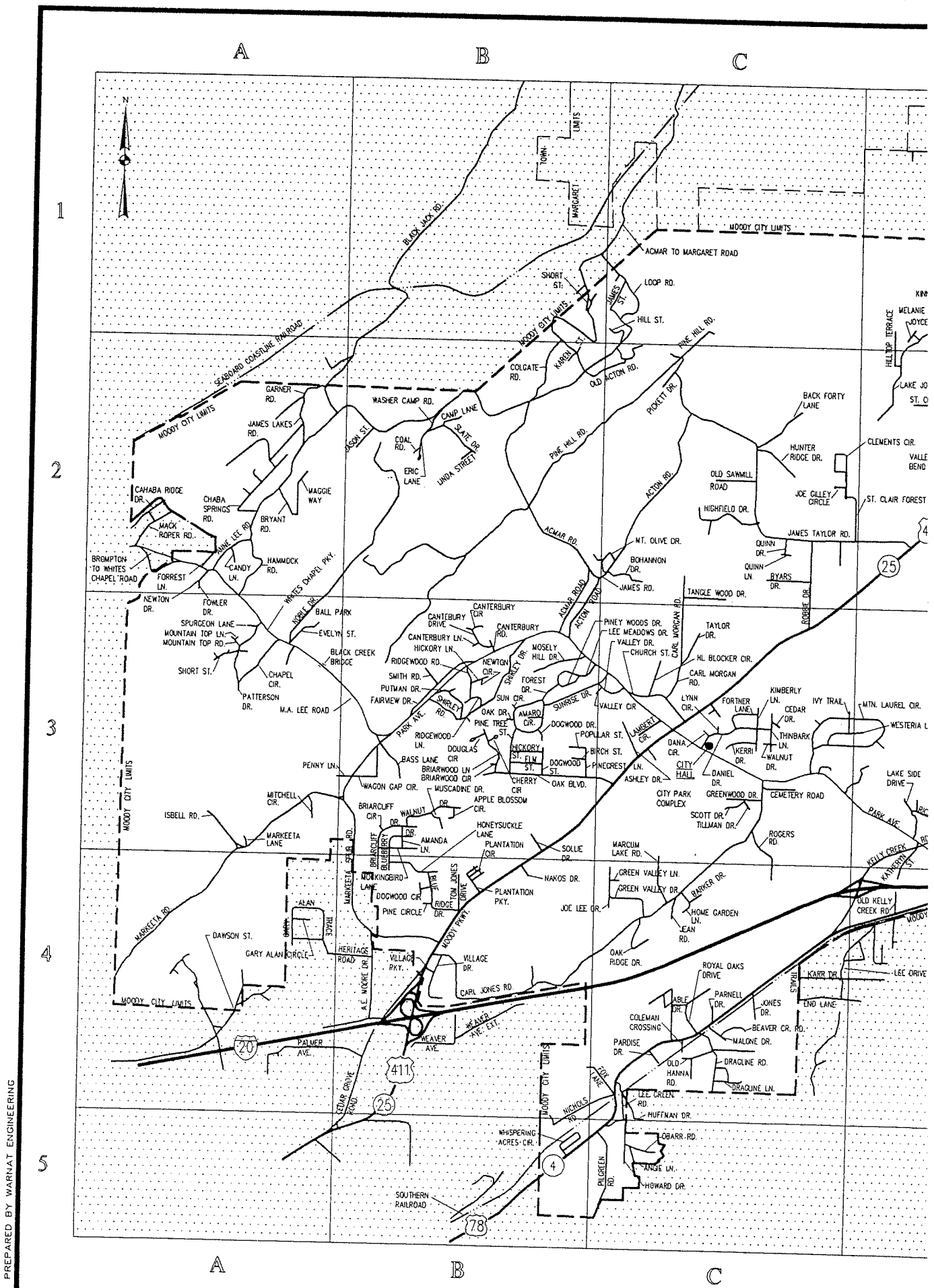
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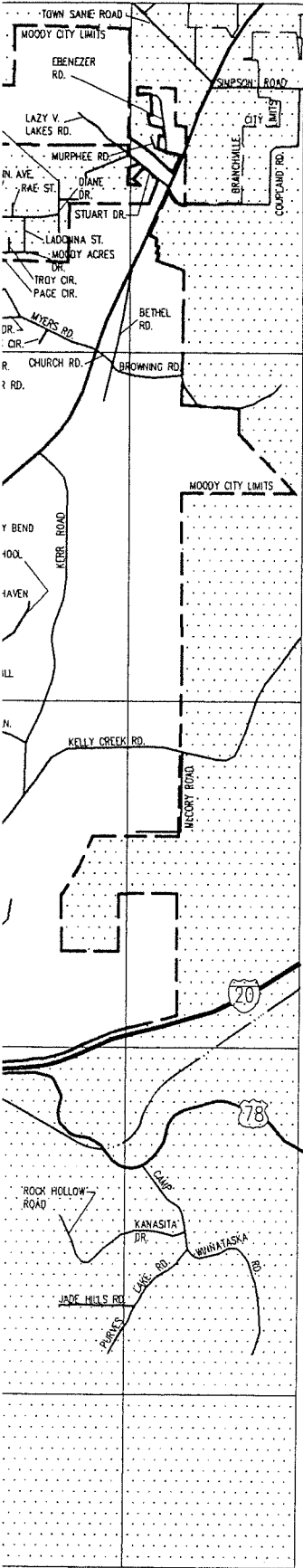
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Moody, AL**

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E



E

- A-
- A.F. Moore Drive B-4
- Abel Drive C-4
- Acmar Road B-2,3
- Acmar la Margaret Road C-1,B-1
- Acton Road B-1,2,3,C-2
- Alridge Lane D-3
- Amanda Lane B-3
- Amaro Circle B-3
- Angie Lane C-5
- Ann Avenue D-1
- Annie Lee Road A-2
- Annie Lee Road A-2,B-2
- Apple Blossom Circle B-3
- Ashley Drive C-3

- B-
- Back Forty Lane C-2
- Ball Park Road A-3
- Barker Drive C-4
- Bass Lane B-3
- Beaver Creek Road C-4
- Bethel Road D-1,2
- Birch Street B-3
- Black Jack Road B-1,2,A-1,2
- Blue Ridge Drive B-4
- Blueberry Drive B-3
- Boltannon Drive C-2
- Briarcliff Circle B-3
- Briarcliff Drive B-3
- Briarwood Cir. B-3
- Briarwood Lane B-3
- Brompton to Whites Chapel Road A-2
- Browning Road E-2
- Bryant Road A-2
- Bush Hill Rd. D-2
- Byars Drive C-2

- C-
- Cahaba Ridge Road A-2
- Cahaba Springs A-2
- Camp Lane B-2
- Camp Winnetoska Road E-4
- Candy Lane A-2
- Canterbury Drive B-3
- Canterbury Circle B-3
- Canterbury Lane B-3
- Canterbury Road B-3
- Carl Jones Road B-4,C-3,4
- Carl Morgan Road C-2,3
- Cedar Drive C-3
- Cedar Grove Road B-4
- Cemetery Road C-3,4
- Chapel Circle A-3
- Cherry Circle B-3
- Christine Lane D-1
- Church Road D-1,2
- Church Street C-3
- Clements Circle C-2
- Coal Road B-2
- Coleman Crossing C-4
- Colgate Road B-2
- Coupland Road E-1
- Coupland Road E-1

- D-
- Dana Circle C-3
- Daniel Drive C-3
- Dawson Street A-4
- Diane Drive D-1
- Dogwood Circle B-4
- Dogwood Drive B-3
- Dogwood Street B-3
- Douglas Circle B-3
- Dragaine Lane C-4
- Dragaine Road C-4

- E-
- Ebenezer Road E-1
- Ebenezer Road E-1
- Elm Street B-3
- Eric Lane B-2
- Evelyn Street A-3

- F-
- Fairview Drive B-3
- Forest Drive B-3
- Farrest Lane A-2
- Farnter Lane C-3
- Fowler Drive A-2
- Fox Lane B-4,C-4

- G-
- Garner Road A-2
- Garry Alan Circle A-4
- Gary Alan Trace A-4
- Green Valley Drive C-4
- Green Valley Lane C-4
- Greenwood Drive C-3
- Greg Circle D-1

- H-
- Hammock Road A-2
- Harmon Drive D-2
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- Hickory Lane B-3
- Hickory Street B-3
- High School Drive D-2
- Highfield Drive C-2
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- Highway 411 B-3,4,C-2,3,D-1,2,E-1
- Highway 78 B-4,5,C-4,D-4,E-4
- Hill Street B-1,C-1
- Hilltop Terrace D-1,2
- H.L. Blocker Circle C-3
- Homer Garden Lane C-4
- Honeysuckle Lane B-4
- Howard Drive C-5
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- I-
- I-20 A-4,B-4,C-4,D-4
- Isbell Road A-3
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- J-
- Jade Hills Road D-4
- James Lake Road A-2
- James Road C-2
- James Street C-1,2
- James Taylor Road C-2,D-2
- Jason Street A-2,B-2
- Jean Road C-4
- Joe Gilley Cir. C-4
- Joe Lee Drive C-4
- Jones Drive C-4
- Joyce Circle D-1

- K-
- Kanasita Drive E-4
- Karen Street B-2
- Karr Drive C-4
- Kathryn Street D-3,4
- Kelly Creek Road E-2,3,D-3
- Kerr Road D-2,3
- Kerri Drive C-3
- Kimberly Lane C-3
- Kincco Drive D-1
- Kincco Lane D-1

- L-
- Ladonna Street D-1
- Lake Country Drive D-1
- Lake Joyce Drive D-1,2
- Lake Joyce Road D-2
- Lambert Cir. C-3
- Lazy V. Lakes Road D-1
- Lee Drive C-4
- Lee Green Road C-4,5
- Lee Meadows Drive E-3
- Linda Street B-2
- Loop Road C-1
- Lynn Circle C-3

- M-
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- Mack Roper Road A-2
- Maggie Way A-2
- Malone Terrace C-4
- Marcum Lake Road C-3,4
- Marion Street D-1
- Markeeta Lane A-3
- Markeeta Road A-3,4,B-3
- Markeeta Spur Road B-3,4
- McCory Road E-3
- Melanie Circle D-2
- Melanie Drive D-1
- Mitchell Drive A-3
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- Woody Acres Drive D-1
- Woody Parkway B-3,4,C-2,3,D-2
- Mosely Hill Drive B-3
- Mount Olive Drive C-2
- Mountain Laurel Circle C-3,D-3
- Mountain Top Lane A-3
- Mountain Top Road A-3
- Murphree Road E-1
- Muscadine Drive B-3
- Myers Circle D-1
- Myers Lane D-1
- Myers Road D-1

- N-
- Nakas Drive B-4
- Newton Circle B-3
- Newton Drive A-2,3
- Nichols Road B-4,C-4
- Noble Drive A-2,3,B-2

- O-
- Oak Boulevard B-3,C-3
- Oak Drive B-3
- Oak Ridge Drive C-4
- Obarr Road C-5
- Old Acton Road B-2,C-2
- Old Hanna Road C-4
- Old Hanna Road C-4
- Old Kelly Creek Road D-4
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- P-
- Page Circle D-1
- Palmer Avenue A-4,B-4
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- Patterson Drive A-3
- Penny Lane B-3
- Pigreen Road C-5
- Pickett Drive C-2
- Pine Circle B-4
- Pine Hill Road B-2,C-1,2
- Pine Hill Road C-1,2
- Pine Tree Street B-3
- Pinecrest Lane B-3
- Piney Woods Drive B-3
- Plantation Cr. B-4
- Plantation Parkway B-4
- Popular Street B-3
- Prescott Stewart Cross Road/Purves Lake Road D-4,E-4
- Private Drive A-2
- Pulman Drive B-3

- Q-
- Quinn Drive C-2
- Quinn Lane C-2

- R-
- Roe Street D-1
- Rice Drive D-3
- Ridgewood Lane B-3
- Ridgewood Road B-3
- Robbie Drive C-2,3
- Rock Hollow Road D-4
- Rogers Road C-3,4
- Royal Oaks Drive C-4

- S-
- Scott Drive C-3
- Shirley Circle B-3
- Shirley Drive B-3
- Shirley Road B-3
- Short Street A-3
- Short Street B-1
- Simpson Road E-1
- Sicle Drive B-2
- Smith Road B-3
- Sollie Drive B-4
- Spurgeon Lane A-3
- St. Clair Forest Road C-2
- St. Clair Circle D-2
- St. Clair Road D-2
- Stuart Drive D-1,E-1
- Sun Circle B-3
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- T-
- Tonglewood Drive C-2
- Taylor Drive C-3
- Thinbark Lane C-3
- Tillman Drive C-3
- Tom Jones Drive B-4
- Town Sanie Road E-1
- Trails End Lane C-4
- Troy Circle D-1

- U-

- V-
- Valley Bend Drive D-2
- Valley Bend Lane D-2
- Valley Circle B-3,C-3
- Valley Drive C-3
- Valley Haven Circle D-2
- Village Drive B-4
- Village Parkway B-4

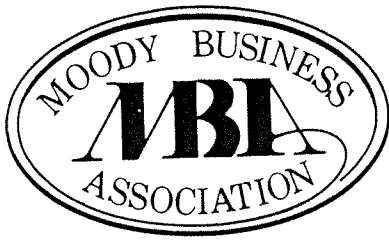
- W-
- Wagon Gap Circle B-3
- Walnut Drive B-3
- Walnut Drive C-3
- Washer Camp Road B-2
- Weaver Avenue B-4
- Weaver Avenue Ext. B-4
- Westerline Lane C-3,D-3
- Whites Chapel Parkway A-3
- Whispering Acres Circle B-5

# MOODY, ALABAMA

GRAPHIC SCALE



( IN FEET )  
1 inch = 4000ft.



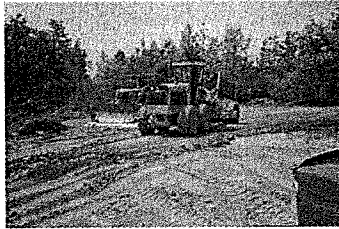
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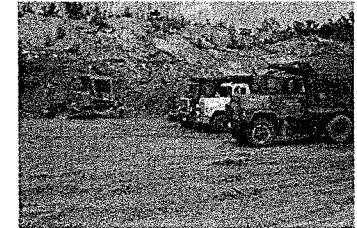
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## Recreation

Living in Moody means that you never have to want for things to do. Moody has plenty of recreational facilities available, and if it's not here, the local highways provide almost instant access to anything you might want to do.

This area's attractions provide something for even the most harsh critic. Professional and collegiate sports, outdoor recreational facilities, and cultural entertainment- such as the Birmingham Opera Theater and the Alabama Symphony Orchestra- are within minutes of home.

However, one does not have to leave the Moody area to enjoy sports or cultural entertainment. Moody has an active youth association, providing children with year round athletic opportunities. And adult softball and basketball leagues simply add to the fun. For the golfer, the Moody Driving Range is scheduled to open this summer, providing the budding Jack Nicklaus an opportunity to eliminate that embarrassing slice.

In Leeds, athletics are also a part of the fun, and local associations such as the Leeds Arts Council help bring quality theater and musical productions to the city. Concerts by the Magic City Community Orchestra and the annual Concert in the Park always draw big crowds. The LAC's annual Spring Musical has seen such quality productions as Oklahoma, Annie Get Your Gun, and The Sound of Music, each

featuring top-notch local talent. The local Leeds Memorial Park provides residents with a walking track, picnic areas, softball fields, and a grassy plain where you can toss a frisbee, play catch or just relax in the warm afternoon sun. Other local parks, such as the one of the Civic Center or Moton Park, provide lighted tennis courts, football fields, a swimming pool and even basketball courts. Even the most versatile athlete has everything he or she needs right at their doorstep!

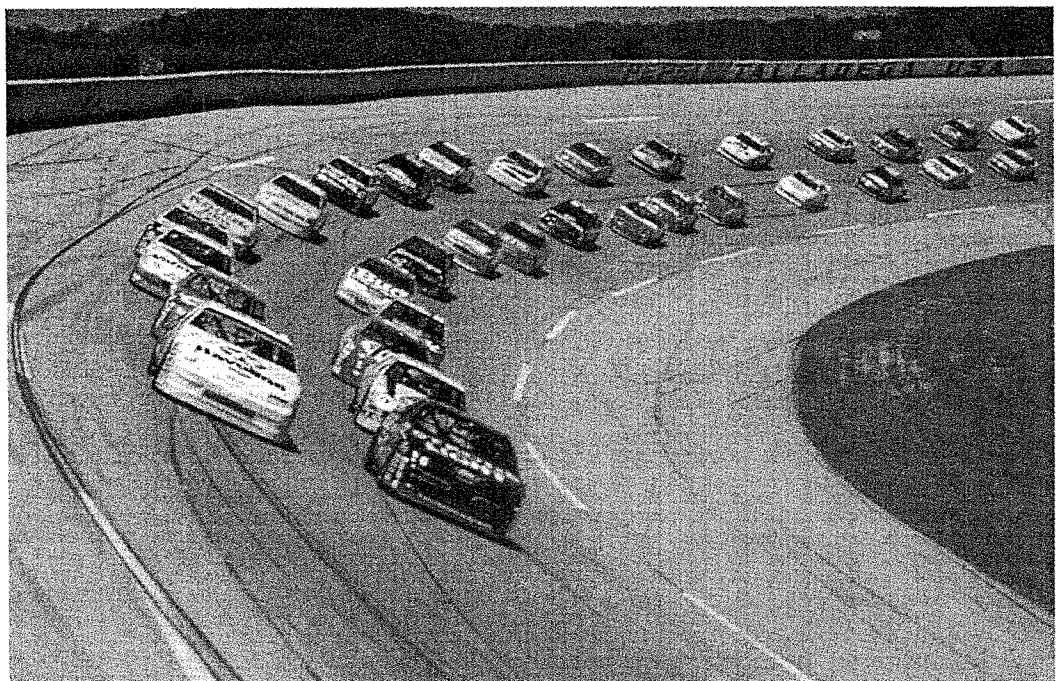
For the outdoorsman, head South on Highway 119 to Oak Mountain State Park. Less than 20 minutes away, the park boasts more than 10,000 acres. Swimming, bass and trophy bream fishing, golfing, hiking, boating- you name it, and you can probably do it here. The park also features campsites and cottages that are just perfect for a weekend getaway.

Just outside of the park is the

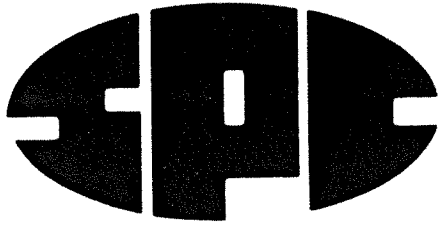
Oak Mountain Amphitheater, the state's largest outdoor performance theater with 5,000 seats and a grassy area that seats up to 3,000 more spectators. The summer "Star" series at the Amphitheater has drawn such attractions as The Beach Boys, The Judds, Tammy Wynette and Richard Marx. The Amphitheater has also played host to a number of barbecue cook-offs and has even featured "bungee-jumping."

For the water enthusiast, you don't even have to leave home to enjoy the beauty of the Little Cahaba River, which enters its larger sister, the Cahaba, the last free-flowing river in Alabama. Featuring more than 130 species of fish- the most of any river in Alabama- it also provides canoers and kayakers with the most versatile of waters. To learn more about the Cahaba River, call the Cahaba River Society at 322-5326.

If large lakes are your style,



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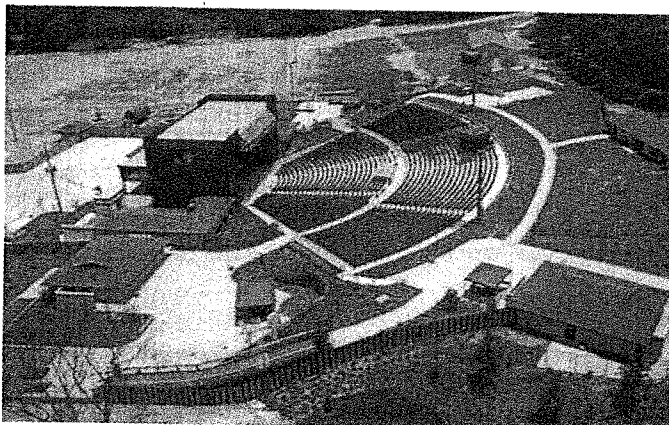
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## Recreation



Youngsters enjoy the action-packed BMX track at Oak Mountain State Park. Then head East on Interstate 20 to Lake Logan Martin. Home to several annual bass tournaments and the site of the 1992 Bass Masters Classic—the lake offers superior fishing, as well as boat rentals, water skiing, camping and even permanent lodging—all just 20 minutes from home!



Oak Mountain Amphitheatre draws top musical acts throughout the summer.

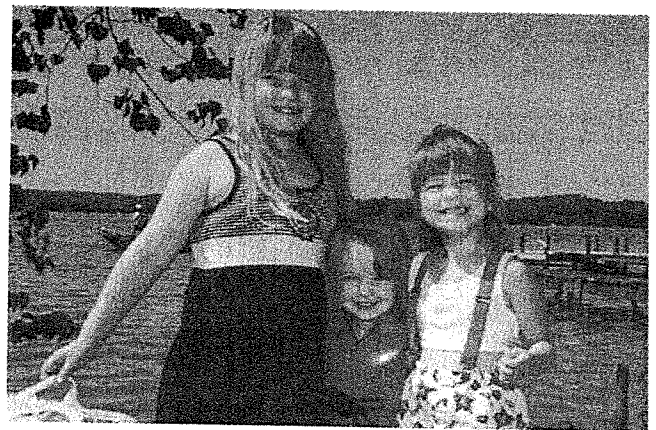
Even closer to home is Lake Purdy. Located just a few minutes down Highway 199, this pristine lake features boat rentals, fishing and annual bass tournaments. First impounded in the early 1900's, this lake gives up a number of seven pound-plus large mouth bass annually.

For the spectator athlete, Moody boast to-notch amateur sports. Moody high schools sent their foot-

young football teams that making names for themselves their respective divisions.

Tuscaloosa and the Crimson Tide are just a few minutes away down I-59, and they can always be found playing a few home games in Birmingham, sharing historic Legion Field with UAB Blazers. Legion Field will also be host to the first Southeastern Conference Championship Game this December.

Add Birmingham-Southern College, and you have four notch collegiate basketball programs in the area. UAB and Alabama are consistent NCAA Tournament contenders, a Birmingham-Southern won the national championship in the division last year. The Birmingham-Jefferson Civic Center frequently hosts the SED Tournament as well as NC



Three sisters ready for a day of fun and adventure on beautiful Logan Martin Lake.

contention for the playoffs.

For the collegiate athletic supporter, the University of Alabama at Birmingham and Samford University each have

Tournament games.

For the summer athlete, UAB and Alabama have both been in the NCAA Top 20 in baseball and both have won conference titles in the past two years.

Professional sports lovers can choose from the Birmingham Barons baseball team, the Birmingham Fire football team (of the





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## Recreation

World League of American Football) or the Continental Basketball Associations Birmingham Bandits.

Even racing fans have plenty to enjoy. The recently re-opened Birmingham Race Course, located just off I-20 West from Leeds, boasts live and simulcast horse racing daily, and plans are underway to include greyhound racing at the facility. In the opposite direction, the Talladega Super Speedway is home to amateur races most weekends, and features the popular Winston 500.

While Birmingham boasts of being the Sports Capital of the South, the area also provides a plethora of natural, historic and cultural attractions. Vulcan Park, situated atop Red Mountain in Birmingham, is visible to anyone entering Birmingham. Vulcan, the world's largest iron statue, stands as a symbol to Birmingham and the iron and steel industry that made it the city it is today. Visitors can enjoy a panoramic view of the entire area from the observation tower at the top of the statue.

The Birmingham Zoo is just minutes away from Vulcan near the city's Southside. One of the largest zoos in the south, this municipally owned facility houses nearly 250 different species and some 900 animals. The Zoo is open every day of

the year except Thanksgiving, Zoobilee Day in September and Christmas Day. Hours are 9:30 a.m. to 5 p.m.

Just up the street from the zoo is Birmingham Botanical Gardens. Twenty gardens grace the grounds, featuring one of the finest collections of plants and landscape designs in the southeast. The Garden Auditorium is home to frequent horticultural lectures and shows. Located at 2612 Lane Park Road, the gardens are open daily and admission is free.

The Birmingham Museum of Art is the largest city supported museum in the Southeast.

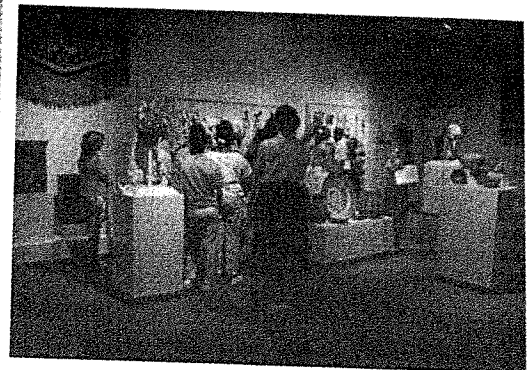
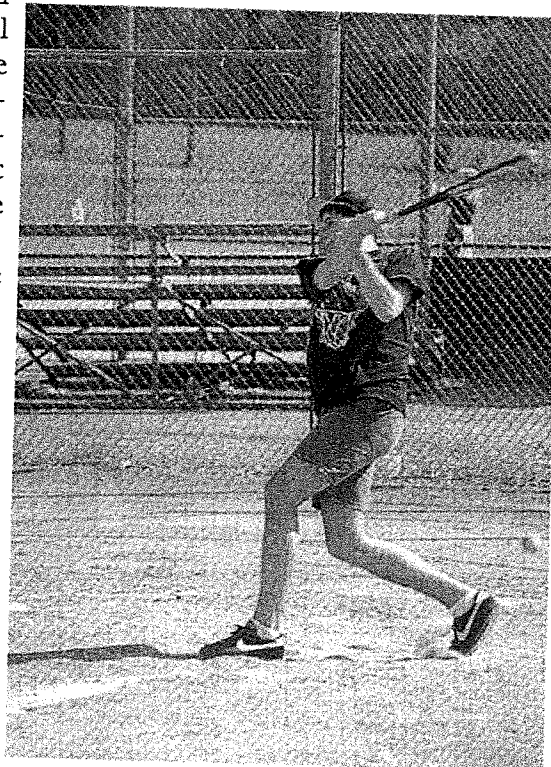
In addition to the museum, there are several art galleries in Birmingham area.

Also in the cultural district is the recently renovated Birmingham-Jefferson Civic Center and convention Center. This expand-

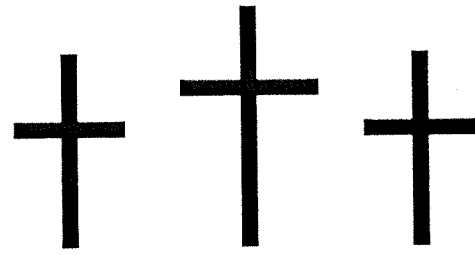
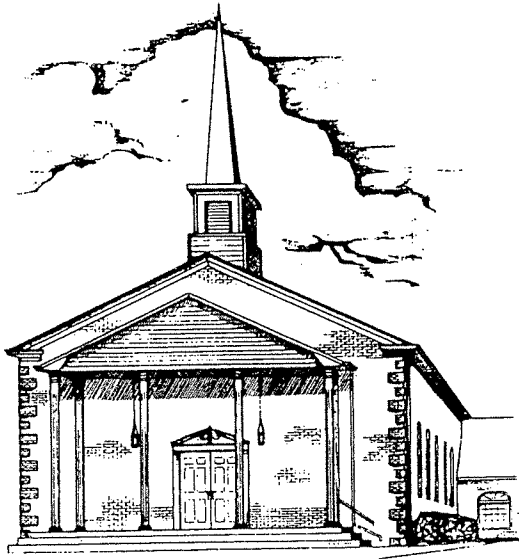
ed facility features a 17,000 seat coliseum, a 3,000 seat hall, a 1,000 seat theater and 110,000 square foot exhibition hall. Home to the Southeastern Conference Headquarters coliseum plays host to a number of Alabama Crimson Tide basketball games, and hosts the SEC Tournament in 1992.

The Concert Hall is home to the Alabama Symphony Orchestra Master and Pop Series, the Alabama Ballet, and traveling opera and Broadway theater productions, such as *Cats*, *Calcutta* and *Les Miserables*.

The theater is home to the Birmingham Children's Theater as well as small operas, plays, concerts and recitals.



The Leeds and Moody Youth Association provide athletic outlets for area youngsters, while the Alabama Symphony Orchestra and Birmingham Museum of Art fulfill the cultural requirements of the adult community.



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## Churches

<u>Baptist</u> Bethel Baptist Church U.S. 411 North, Moody 35004 640-6553	Moody Church of Christ 617 Park Ave., Moody 35004 640-7124	Parkway Christian Fellowship Ashville Road and 1st Ave. SE Leeds 699-3036
Cross Baptist Church 607 Park Avenue, Moody 640-7552	<u>Church of God</u> Lifeway Church of God 204 President St. SW, Leeds 35094	<u>Jehovah's Witnesses</u> Kingdom Hall of Jehovah's Wit- nesses 305 4th Ave. SE, Leeds 699-4437
Fairview Free Will Baptist Church County Hwy. 10, Moody	Moody Parkway Church of God Hwy 411 N., Moody	<u>Mormon</u> Church of Jesus Christ of Latter Day Saints 1101 Rockhampton St., Leeds 699-3183
First Missionary Baptist Church 3424 Pinehill Rd., Moody 640-5085	<u>Gospel Church</u> House of Prayer 1717 Oak Ridge Dr., Leeds	<u>Presbyterian</u> Community Presbyterian Church 825 Oak Blvd., Moody 35004 640-5698
Highpoint Free Will Baptist Church County Hwy. 10, Moody 640-6603	<u>Episcopal</u> Episcopal Church of the Epiphany Highway 119, Leeds 35094 699-2404	<u>United Methodist</u> Cahaba United Methodist Leeds
Moody First Baptist Church 902 Church St., Moody 35004 640-5328	<u>Holiness</u> Apostolic Overcoming Holiness Church of God 117 Eloise St., Leeds	Leeds Presbyterian Church 425 First Ave. SE, Leeds 35094 699-8463
New Hope Landmark Baptist U.S. 411 North, Moody 35004 640-6428	Leeds First Congregational Holiness 1216 Dunnivant Rd. SE, Leeds	Century Memorial United Metho- dist 115 Montevallo Rd. SW, Leeds 699-8158
New Life Free Will Baptist Church County Hwy. 10, Moody 35004 640-7222	<u>Independent</u> Abundant Life Tabernacle Hwy. 411, Moody 640-1150	Ebenezer United Methodist Church hwy 411 N., Moody 640-6509
Peaceful Valley Missionary Baptist 936 Markeeta Spur Rd., Moody 640-6789	Bible Fellowship Leeds	Leeds First United Methodist 537 Parkway Dr. SE, Leeds 35094 699-8575
Whites Chapel Baptist Church Hwy 10 and Church St., Moody 640-6892	Word of Life Independent Church Brompton Crossroads, Moody 699-1054	Moody First United Methodist 820 Church St., Moody 35004 640-7491
<u>Charismatic</u> Leeds Revival Center 320 Ninth St. NE, Leeds 35094 699-2911	<u>Interdenominational</u> Hill's Chapel C.M.E. 719 Pearl St., Leeds 699-7652	
<u>Church of Christ</u> Ashville Road Church of Christ 1260 Ashville Rd. NE, Leeds 35094 699-2447	Leeds Church of God and Christ 621 Henry Allen Road 699-7448	

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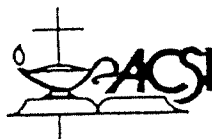
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## Speeding Up Your Residential First Mortgage Loan Closing

In today's "fast pace" society, you as a borrower are demanding faster and more efficient service from your closing attorney without sacrificing the quality of his work. Your closing attorney's goal is to provide such service in a pleasant and friendly atmosphere. The following are some things you can do to maximize the speed and smoothness of closing your new loan.

### HAZARD INSURANCE

The procurement of a hazard insurance policy, acceptable to the lender, insuring the home you are purchasing or refinancing against a variety of hazards has historically caused the most delays. Lenders require that you obtain a hazard insurance policy for no less than the amount of the loan, naming your lender as the *Mortgagee Loss Payee* (your insurance agent knows what this means) and that it be paid for one year in advance. You can pay for your policy when you pick it up or out of the funds disbursed at closing; but, regardless of your payment preference, the closing attorney must have the original policy and bill marked "paid" whether you have already paid it or whether it is to be paid out of closing. The effective date of the policy should be the date the loan is closed.

After you have selected the insurance company and coverage, it is helpful to put your agent in touch with the closing attorney's office for timely completion and delivery of the policy. If you are purchasing a condominium, you need to determine whether your property is covered by a master policy, as is usually the case. Even if it is, I would suggest that you obtain a policy to cover your personal property being placed in the condominium and any liability for accidents which may occur on your premises.

### SURVEY

Normally, your survey is ordered by the closing attorney's office and is delivered in a timely fashion.

The lender usually requires that it be dated no later than ninety days before the closing and accurately show the location of all improvements, easements, encroachments, etc. If you wish to arrange for the survey yourself, you must be sure that the surveyor you select is a Alabama Registered Land Surveyor and that six copies of the survey are delivered promptly to the closing attorney. Furthermore, the closing attorney cannot prepare the closing until the survey is received. The sooner the closing attorney receives the survey, the sooner he can undertake corrective work in the event problems are disclosed by the survey.

### TERMITE CLEARANCE LETTER

A termite clearance letter on forms approved by the lender dated within thirty days of the closing and covering all wood boring insects must be received before closing. This is normally handled by the closing attorney. If you order it separately, be sure your inspector is licensed and that the letter and bill are delivered promptly to the closing attorney so as not to delay the closing. Once again, if you choose to arrange for your own termite letter, it is helpful to put the termite company of your choice in touch with the closing attorney for timely completion and delivery of the clearance letter.

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## Speeding Up Your Residential First Mortgage Loan Closing

### TITLE EXAMINATION

The title examination is generally the most time consuming portion of the entire loan closing process. It is also the most unpredictable portion of the process in so much as it is very difficult to predict how long it will take to check the title to a particular piece of property. If your lender requires title insurance, title to the property must be examined for at least the last fifty years. Furthermore, the discovery of title problems is not at all that infrequent and the necessary corrective measures can result in substantial delays. If title problems are discovered, the closing attorney will contact the seller or the owner in the case of a refinance and solicit their cooperation in correcting such problems with all due speed.

### TITLE INSURANCE

Title Insurance protects the insured against both a faulty title search and against matters a title examiner could not discover such as fraud, forgery, missing heirs and clerical errors. Your lender will require that you purchase a policy for its benefit to cover the amount of your loan but that policy will not protect you or your growing equity in the property and could leave you facing a substantial loss if a claim is made. While the number of claims for this reason are very small, the effects are usually catastrophic. I would strongly recommend that you obtain the additional protection of an owner's title insurance policy. Most title insurance companies offer substantial premium savings when a mortgagee and owner's policy are purchased simultaneously, and your closing attorney should be able to have such a policy issued to you upon request.

### MISCELLANEOUS

Your closing attorney must be notified immediately if any of the parties to the transaction will not be able to attend the closing so that satisfactory arrangements can be made to complete the transaction in their absence, if possible.

If you are selling a condominium or property subject to dues for common area maintenance, the closing attorney must be provided with a letter stating the status of your dues so that these charges can be properly pro-rated.

Deliver to the office of the closing attorney any bills or invoices for repairs which are to be paid from the loan proceeds or at closing to avoid delays.

A certified or cashier's check for your portion of the closing costs, prepaid items and down payment may be required by the closing attorney. You should contact the closing attorney 24 hours before closing so that he can advise you to the exact amount of funds you will need. Seller's closing costs are typically deducted from their proceeds and therefore, do not require a separate certified or cashier's check for their portion. Bring your personal checkbook in the event there are adjustments to be made at closing.

You should let your closing attorney know if you plan to have another attorney review any of the paperwork. You will be responsible for whatever fees are charged by your attorney and messenger services, if any, required to forward the documents to the attorney's office.

Obtaining loan payoffs can often result in delays and it will serve to expedite the process if your closing attorney is contacted and given the loan number and location of your existing loans on the property being purchased or refinanced.

If you have received earnest money, you will need to discuss this with the closing attorney so that his paperwork can be prepared accordingly. (If you are represented by a realtor, they will probably have these funds and will know how to handle them for you).

A seller should bring to closing all keys; however, garage door openers, equipment and appliance warranties should be left at the house. Furthermore, make sure the final utility reading will be complete before possession is taken by a purchaser.

The assistance of a licensed realtor whether you are buying or selling is invaluable. A realtor is a trained and skilled person who can assist in every phase of the transaction including marketing the property for a seller, assisting in the loan application process for a borrower and coordinating the efforts of all the different parties involved in a residential first mortgage closing.

Your prompt attention and awareness of the above factors will assist in the timely completion of your closing. It will also serve to remove some of the mystery from the closing and enable you to understand and appreciate the transaction more thoroughly.



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## Countdown To Closing

- I. Once your loan has been approved you need to immediately select an attorney to close the transaction.
  
- II. Once a closing attorney has been selected
  - A. Provide the closing attorney with copies of:
    1. The sales contract
    2. The instructions from the lender regarding the loan
  - B. Discuss with the closing attorney the following:
    1. How your earnest money is to be handled
    2. Payoff information on existing loans
    3. Whether or not you wish to obtain owner's title insurance
    4. Scheduling a date for the closing
  
- III. Once the closing has been scheduled you will need to do the following:
  - A. Make arrangements for the survey if not being handled through the attorney and have it delivered to the attorney as soon as possible.
  - B. Make arrangements for a Termite Clearance letter and have it delivered to the attorney.
  - C. Contact your insurance agent regarding your hazard insurance policy and have a copy delivered to the attorney with a paid receipt. Remember the policy must show the lender as the loss payee.
  - D. The day before closing contact the attorney regarding your portion of the closing cost and obtain a certified check for this amount of money to bring to the closing payable to you or to the closing attorney.
  
- VI. If you wish to avoid all of the above, handle your transaction through a licensed realtor who will take care of most of these problems for you.

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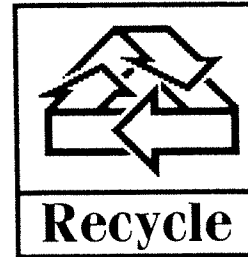
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Michael A. Coupland - Broker

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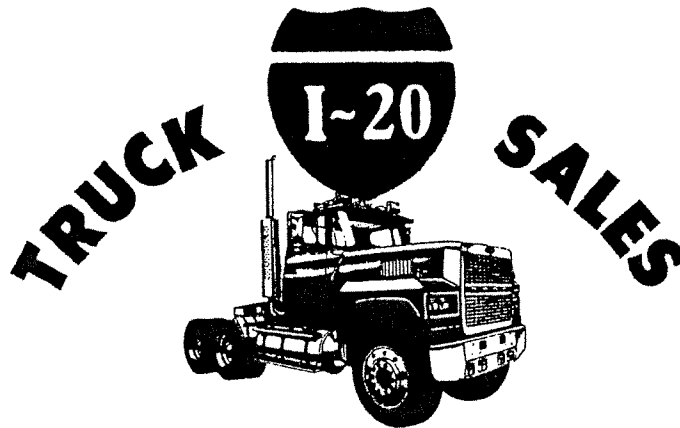
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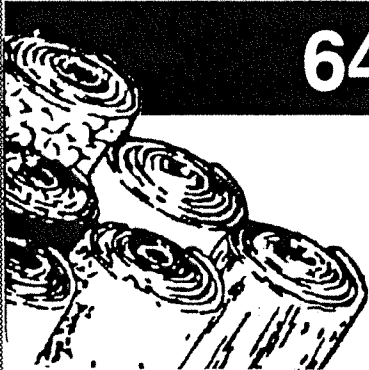
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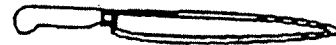
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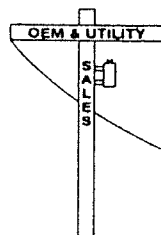


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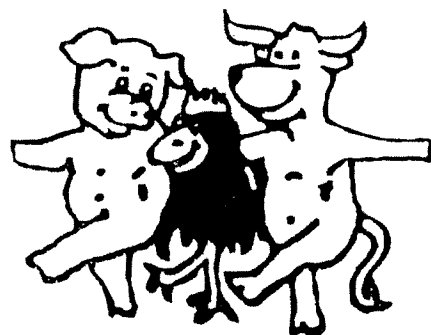
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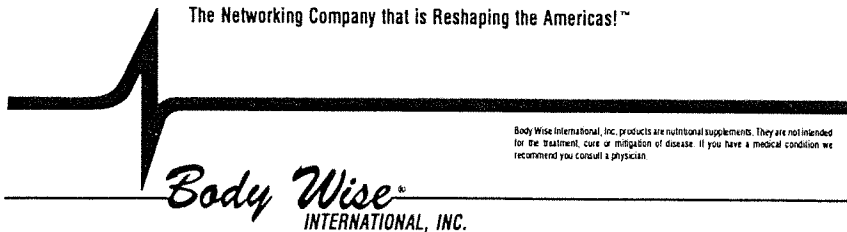
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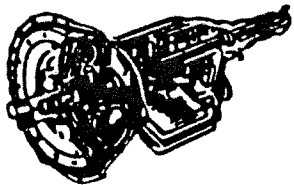
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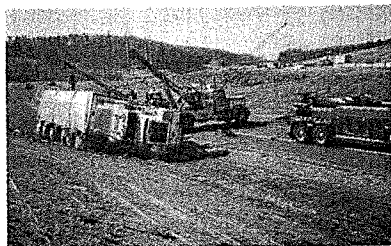
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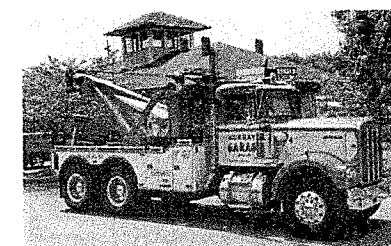
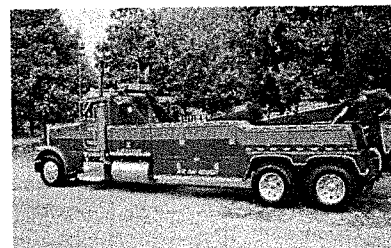
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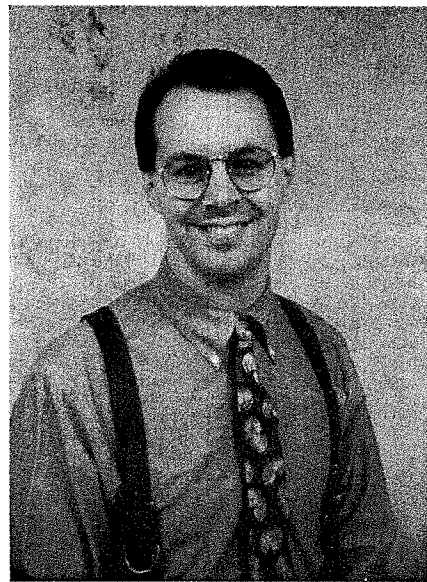
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