# Shoals In Every Local Mailbox Every Week!

# Saturday's Registration

MUSCLE SHOALS -- With the spring semester right around the corner, Northwest-Shoals Community College will host a registration event next Saturday, January 5 on the

Shoals Campus. NW-SCC will help new and current students apply and register for the spring semester from 10am-2pm. The event will offer one-stop assistance in the registration process with admission to NW-SCC, course advising, financial aid, placement testing for those who arrive by 12:30pm, and with payments through the cashier's office.

The registration event will take place on the Shoals campus in the Victor P. Poole Administration Building (building 100), with the exception of placement testing which will be in building 127. Those who have not yet

applied for admission to NW-SCC may apply online at www. nwscc.edu. Students who have not already applied for financial not already applied for financial aid are encouraged to complete the Free Application for Federal Student Aid (FAFSA) immediately. The FAFSA can be submitted online at fafsa.gov, and the NW-SCC school code is 005697.

Spring semester classes begin January 7. The College reopens to the public following the holiday break on Thursday, January 3. For more information about the registration event, please contact Assistant Dean of Admission and Recruitment, Tom Carter, at tom.carter@ nwscc.edu or visit nwscc.edu.

# Wallen ASUN **Player/Week**

ATLANTA - Officials with the ASUN Conference recently named North Alabama's **Ivy Wallen** as the league's Co-Player of the Week for last week. The junior from Anderson shares the weekly conference award with Stetson's Bianca Fizouaty after leading the Lions to an 86-72 win at Mississippi Valley State.

Wallen recorded game-high totals of 33 points, eight rebounds, and seven assists against MVSU. The Lions improved to 9-1 to close out



recent changes to the signage on the SunTrust Building in Florence. That's because the Long-Lewis Automotive Group is in the process of moving its corporate headquarters to this building as it expands throughout the state.

Long-Lewis has over a 100-year

Honda.

"We were faced with a tough decision regarding where to house our corporate headquarters," stated Todd Ouellette, owner and CEO of Long-Lewis

See LONG LEWIS... on Page 9

Tuscumbia Has

manufacturer in the United States. The trolley has a



**Online Only:** 

non-conference play. The total was just one point shy of tying

More SHORTs... on Page 2



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# Shorts...

# Wallen ASUN Player/Week

### **Continued from Page 1**

a career-high. It helped Wallen become the 16th player in North Alabama history to join the career 1,000-point club. She joined her sister, **Emma**, who did so just 15 days prior.

<sup>r</sup> Wallen is the second UNA player to earn ASUN Player of the Week honors. **Brittany Panetti** won the award on December 10.

# UNA and ACCS Forge Learning Partnership

FLORENCE- The University of North Alabama and the Alabama Community College System (ACCS) are forging a partnership with nursing students and Alabama reaping the rewards.

Officials with UNA and the ACCS signed a systemwide learning agreement for the online RN-BSN and RN-MSN programs in the Anderson College of Nursing and Health Professions. Under the agreement any associatesprepared nursing graduate from an ACCS member institution will be eligible for a 20% scholarship on tuition and fees at UNA. It is believed to be the first provision of its type between the ACCS and an Alabama public university.

Dr. **Ross Alexander**, vice president for Academic Affairs and provost at UNA, believes the agreement helps address the acute shortage of credentialed nurses in Alabama.

"We are proud to partner with ACCS on this comprehensive, systemwide learning agreement," said Alexander. "This agreement will provide a path to baccalaureate and graduate degree attainment for literally thousands of registered nurses in the state of Alabama."

The agreement is UNA's largest learning agreement to date, and will apply to more than 25 ACCS institutions, including Northwest-Shoals Community College. The scope of the agreement could bolster enrollment at UNA.

"The enrollment potential of this agreement is astronomical and is a testament to the quality of a UNA Nursing degree," said **Ron Patterson**, UNA chief enrollment officer and assistant to the President for Diversity.

For more information on the Anderson College of Nursing and Health Professions, go to https:// www.una.edu/nursing/ index.html AFFORDABLE GUTTER SERVICE Gutter cleaning, New Gutter installation, Gutter Guards, FREE estimates. "We beat anybody's price" 256-381-2229

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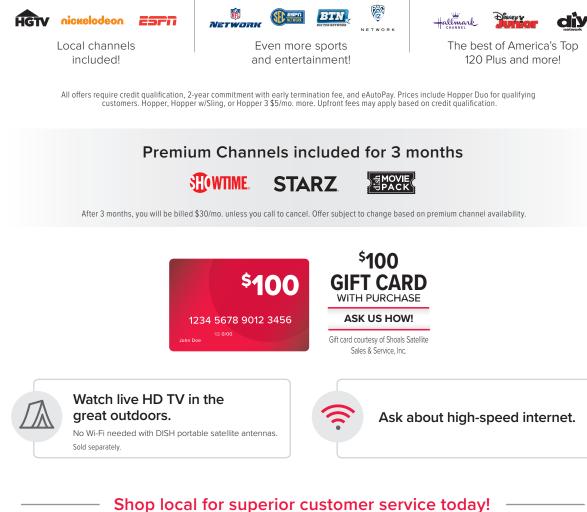
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net: • Look for "Submit News" on our website at www.courierjournal.net. • Fax to 256-760-9618;

• Mail to 219 W. Tennessee St,

Florence, AL 35630; or • Bring in person. All properly submitted Community Notes which are dated will be posted weekly at www. courierjournal.net. Visit our website for a complete list.

The City of Florence observes New Year's Day for non-emergency personnel. Due to the holiday schedule, garbage and recycling services will run a day late next week. Tuesday, January 1 – New Year's

Day - No Collection

The Tuesday route will be collected on Wednesday, January 2 The Wednesday route will be

collected on Thursday, January 3 The Thursday route will be collected on Friday, January 4

The Friday route will be collected on

Saturday, January 5 Recycle - Paper, Cardboard, Plastic Bottles & Jugs (#1 & #2), Aluminum, & Steel Cans. Residential curbside cart collection is provided within City of Florence limits. The Florence Recycle Center drop-off is available to everyone, 24 hours, 7 days a week.

Cardboard Boxes - Please place large cardboard boxes 3 feet away from your carts. Styrofoam & plastic film are not accepted. Please remove all contents from the box before recycling.

Televisions/Electronics Wrapping Paper - All paper is recyclable. Some holiday wrapping is made from plastics or fabrics. Make sure that the wrapping will tear and is made from paper before recycling. We encourage you to reuse ribbons and bows, but they are not recyclable.

#### The Florence Council meetings

are held on the first and third Tuesday of each month. The City of Florence offices will be closed on New Year's Day. Due to the holiday schedule, the City of Florence Council will hold a work session and meeting on Thursday, January 3 in the Council Auditorium.

Thursday, January 3 4pm – Council Work Session 5pm – Council Meeting Tuesday, January 15 4pm – Council Work Session 5pm – Council Meeting Meetings are held in the Council Auditorium, 103 South Pine Street,

The Shoals Chapter of the Order of St. Luke will meet in the Sheffield Room at Park Place, 501 N. Montgomery Ave., Sheffield, Thursday, January 3 at 6:30pm.

Linda Romine will teach on "Jesus: Name Above Every Name". We believe that God heals spiritually, physically, and emotionally. All are welcome.

Community LifeSouth BIOOD Drives for January - Keller Center – Monday thru Friday 9am – 5pm, 1208 South Jackson Highway, Sheffield 256-383-3535 The Shoals Center - 307 Veterans Drive, Florence, 888-795-2707 Wednesday, January 2, Noon–7pm, Walmart, 2701 Cloverdale Rd, Florence Thursday, January 11:30am–6:30pm, Big Star, 406 4th Ave SW, Red Bay Friday, January 4, 10am-7pm, Cricket Wireless, 13726 Highway 43, Russellville Saturday, January 5, 11am - 6pm, Lowes, 3415 Woodward Ave, Muscle Shoals Sunday, January 6, 8am-12:30pm, Sherrod Avenue Church of Christ, 1207 Sherrod Avenue, Florence Monday, January 7, 11am–7pm, YMCA of the Shoals, 2121 Helton Drive, Florence Tuesday, January 8, 10am-5pm, Bank Independent, 13566 Hwy 43, Russellville Wednesday, January 9, 11am– 5pm, Cottage of the Shoals, 500 John Aldridge Drive, Tuscumbia



See NOTES... page 29



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waynecobb48@hotmail.com



Pamela Anderson, 3 Jenny Mc-Carthy. \$25, obo, for all. 256-263-7636

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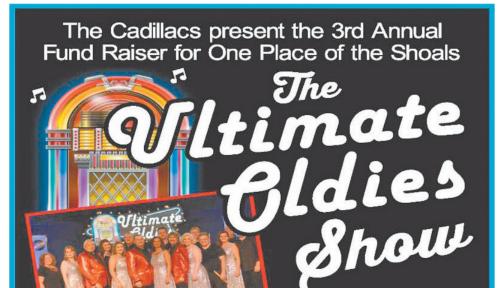
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Tickets:	Advance
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Shoals



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CIRCULATION

John Steele

#### **OFFICE HOURS:**

Monday - Friday 8:00am - 5:00pm

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#### 219 W. Tennessee St. Florence, AL 35630

# or email to: editor@courierjournal.net

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

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New Year

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# Long Lewis

# Continued from Page 1

Automotive Group.

"Birmingham would have been more centrally located, but the Shoals is where Leslie and I have raised our children for the past 22 years. It's where we now call home.

"We believe that the Shoals community is Alabama's best kept secret when it comes to both family and corporate growth. Modern technology also makes it easier to manage all locations statewide from our new corporate headquarters in Florence," Ouellette added. Long-Lewis currently

Long-Lewis currently employs over 300 people in the Shoals area, and they expect that number to approach 400 over time as they continue to expand operations.

Long-Lewis also believes giving back to the in community and to those There are less fortunate. numerous activities each vear that the company which sponsors are geared in that direction. Additionally, in 2013 the Ouellette family formed the Long-Lewis Foundation (www.longlewisfoundation. This org). privatelyfunded foundation is set up to support local evangelical causes and those less fortunate within the community who are experiencing financial difficulties due to unforeseen circumstances.

Renovations to the Long-Lewis headquarters in Florence are scheduled to be completed in the first quarter of 2019.



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 Lauren Brewer, Sales Manager







# **Time To De-Clutter**

By now, most of us have seen or heard the illustration that begins with a person and an empty quart jar. The question this person raises is, "How much will the jar hold?" Then he begins putting golf balls in the jar until they reach the top and asks, "Can any more fit in the jar?" The obvious answer is "No." The presenter will then pour BBs into the jar and they

begin to make their way around the larger golf balls until

STAN DEAN

no more will fit. After that comes the question, "Is it full now?" It would seem that the answer would be "Yes," until he starts pouring sand into the jar.

The sand, being smaller, will filter down through the jar with a little shaking until the empty pockets have been filled. And just when you think the demonstration is over, because the jar is surely full, the presenter pours water into the jar.

I have heard two applications made from this illustration. One is that we can

usually find a way to do more in our lives, even when we think we have no more time. Another application is that we must put the big objects in the jar before the smaller ones or they would never fit in, thus making a point about priorities.

While these two applications have their merit, I would like to add yet a third to this object lesson. Even though "multi-tasking" seems to be the order of the day, why should we seek to fill *every* spare moment of our lives? Now, do not misunderstand my point. In no way am I advocating laziness nor am I trying to squash ambition. But what I am observing in a lot of people is that they are perpetually tired and burned-out. Further, they are frustrated because they have no time for things they would really like to do. If this is you, then take note that your body is telling you: "This is not working!"

If you are a part of today's world you are naturally going to be busy, but we need to achieve a sense of balance. Perhaps one of the best resolutions of the New Year is not to see what else we can get in our "jar," but to de-clutter and work smarter to be more

These words from Paul are worthy of close observation: "All things are lawful for me," but not all things are helpful. 'All things are lawful for me," but I will not be dominated by anything" (1 Corinthians 6:12 ESV).

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Courier Journal / January 2, 2019

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**Position:** Regular/Full time employment

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Colbert County Commission is an Equal Opportunity Employer. Individuals interested in the position should contact the State Employment Office. Applications will be received no later than 1/4/19.

# www.courierjournal.net

# Laborers Local Union #366

will be conducting pre-employment classes starting on

# January 7 from 8:30am-4pm.

Union membership eligibility will be determined based on the passing of all required tests.

For more information please contact the Union Hall at 256-383-2466 Ext. 301



Local Hauling

For More Information Contact: Bubba Stutts 256-627-9936 or

Louise Stutts 256-627-9981



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Part-time. References required. Apply, in person, at Days Inn, 400 South Court St., Florence between 10 a.m. - 4 p.m.

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Candidate must be able to setup press for daily newspaper print-ing, monitor and inspect quality of papers, maintain registration and proper ink density, perform gen-eral maintenance and other duties as required. Must be able to lift up to 50 lbs., be forklift certifiable and have mechanical experience or training. Prior experience with newspaper press and machine maintenance is preferred or other press printing experience will be . considered.

Candidate must be able to work a flexible schedule including nights, days, and weekends; and work in a fast paced environment.

Mail or drop off application or resume at 219 West Tennessee Street, Florence, AL 35630, or email to Hollie.Colella@times-deibcore

by Charles Barry Townsend

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Collinwood area Contact

> Steve Brown, 256-740-5775 Steve.Brown@ timesdaily.com

### Florence

Contact Jerry Cannon 256-740-5779 jerry.cannon@ timesdaily.com

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Russellville, Haleyville, Cherokee

more. Applicant will be required to drive company trucks as needed and must have an excellent Motor Vehicle Driving report (MVR), as well as proof of personal auto insurance, and pass DOT physi-

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Candidate must be able to operate pallet jack, baler, and fork lift. Responsibilities include insuring shipping and receiving packages are tracked and recorded properly. Candidate must be computer literate and have basic skills in Microsoft Excel and Word. Must be able to lift and carry 50 pounds or

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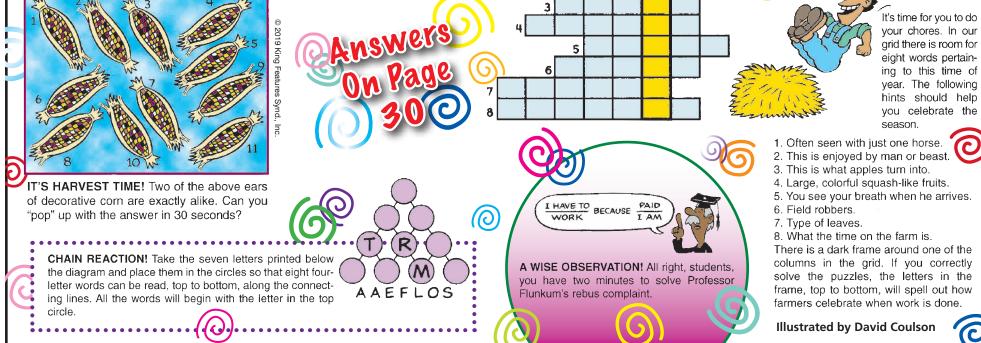
4-5 days a week- 7:30 am to 4 pm. Must have clean background. Non-smoking household. Must be able to deal with 27 plus dogs and 10 plus cate must be able 10 plus cats, must be able to climb stairs and work at a high intensity level, must have long-term commitment. If this is not an option, this is not the job for you. \$10 an hour. Call 256-764-3335 to set up interviews for Tuesdays and Thursdays 9AM-3PM

Housekeeper and Dog Keeper

TimesDaily

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TimesDaily has an opening for entry level positions in our Packaging Department. Candidates must be reliable and able to work flexible work schedules. Must be able to work weekends and Holidays. This is a physical, fast-paced position that involves continual lifting, standing and bending. Must be able to lift and carry up to 40 pounds. Team work. Must be 18 years of age or older. Applications can be picked up at

Applications can be picked up at TimesDaily, 219 West Tennessee Street, Florence, AL 35630 EEOC

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# Commentary

12

# Trump Is For It, So We're Against It

his border wall issue is so convoluted and so idiotic. It is so exhausting listening to the lies from Shumer and Pelosi that no one wants a border wall, that we need open borders. Every rational person, who understands the importance of our nation's sovereignty and is not looking for future votes, knows the need for restricted access to our

land and all the free services available to those inside its boundaries.

The Berlin Wall came down a quarter-century ago. At that time there were 16 confirmed/ detectable border fences around the world.

Today there are 65 borders walls/fences that are either completed or are under construction, according to Elisabeth Vallet, a border studies and geopolitics expert from Quebec University.

We should all be reminded of how some prominent Democrats thought about immigration and border security in times past.

"We are a generous and welcoming people here in the United States, but those who choose to enter the country illegally and those who employ them disrespect the rule of law, and they are showing disregard for those who are following the law. We simply cannot allow people to pour into the United

### See AGAINST IT... on Page 24

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

BASKETBAL

Women

North Florida

Jacksonville, FL

TUES. JAN. 8 • 6PM

Florida Gulf Coast

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SAT. JAN 5 • NOON

# Florence-Lauderdale Public Library

**Courier** Journal

# **Get Out** Returns

**FLORENCE-The Florence** Lauderdale Public Library's Get Out of Town series invites you to travel the world without leaving your hometown.

The series returns Dec. 31- Jan. 1 with "Czech

Republic" on Sunday, January 6 at 2pm as Mollie Schaefer share photos and stories from her time teaching in the Czech Republic.

The second event in the annual January travel series will feature Andy Thigpen of



In A

Few

Words

IFDC on Sunday, January 13 at 2pm. He will share photos and stories about the organization's work in Myanmar.

#### **Booked for Lunch/Novel**

**Conversations** book clubs meets Tuesday, January 8 at 1pm or 5:30pm at the Florence Lauderdale Public Library

This book club meets on the second Tuesday of each month, and we're offering two different times to suit

#### See LIBRARY... on Page 29



in the

Bearing Witness, Oil on Linen Amy R. Peterson

# The Immediacy of a Moment in Time

BASKETBALL

Men

SAT. JAN 5 • 5PM

**North Florida** 

Jacksonville, FL

**TUES. JAN. 8 • 8PM** 

Florida Gulf Coast

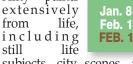
**Flowers Hall** 

Check www.roarlions.com

for complete schedule

FLORENCE-Plein Air painter and Birmingham artist Amy R. Peterson will display her new collection of work at Kennedy-Douglass Center for the Arts January 8- February 15. The gallery talk will be Sunday, January 13 at 1pm.

Amy R. Peterson's paintings combine strong draftsmanship with loose, impressionistic brushwork. She aims to capture the immediacy of a moment in time, portrayed in a classic, timeless way. The result is a work of art that will endure. Amv



subjects, city scenes, and landscapes primarily in the Southeastern United States. She received strong academic training in the





See PLEIN... on Page 14



vali

January 2, 2019

#### THE FLORENCE COUNCIL MEETINGS are held on

the first and third Tuesday of each month. The City of Florence offices will be closed on New Year's Day. Due to the holiday schedule, the City of Florence Council will hold a work session and meeting on Thursday, January 3 in the Council Auditorium. Thursday, January 3 4pm – Council Work Session 5pm - Council Meeting Tuesday, January 15 4pm - Council Work Session 5pm – Council Meeting Meetings are held in the Council Auditorium, 103 South Pine Street, Florence.

#### THE MONTHLY FISH FRY AT EAST COLBERT

CHURCH OF CHRIST is Saturday, January 5 from noon-5pm - All you can eat. Adults and carry outs \$12 each. Children ages 5-11 are \$6. 4 and under free. All proceeds go toward mission work and benevolence.

### A SPECIAL PROGRAM OF DULCIMER MUSIC

will be provided by the North Mississippi Dulcimer Association from 10am-1pm on Saturday, January 5 at the Parkway Visitor Center located at milepost 266 near Tupelo. This program is free. For additional information, call 1-800-305-7417.

#### LAGRANGE LIVING HISTORICAL ASSOCIATION'S MONTHLY

**MEETING** takes place Thursday, January 3, at 6pm at the LaGrange College Site Park's Visitors Center; Located 8 miles southeast of Tuscumbia, off Hwy 157. Discussion: Bicentennial Event in May during Recall LaGrange. contact: L C Lenz 256-702-6953

# **Hyperbole Continues**

and law enforcement, better trade deals, confronting the North Korea dictator, not putting up with the UN pushing their agenda on the USA, having a president who puts our country FIRST, etc. The MSM prints sad reports of a second Guatemalan child dying in US custody. Democrats are calling for a through and transparent investigation. The implication is the Border Patrol could have done more to prevent these tragedies. The MSM concludes the Trump Administration has responsibility of sick or injured when trying to enforce border security. What about parental responsibility

when taking children across the desert to illegally enter the USA? Is it the responsibility of the US to provide safe



YOUR

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

by Mail or in Person 219 W. Tennessee St., Florence, AL 35630 e-mail: editor@courierjournal.net • FAX- 256-760-9618

Editor:

Through the holidays and into 2019, the hyperbole spilled from the MSM continues! Tribune Commentary and Associated Press reporting is constant being fed to gullible Americans. Readers respond by making comments such as, "Trumps damage will take time to overcome." They laud CNN, CBS, NBC, etc., for presenting truth. The truth is that I hope it does take a long time to overcome record employment, respect for our military

**NewsTalkSports** 

97.1 WBCF

The Home of Athletics

...We are being lied to constantly by a media that continues to promote these choices as fun, alternative, even better than what God created...

passage for every illegal

John Lee Florence

# Warned of Dangers

#### Editor:

Why is it that in the "freest" nation in the world, I can't warn people of dangerous lifestyle choices without being labeled as something I'm not?

If one of my children wanted to start smoking, I would warn them of all the dangers and do everything I could to prevent it. Why? Because, I love them and don't want to see them suffer the consequences I see lived out in the lives of others daily. Would anyone want to recommend lifestyle choices that would result in the injury of their

See LETTERS... on Page 13

# $\star \star \star \star \star$ Letters...

KIA: SORENTO, 2013 \$12,000. 50000 mi., one owner, garaged lifetime warranty on short block 256-810-1664



# Warned of Dangers...

### Continued from Page 12

loved one? Why would we want to recommend it to anyone? Why are we taking pride in so many things that are tearing us down and causing us so much harm? The apostle James discussed a law of liberty at work when he wrote, "The one who looks into the perfect law, the law







We Also Refinish Tubs & Ceramic Tile 662-386-2308 68 County Road 411 Lot 15 • Town Creek *Randy Hannah* randyhannah100@gmail.com Facebook: @twinstatesbathtubrepair of liberty, and perseveres, being no hearer who forgets but a doer who acts, he will be blessed in his doing." The counter point is there are consequences to violating the law of liberty, and it even suggests those who violate it end up in slavery.

Paul wrote in the letter to the Romans, "For I delight in the law of God, in my inner being, but I see in my members another law waging war against the law of my mind and making me captive to the law of sin that dwells in my members." He recognized that we are all struggling with the desires of the flesh. There are all kinds of influences in our culture and social spheres that can push us in wrong directions eventually leading to our self-destruction.

Any lifestyle choice that violates the created order has consequences, and we do ourselves a great disservice taking pride in them. We are being lied to constantly by a media that continues to promote these choices as fun, alternative, even better than what God created. However, when you investigate the consequences and the statistics that come out of those choices, there is a horrible end waiting for the vast majority of their participants. Just look into the CDC statistics for yourself. It is only through the law of liberty we can find a way to unify the physical, emotional and spiritual beings within us. It is only through this law, centered in Jesus, that we can overcome the flesh.

Jason Howton Florence

# Meddling into Rural Alabama

#### Editor:

On December 20, 2018 the *New York Times* and the *Washington Post* published stories originated by Bob Miller that during the U.S. Senate Campaign of Doug Jones (D) against Republican Roy Moore in Alabama, Democratic

See LETTERS... on Page 19

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Stacy Davis, **CRNP** 

# Plein Air...

**Continued from** Page 12

visual arts at the University of Notre Dame where she graduated in 2005, and has pursued since professional а career in the arts. Amy is а member of the Oil Painters

of

the



America;

American

Impressionist Society; the

Alabama Plein Air Ártists;

and the Mountain Brook

Art Association. She serves

on the Art and Sculpture Committee of Aldridge

Gardens and volunteers with the art program at

First Light, Birmingham's

only 24-hour shelter for

women and children.

She is represented by the

Beverly McNeil Gallery in

and conservationist, I value

plein air as an opportunity to document a place in time,

on canvas, immersed in the weather, the season, and the

uniqueness of each location.

I refy greatly on my plein

air experience to infuse my studio paintings with

light, life, and confident

brush work. The lessons

from plein air painting are

innumerable and, while

my current work is largely

"As an outdoor enthusiast

Birmingham.



22nd St. Bridge, Brick and Mortar Evening, Oil on Linen Amy R. Peterson

based on photographic references (as a parent of three young children, working from home), painting from life remains my greatest teacher."

The K-D Center is open to the public Monday-Friday 9am-4pm. The art center is located at 217 E. Tuscaloosa St. and can be reached at 256-760-6379.





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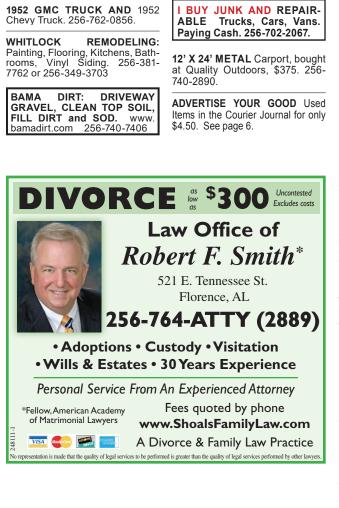
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Differences: 1. Moon is changed. 2. Shuffers are added. 3. Coat is different. Offerences: 1. Moon is changed. 2. Shuffer 6. Number is transposed.

# Letters...

# Meddling into **Rural Alabama**

#### **Continued from Page 13**

operatives employed tactics copied from alleged Russian Trump meddling to help Doug Jones win his race! Jones is claiming outrage and no knowledge of the effort. However, many are skeptical that he could not have known what was going on. The NY Times states that the project was funded by billionaire Reid Hoffman of LinkedIn and spearheaded by Johnathan Morgan of Facebook

Morgan admits to his involvement and said that the effort was designed to divide Conservative voters Alabama, in suppress voter turnout and drive democrats to the polls! Did their campaign on behalf of Democrat Doug Jones affect the election outcome? The December 2017 election vote totaled 1,317,587. Jones squeaked a win by a mere 22,819 votes or 1.7%. You be the judge!

The Russian election meddling meddling in the Presidential Campaign has dominated our lives ever since President Trump took office with virtually no evidence to date to support that allegations. Yet, last week when this story broke by the two most prominent liberal newspapers in the. U.S., the media has turned a blind eye to its And there are impact! still millions who still believe our mainstream media is truthful, reliable and should be believed! Sometimes we have to stop and accept the facts as they

Have a Happy Prosperous New Year. &

James W. Anderson Talladega

See LETTERS... on Page 22

Here's the information you requested on Denta

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Wednesday, January 16, 2019 at 12:00 PM located at 2708 W. Mall Drive, Florence, AL 35630. Management reserves the right to withdraw any unit from sale. Registered or motor vehicles are sold "As Is / Parts Only," no titles or registration.

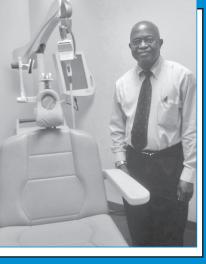
Name	Unit #	<b>Brief Description of Items</b>
AMANDA Bowen	0217	Totes, Boxes, Chair
stephen Chenault	1311	Toolbox, Mattress
KIM Wilson	1815	Totes, Mirror, Dresser
TIRAN Stovall	2055	Boxes, Kid's Toys, Shoes
TIRAN Stovall	2057	Drone, Shoes, Christmas Items

MidGard Self-Storage will hold a public sale to enforce a lien imposed on said property, as described below, pursuant to the Alabama Self-Service Facility Act, Alabama Code 8-15-30 to 8-15-38, at **11:00 AM on Wednesday**, January 16, 2019, located at **4450 Chisholm** Road, Florence, AL 35633.

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

Name	Unit #	Brief Description of Items
ANTHONY WATKINS	A43	Household Items
SHELBY Bundrum	A41	Household Items
RAY FRYE	G05	Bed, Boxes
RAY FRYE	G06	Boxspring
STEPHEN Larrimore	B40	Table Saw, Yard Tools
LASHAWN Tuttle	G01-G19	Furniture, Appliances





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**Debt Consolidation/** 256-760-1010 Bankruptcy Offices Also In: STOP Garnishments/ Haleyville Repossessions/Foreclosures 205-486-3580 Collection Harassment (FDCPA) Decatur **B.** Grant Nicholas H. **Credit Report Disputes McNutt** 256-355-2447 Gajewski (FCRA) Attorney at Law Attorney at Law Huntsville **Social Security Denials** 256-539-9899 Mobile St. BOND, BOTES, SYKSTUS, Tennessee St.  $\star$ TANNER & MCNUTT P.C. College St. Attorneys Providing Financial Solutions 102 S. Court St., Suite 314, Florence, AL 35630 For more information, visit www.bondnbotes.com No representation is made that the quality of legal services to be performed is greater than the quality of legal services to be performed by other lawyers. We are a Debt Relief Agency and Attorneys at Law who, where appropriate, help people file for relief under the Bankruptcy Code.

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# **ON YOUR DEBT**

# What Happens to Real Estate that is Surrendered in Bankruptcy?



**McNutt** 

Managing Attorney

Over the last 10 or so years, we have seen a decline in the real estate market. It does seem to be improving a bit of late. However, many

people have come to us for help because their home or other real estate has little or no equity and has become too burdensome to maintain. Particularly those folks with adjustable rate notes! What Happens When You Purchase Real Estate?

Before we talk about what actually happens to real estate that someone surrenders in bankruptcy, let us go back to what happens when you purchase real estate. When you purchase real estate, borrowing money to do so, there are 3 documents that are the result of that transaction; the Deed, the Mortgage and the Note.

The deed is easy. We all know a deed is a document that shows an ownership interest or legal right to the property. The mortgage is a legal document that conveys a property to a creditor as security (lien) on a note. The note is the financial obligation to pay the mortgage lien. This is where a lot of people get confused.

#### Is a Note Different from a Mortgage?

Many don't realize that the note and mortgage are two different things. We all refer to our payments as "mortgage payments," but you are actually paying on the note that is secured by the lien! If there are multiple parties involved in the real estate transaction or residing in the property, it is possible that someone could be a party to the lien but not the note.

This is typical in some states with a husband and wife. Usually, if one spouse has no income, and therefore could not make a payment on the note, they may not sign the note. They would both typically sign the mortgage giving the mortgage lender a right to enforce the lien upon both persons residing in the property.

However, they would only have the right to enforce the lien itself but not the financial obligation. In other words, if the owner/obligor on the note failed to pay and a foreclosure ensued, the mortgage lender would have the right, pursuant to the mortgage, to evict the person on the mortgage only, but could not report this to his or her credit or try to collect payment.

# What Happens to Real Estate that is Surrendered in Bankruptcy?

Now, let us get to the topic at hand. What happens to real estate that is surrendered in Bankruptcy? As I said before, many clients we counsel are burdened with mortgages that they can no longer afford to keep or are so underwater that it makes no logical sense to try to sell it. An excellent way to get relief from this financial obligation is to file a petition for bankruptcy.

How Can Bankruptcy Help Me With my Mortgage?

In bankruptcy, a debtor, or obligor on a mortgage note, will surrender his or her interest in the property. This means the person vacates or willingly gives up the property to the holder of the mortgage to enforce their lien against the property. As a debtor in bankruptcy, a person's financial obligation to pay the note is discharged and the mortgage holder can no longer collect or pursue that individual for payment. The mortgage holder can then exercise their right to the property, usually via a foreclosure sale. Here is where it gets a little tricky!

Although, you have discharged your financial obligation to the property, **until the mortgage holder exercises their right to take ownership, the legal title remains in your name.** The hope is that your mortgage holder will act quickly to foreclose on the property once you file a bankruptcy and make the decision to surrender your real estate.

Unfortunately, if they do not, there is no avenue to force them to do so. That is why we advise all of our clients who choose to surrender real estate that they must keep the property under any municipal codes until a foreclosure sale takes place and a new deed is filed in the appropriate probate court.

We also recommend that you keep insurance in place to avoid any civil liability issues that may arise in conjunction with the



property. If the property is your residence, you can continue to reside in the property for several months without making your payments. This allows you to easily upkeep the property. By that, we specifically mean keep cutting the grass, the landscape orderly, the utilities on so (pipes do not burst), etc.

Bankruptcy law is very complex and at Bond & Botes this is our specialty. Therefore, if you would like to discuss your options for dealing with your debts via Bankruptcy, we can answer all your questions regarding Chapter 7 Bankruptcy, Chapter 13 Bankruptcy, stopping a foreclosure or wage garnishment, avoiding liens, stopping law suits, discharging medical debt, personal loans, payday loans, credit card debt, etc. We can alleviate your stress! We want to help and we can help you!

Alabara State Bar requires the following: "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."



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Letters...

**Continued from Page 19** 

**Emulating His** 

Editor:

Style an Honor

A lot of people let their

position go to their head. They use it to control

and manipulate. Neither

control nor manipulation is

My study group has been studying about the qualities of a good leader. One of those qualities is humility: being willing do any job that needs to be done.

leadership.

"I came to serve, not to be served," Christ said. The older I get and the more opportunities I am given to serve, the more I love Him and want to be like Him.

I love nurturing those who are incapable of nurturing themselves. I pray to become loving

awareness.

When I teach the little ones, I often say, "You're smart."

Some children have never heard those words.

When I am with the elderly I often say, "You are beautiful.'

You don't have to be young to be beautiful. Look for beauty and you will find it. Whisper "You are beautiful," to someone and watch them smile. They know they are beautiful, but simply need reminding.

There are so many hurting people in this world; look for them. Feed them, reinforce their talents, praise them for their sweetness.

Lead with love as Christ did.

Christ is the greatest

leader who ever lived, died, and yet lives in His love expressed as a servant, and not a king.

"My kingdom is not of this world," He said.

Christ knew He was just passing through, as we all are.

His knowing that He came to die for our sins made Him the greatest servant.

To emulate His loving leadership style is an honor. May God help us all

to lead with humility so that we too might acquire Christlike greatness.

Joy Willow Florence







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"But God demonstrated His own love toward us, in that while we were yet sinners, Christ died for us." (Romans 5:8)



# WEST LAUDERDALE WATER AUTHORITY 3353 COUNTY ROAD 200 • FLORENCE, ALABAMA 35633 (Ph)256-766-8787 • (Fax) 256-766-8774 • Web site: wlwa1.com • Email: wlwa1@hotmail.com NOTICE TO ALL WEST LAUDERDALE WATER CUSTOMERS

West Lauderdale Water Authority will be experiencing many changes in the new year. We hope these changes will be positive for our water system as well as for our valued water customers.

### **EFFECTIVE JANUARY 1, 2019**

All West Lauderdale Water customers will receive a water bill separate from you utility bill.

You will pay only your water bill to West Lauderdale Water. You will continue to pay your electricity bill to Florence Utilities Department.

We will offer many bill payment options to help make it convenient for you to pay your water bill.

All account changes must be made at the West Lauderdale Water office.

Service connections and disconnections and name changes must be made in writing at the office of West Lauderdale Water. West Lauderdale has partnered with Servline insurance company to offer leak protection insurance to our customers. This will help to pay your water bill in the event of a bad leak (once per year). There will be a small fee for this insurance protection if you should choose to take advantage of it.

We will no longer require a customer deposit; instead customers will pay a non-refundable account origination fee. This will



eliminate the need for the water department to constantly track customer deposits and also eliminate the need for customers to retain receipts.

We are striving to maintain the lowest water rates possible for all of our customers, therefore we are asking for your cooperation in identifying unauthorized water users throughout your water system. When a person takes water unauthorized and unpaid for; this will directly affect your water rates.

Please see our web site at wlwa1.com for more information on all the new and exciting changes that are coming your way. If you do not receive your water bill by January 25, please contact our office at 256-766-8787.

If you have any questions please call or come by our office.

Sincerely,

West Lauderdale Water Authority

Board Members and Staff

#### Water Rates Effective January 1, 2019

#### **Residential Rates**

3/4" - 1" Meter Service Minimum Bill 0-2000 gallons \$19.25 2001-5000 gallons \$6.18/1000 gallons 5001-10,000 gallons \$5 .15/1000 gallons All over 10,001 gallons \$4.12/1000 gallons

#### **Commercial Rates**

All meter service's above 1" Minimum Bill 0-10,000 gallons \$53.00 All over 10,001 gallons \$ 3.50/1000 gallons

**General Fees** New Service Installation: 3/4" service \$750.00 New Service Installation: 1" or above \$750.00 plus cost Account Origination Fee: Residential \$100.00 Commercial \$150.00

#### Service Charges

During Business Hours §	\$25.00
After Business Hours	50.00
Non-Pay Reconnect After Hours \$	6100.00
Tampering Charges (per occurrence) \$	\$250.00
Late Fee after Due Date (10th) 1	0%
Account Service Fee (21st)	\$50.00

Downtown Florence

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Last week's winner is Donnie Barnes of **Muscle Shoals** who correctly guessed "Rosenbaum home/museum, Florence"

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

# Medicare Minute "Medicare OEP 2019"

One of the major Medicare changes for 2019 is the return of the Medicare Open Enrollment Period or OEP. Prior to 2019, anyone enrolled in a Medicare Advantage (MA) plan, with or without drug coverage, could disenroll from that plan and return to Original Medicare and a prescription drug plan. In the past, this disenrollment would have had to happen between January 1st and February 14th. For 2019 Medicare has eliminated this option. The 21st Century Cures Act eliminates the above disenrollment period and replaces it with a new Medicare Advantage Open Enrollment Period (OEP). OEP will take place from January 1st through March 31st annually.

What does this mean for the Medicare beneficiary? The new OEP allows individuals enrolled in a MA plan to make a one-time election to go to another MA plan or go to Original Medicare (with or without drug coverage). Any change made during the OEP would take place the first day of the month after the change is made.

When would a Medicare beneficiary want to consider a change? Not only can you change your MA plan during OEP, you can also change MA plan companies. For example, if you are enrolled in a MA plan with Company A and find out your provider no longer accepts your plan, you can change to a MA plan your provider accepts. Another reason may be that you have been prescribed a prescription drug that your current MA plan doesn't cover, but another MA plan would. Or you may just have the desire to return to Original Medicare.

What changes are prohibited during OEP? There are two major changes that are prohibited during OEP. First, a person cannot change from Original Medicare to a MA plan. Second, a person cannot change from one Prescription Drug Plan to another Prescription Drug Plan. The only changes that can be made must begin with a person being enrolled in a MA plan.

If you have any questions about this or any other aspect of Medicare feel free to call us at 256-648-5710 or visit our office at 885 Florence Blvd. Alabama Health Guidance is an



Ikev Fowler

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# Commentary

# Against It

**Continued from Page 12** 

undetected, States undocumented, unchecked, and circumventing the line of people who are waiting patiently, diligently, and lawfully to become immigrants in this country." Sen. Barack Obama, 2005.

"Mexican Government's pushing policies are migration north. There isn't any sensible approach except to do what we need to do simultaneously, secure our border, in technology, personnel, physical barriers

if necessary in some places... I voted numerous times when I was a senator to spend money to build a barrier to try to prevent illegal immigrants from coming in, and I do think you have to control your borders.' Hillary Clinton.

campaigning Nov. 9, 2015

"We are a nation of immigrants, but we are also a nation of laws. It is wrong and ultimately self-defeating for a nation of immigrants to permit the kind of abuse of our immigration laws we have seen in recent years and we must do more to stop it." Bill Clinton, 1995 State of

the Union address

"People who enter the United States without our permission are illegal aliens and illegal aliens should not be treated the same as those who entered the U.S. legally. When we use phrases like 'undocumented workers,' we convey a message to the American people that their government is not serious about combatting illegal immigration, which the American people overwhelmingly oppose."

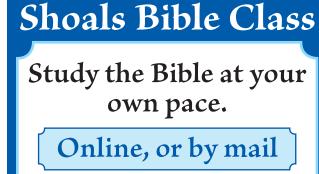
Chuck Shumer, June 24, 2009 at Georgetown Univ.

"People who should be here are those who come legally and we have to for the time being, enforce our borders. I think we should enforce our borders. To have a situation where 40% of the babies born on Medicaid in California today are born of illegal immigrants creates a very real problem for the state. To have 17% of our prison population at a cost of \$300 million a year. The illegal immigrants who come here to commit felonies, that's not what our nation is about."

Diane Feinstein, 1993

All these statistics and situations cited by these democrats are certainly no better a generation later.

So what changed? That's easy. If it were the so-called 'more deserving' Presidential candidate, Hillary Clinton, wanting money for as logical as a border wall, it would likely be rubber stamped by Pelosi, Shumer, and company.



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# DAVE Says by DAVE RAMSEY

#### **INVEST NOW?**

#### Dear Dave,

I'm almost debt-free, and I'll be finishing my master's degree soon. I'm not from this country, so I'll be returning home in the next three to five years. Considering my situation, would investing in the stock market be a good idea? I've been reading that the market is about to crash, so I wanted to get your advice before doing anything. Rahm

### Dear Rahm,

If someone could accurately predict the stock market with certainty, that person would be a multibazillionaire. Right now, there are also articles out there that say the market is about to boom. There are always "glass half-full" and "glass half-empty" articles floating around. I wouldn't avoid stock market investing based on one ridiculous article you read.

However, in your situation you may not want to invest in the stock market right now. History says you stand a fair chance of coming out with less than you put in if you don't leave the money invested in the stock market alone for at least five years. The market cycles up, and the market cycles down. This really isn't a big problem if you're going to put your money in there, and leave it alone for 20 years or more. But three to five years? The historical data says you've got a reasonable chance of actually losing money. So, I probably wouldn't

invest if you're going to be gone in five years or less. Instead, when you're settled and have a career in your home country, I'd advise looking into how you can invest there. You might even want to do some research, and find out if you can begin investing there now.

—Dave



#### **DESIGNATE A** PERCENTAGE

#### Dear Dave,

I'm debt-free except for my home, and I have a small business with revenues of around \$100,000 annually. About half of that is profit, and I typically pay myself 40 percent of the bi-weekly revenue. I'm in the media business, and I need to upgrade some equipment. At what point do I put back a little more money, or pay myself a little less, to make this happen? Luke

#### Dear Luke,

I know what you mean, man. We're in the media business, too, and around my office it seems like we buy more and newer technology every day. Really, it's like a black hole. You could throw money into it the rest of your life, because practically the very moment you open the box it's obsolete.

We finally decided to designate a percentage of our revenues to equipment replacement. Something is always being replaced, but this way we've got a limit and we've got something set aside to make our technology needs happen. It's like the envelope system. If the envelope's empty, we have to stop buying and put off whatever it is until the cash is available again. I hope this helps!

—Dave

\* Dave Ramsey is CEO of Ramsey Solutions. He has seven best-selling authored books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 14 million listeners each week on 600 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

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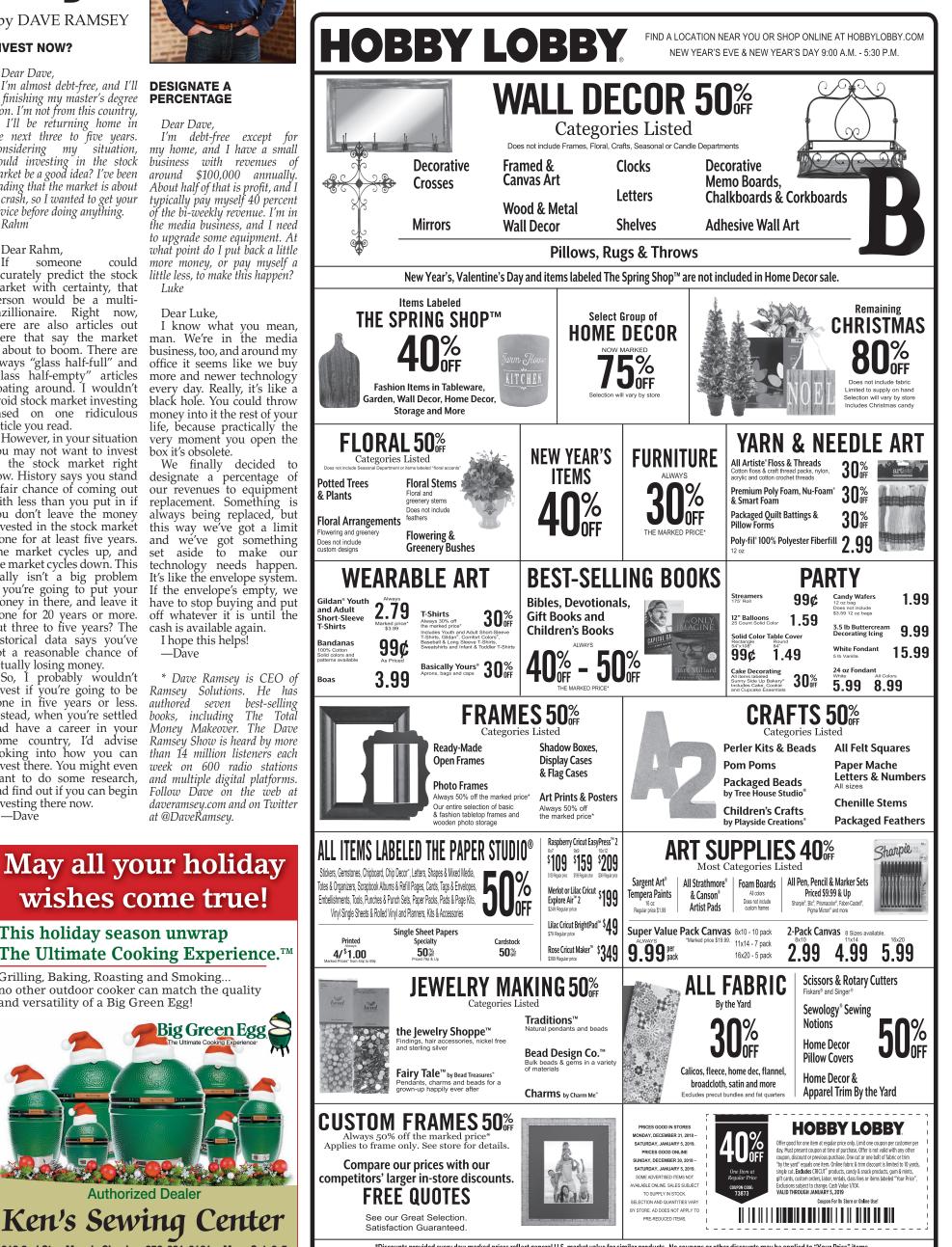
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# **Your Aging Parents Finances**

Dear Savvy Senior, My siblings and I don't know much about our elderly parent's financial situation or their wishes if something happens to them. When mom broke her hip last year, it got me thinking we need to be better prepared. What's the best way to handle this, and what all should we know?

Tentative Daughter

Dear Tentative, Many adult children don't know much about their elderly parent's financial situation or end-of-life plans, but they need to. Getting up to speed on their finances, insurance policies, long-term care plans and other information is important because some day you might have to help them handle their financial affairs or care, or execute their estate plan after they die. Without this information, your job becomes much more difficult. Here are some tips that can help.

Have the Conversation

If you're uncomfortable talking to your parents about this topic, use this column as a prompt or start by talking about your own finances or estate plan as a way to ease into it.

Also see *TheConversationProject.org*, which offers free kits that can help you kick-start these discussions.

It's also a good idea to get your siblings involved too. This can help you head off possible hard feelings, plus, with others involved, your parents will know everyone is concerned.

When you talk with your parents, you'll need to collect some information, find out where they keep key documents and how they want certain things handled when they die or if they become incapacitated. Here's a checklist of areas to focus on.

PERSONAL & HEALTH INFORMATION Contacts: Make a list of names and phone numbers of their

doctors, lawyer, accountant, broker, tax preparer, insurance agent, etc. Medical information: Make a copy of their medical

history (any drug allergies, past surgeries, etc.) and a list of medications they take.

Personal documents: Find out where they keep their Social Security card, marriage license, military discharge papers, etc.

Secured places: Make a list of places they keep under lock and key or protected by password, such as online accounts, safe deposit boxes, safe combination, security alarms, etc.

**Pets:** If they have a pet, what are their instructions for the animal's care?

End of life: What are their wishes for organ or body donation, and their funeral instructions? If they've made pre-arrangements with a funeral home, get a copy of the agreement.

### LEGAL DOCUMENTS

Will: Do they have an updated will or trust, and where is it located?

Power of attorney: Do they have a power of attorney document that names someone to handle their financial matters if they become incapacitated?

Advance directives: Do they have a living will and a medical power of attorney that spells out their wishes regarding their end-of-life medical treatment? If they don't have these documents prepared, now's the time to make them. FINANCIAL RECORDS

Debts and liabilities: Make a list of any loans, leases or debt they have - mortgages owed, car loans, medical bills, credit card debts. Also, make a list of all their credit and charge cards, including the card numbers and contact information

Financial accounts: Make a list of the banks and rokerage accounts they use (checking savings stocks BRAND NEW MOBILE HOMES FOR RENT! St. Florian. We have 2 bed-rooms available for \$650 per

month and 3 bedrooms start-ing at \$700 per month. The homes are equipped with all the bells and whistles, in-cluding Ecobee smart ther-mostats that you can adjust using your cell phone. We are in Rogers School district. Water and sewer is included. Call me to set up a time to come see your new home, 256-275-3710

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HOUSE FOR RENT. FLORENCE. 209 Foy Ave-nue. 2 bdrm, 1 ba, \$475 rent/ deposit. Appliances, window air/gas heat, washer/dryer connections. 256-764-3137.

FLORENCE, COMMER-Rent. Formally beauty shop with 7 washing sinks, 7-10 styling stations. 3525 Cloverdale Road. 2000 sq. ft. space, \$1,250 rent. 256-764-3137.

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bonds, mutual funds, IRAs, etc.) and their contact information.

Company benefits: Make a list of any retirement plans, pensions or benefits from their former employers including the contact information of the benefits administrator.

Insurance: Make a list of the insurance policies they have (life, long-term care, home, auto, Medicare, etc.) including the policy numbers, agents and phone numbers.

Property: Make a list of the real estate, vehicles or other properties they own, rent or lease and where they keep the deeds, titles and loan or lease agreements.

Taxes: Find out where they keep copies of past year's tax returns.

For more tips, see the Eldercare Locator publication "Let's Talk: Starting the Conversation about Health, Legal, Financial and End-of-Life Issues" at N4A.org/files/Conversations.pdf.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



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# WHAT MAKES HOME, HOME?

Sure you could define "home" as a structure with a roof, walls, doors, windows and so on, but really that's the "house". I think "home" is much more about how it makes you feel than what it's made of.

And what about your home away from home? For some it may be at your Parent or Grandparent's house. It may be where you grew up or where your best friend lives. Either way, this is that special place where you know you are always welcome and you always feel at home.

You know the kind of feeling I'm talking about, right? This is the place where you head straight for the fridge or the pantry and say, "What's to eat?" A come as you are, take off your shoes and stay a while kind of place. You don't go to the front door here, no way. You're parking around back and coming in through the garage or carport. The back door is your entry.

What is it that makes this place so special? Is it the feeling of comfort, security and peace? I'm not sure, but I'll say this: I think this is part of what a buyer is looking for when they look for a home. They are looking to experience that feeling of "home."

Buyers are looking for a place where they can visualize tails wagging, children's chatter and relaxing by the fire. Roasting marshmallows in the backyard. Maybe it's visualizing a long bubble bath or a glass of wine on the back deck after a long day at the office. Homework spread out on the kitchen table and baseball gloves and soccer cleats by the door. Lemonade stands in the summer. Christmas trees, Easter eggs and birthday balloons.

You see, it's not just about where to put the couch. It might be whether or not they can see themselves napping on the couch. It might not be the granite counter tops or a kitchen island they're buying; it might be how many

casseroles they can cook at Thanksgiving. It's more than sticks and mortar. That's the "house". But home ... that's the special place where we go to create memories and be ourselves.

Today I hope you are reading this from your "special place", and I hope you take the time to appreciate it and cherish it throughout the new year. Remember, there's no place like home. -mr

*Please feel free to send your questions.* 

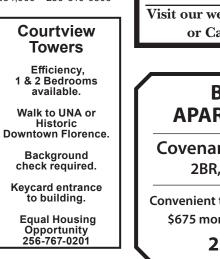
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BEAUTIFUL Hope went into labor while waiting for Liam on Catalina Island. Back in L.A. a thug took Liam desperately tried to get to Hope but was unable Reese assured Hope that due to the storm conditions not only was he a licensed and high winds. The hotel obstetrician, but also Zoe's manager helped Hope get to dad. Reese looked down to the clinic while Liam called see a threatening text from

THE BOLD AND THE Just as Hope's doctor assured her that everything would be OK, the power went out. surveillance pictures of Zoe. his father to send a helicopter. the thug -- with Zoe's picture. heel. Jennifer tried to get



The lives of the Forresters, Spencers, Avants, Spectras and Logans were changed profoundly. Wait to See: Longtime rivals come together for the sake of family. DAYS OF OUR LIVES Eve

crashed the New Year's Eve party and lashed out at those who had done her wrong. A special guest arrived at Doug's Place. Jennifer and JJ dealt with the turmoil. Eli and Lani rang in the New Year together. JJ gave Eve an earful. Abigail was reunited with Jack. Rafe and Hope clashed over Gabi's actions. Will and Sonny realized that Leo might have an Achilles'





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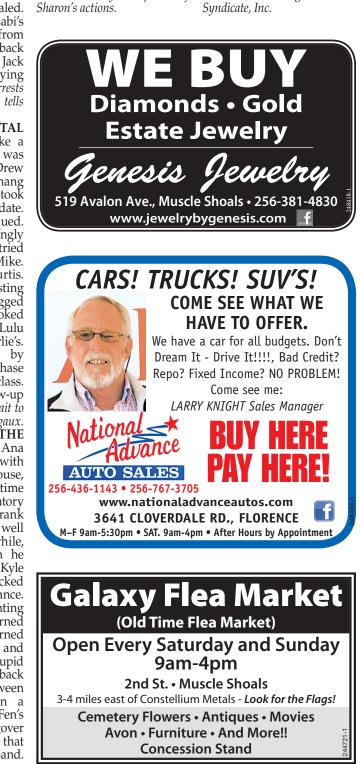
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through to Jack. Eve's partner Wait to See: Rey is suspicious of in crime was revealed. Sharon's actions. Abigail helped decide Gabi's fate. Chad got advice from Julie about winning back Abigail's forgiveness. Jack confronted Eve about lying to him. Wait to See: Rafe arrests Stefan for espionage. Hope tells Ciara about the abduction.

GENERAL HOSPITAL Kristina started to make a change in her life. Ava was affected by Lulu's visit. Drew encouraged Kim to hang out with Julian. Maxie took James on a breakfast date. Nina's curiosity was piqued. Sam became increasingly Sonny unnerved. tried his best to distract Mike. Drew confided in Curtis. Alexis had some interesting information. Lucy begged Maxie for help. Jordan looked to Curtis for assistance. Lulu hosted an event at Charlie's. Laura was touched by "Kevin's" support. Chase taught a self-defense class. Liz scheduled a follow-up meeting with Willow. Wait to See: Jordan spills all to Margaux.

THE YOUNG AND THE **RESTLESS** Devon and Ana rang in the New Year with a party at the penthouse, but Cane had a hard time getting into the celebratory spirit. Missing Lily, he drank to excess and passed out well before midnight. Meanwhile, Fen was ecstatic when he found out that Lola and Kyle broke up. Victoria panicked over Reed's disappearance. Kyle and Fen began fighting over Lola, which only turned her off more. Jill returned to Genoa City. Anna and Abby decided to play cupid and get Kyle and Lola back together. A long talk between the two ended up in a reconciliation, much to Fen's disappointment. A hungover Cane confessed to Jill that he felt like a bad husband.



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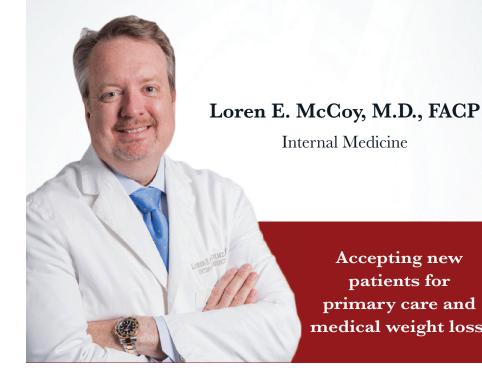
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# **Community Notes...**

**Continued from page 4** 

The Muscle Shoals Chapter of the Alabama Archaeological Society will have its monthly meeting on Monday, January 14 at 6:30pm at the Florence Indian Mound Museum. The speaker for January is Charles Moore who will be talking about his upcoming book, The Long Road to Mabila: the Epic Battle between de Soto's Forces and Tuskaloosa's Warriors. The presentation will cover the battle of Mabila, which occurred in October of 1540 between Spanish explorer Hernando de Soto's army and Chief Tuskaloosa's warriors.

Tuskaloosa was the primary chief of several villages in what is now central Alabama.

This program is free and is sponsored by the City of Florence Department of Arts and Museums. vThe Florence Indian Mound Museum is located at 1028 S. Court St. Florence, AL and is open, Tuesday - Saturday from 10am-4pm and Sundays from 1-4pm. Call 256-760-6427 for more information.

"The Store", an historical novel by T. S. Stribling, will be discussed at

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

10:00 AM on Wednesday, January 16, 2019, located at 414 Cox Blvd, Sheffield, AL 35660.

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

Unit #	Name	<b>Brief Description of Items</b>	_
101	MARK Woods Jr.	Speakers, Drum, Fabrics, Shop Vac	
324	SEBRINA Davis	Sofa, Furniture, Artwork	
432	JASMINE Jones	Couch, Loveseat	 248440-1
5110	SKYLAR WILLIAMS	Toolbox, Boxes	2484
522	DENISE Jones	Boxes, Rocking Chair, Furniture, Totes	_



friend today. Meet GROVER! He is a 4 Month old Shepherd lab mix. He's a healthy, sweet and very friendly, guy! He is on the quiet

side and would love to chill on the couch with you!! Come by the Florence shelter or more information call 256-760 6676



TITUS is a small Bluetick hound about a year old. He is a little shy at first but super sweet when he warms up. Titus is fully vetted and HW Neg. If you would like to meet Titus please email us at HelpingHoundinSouth@AOL.com!

JULIA is absolutely gorgeous, she is very unique-looking. Julia desperately needs a loving indoor home that's peaceful and quiet. Julia is already spayed and litter box trained, please give this wonderful girl at home. The Pet of the Week



the meeting of The Readers of the Lost Ark Book Club on January 16 at 10am. The club meets at Coldwater Books, 105 West Sixth Street, Tuscumbia. https:// www.goodreads.com/book/show/274607 The\_Store For more information, email nancy537481@yahoo.com.

The Cadillacs present the 3rd Annual Fundraiser for One Place of the Shoals...... The Ultimate Oldies Show on Saturday, January 19 at 7pm at the Florence/Lauderdale Coliseum.

The Ultimate Oldies is an exciting trip down memory lane featuring the great music of the 50s, 60's and 70's! You'll hear it all, Doo Wop, rock and roll, folk music, beach music, Motown, the girl aroups, disco, and much more including songs by artist such as Elvis, The Beatles, Chuck Berry, Little Richard, Jerry Lee Lewis, Connie Francis, The Beach Boys, The Temptations, Buddy Holly, Neil Diamond, Peter, Paul and Mary, The Righteous Brothers, Aretha Franklin and Franki Valli just to name a few. www. ultimateoldiesshow.com

All proceeds go to One Place of the Shoals which is only the second facility of its kind in the entire state, One Place is a Family Justice Center with the mission to make existing services more efficient, effective and accessible to those who have suffered from domestic violence, dating violence, stalking, sexual assault and child or elder abuse. Tickets are \$15 in advance and \$20

at door. Tickets can be purchased at Counts Brothers Music, Odem and Odem, Attorneys at Law, One Place of the Shoals, TVA Community Credit Union, and online at www.oneplaceoftheshoals.org.

A BOOK SWAP hosted by the Readers of the Lost Ark Book Club will be held at Helen Keller Public Library on January 30, from 11am-3pm. Text questions to 256-412-2920.

Shoals Hospital is seeking senior adults with an interest in giving back to their community through volunteerism. The hospital, which is on Avalon Avenue in Muscle Shoals, has a thriving group of senior volunteers, who assist the facility by serving as ambassadors, directing patients to care areas and performing other roles.

If you or someone you know has an interest in serving as a volunteer at Shoals Hospital, the application may be completed online at www.shoalshospital. com, or in person during regular business hours. All other questions may be directed to the Volunteer Services Office at 256-

Hospice is looking for Volunteers and donations for Hospice Promise Foundation. Contact Barbie Johnson, Volunteer Coordinator, 256-314-1204.

Volunteers Needed - Keller Hospice LHC of Tuscumbia is currently seeking

Areas of need: Patient Volunteer, Administrative Volunteer, Craft/Hobbies Volunteer, Community Outreach/Event

For more information contact: Keller Hospice LHC of Tuscumbia, 1404 East Avalon, Suite C, Tuscumbia. Phone 256-314-1204 or email Barbara.Johnson@ LCHaroup.com

See NOTES on page 30

Walk In Appointments Welcome

# Library...

#### **Continued from Page 12**

your schedule. The Booked for Lunch group will meet at 1pm, and the Novel Conversations group will meet at 5:30pm. For January, the group will be discussing *A Man Called Ove* by Fredrik Backman.

YA for Adults Book at the Florence Club Lauderdale Public Library will meet on Monday, January 14 at 5:30pm.

If you're 18 or older and enjoy reading Young Adult novels, then this book club is for you! For our January meeting, we'll be talking about *The Infinite Pieces* of Us by Rebekah Crane. Stratton Abbey Cupcakery & Confections will provide treats for each meeting



Middle Road Self Storage, LLC will hold a public

described below, pursuant to the Alabama Self-Service

sale to enforce a lien imposed on said property, as

29

Management reserves the right to withdraw any unit from sale.

UNIT D-26 STACY DARBY	Furniture, Household Items, Misc Totes	
UNIT C-9 JUSTIN PETERS	Antique Furniture, Misc. Furniture, Household Items	1001











The animals you see here are currently in local animal shelters or rescue facilities. Adoption 386-1640. fees vary and include having your new friend spayed or neutered, if necessary. Help us help these and other animals by adopting a new

volunteers to serve in Colbert, Lauderdale and Lawrence.

Planning/Fundraising Volunteer.

adoption fee is \$15 for cats & includes spay & rabies! To learn more, contact the Colbert shelter at 256-381-4073!





Hi there! I'm AMARA, I'm a boxer/lab mix lady who was born September. 2017. really love humans and children. I'm a lovable little girl who loves to cuddle. would do well in a setting with maybe one or two medium to large siblings. see small dogs and cats as prey as my breed is a hunter variety. I'm house trained and crate trained. I'm spayed, up to date on my vetting and micro chipped.

will need a fenced in yard to play safely with my humans. If you want a lovable playmate with lots of energy please inquire about me. If you're interested in adopting Amara, please call PAWS at 256-383-0690

**RED** was found as a stray along with a smaller brindle dog, Talon, by a good samaritan. He's about a year old & has been vaccinated. He's a high energy boy that loves to meet people. He's 45-50 Ibs. He is looking for his forever home. To learn more, call Tennessee Valley Animal Clinic at 256-386-9800!





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# **Community Notes...**

**Continued from page 29** 

National parks will remain as accessible as possible during the Federal government shutdown while still following all applicable laws and Park roads, lookouts, procedures. trails and open-air memorials at Natchez Trace Parkway will remain accessible to visitors, but emergency and rescue services will be limited.

There will be no NPS-provided visitor services at Natchez Trace Parkway, including public information, restrooms. trash collection. and facilities and roads maintenance. The NPS will not be providing services for NPS-operated campgrounds, including maintenance, janitorial, bathrooms. However, visitors in NPSoperated camparounds will not be asked to leave unless safety concerns require such action. NPS social media and websites are not being monitored or updated and may not reflect current conditions. All park programs have been canceled.

Florence-Lauderdale Public Library will host a Book Talk/Signing Thursday, January 10 at 5:30pm for

Susan Miller.CRNP

Alvin Rosenbaum, speaking about his new book, "The Muscle Shoals: First Frontier of These United States." The Muscle Shoals is an in-depth

study of a unique place in the wilds of American history. A tumbling stretch of rough water on the Tennessee River first populated by the Cherokee and Chickasaw people, the Muscle Shoals would become a magnet for settlement and tradeas well as the object of schemes and dreams, speculation, plans, Beginning some 50 and politics. vears' before Alabama's statehood author Alvin Rosenbaum reveals the Muscle Shoals to be America's true first frontier.

Alvin Rosenbaum is a Muscle Shoals native and a regional planner. He has worked as an American and international consultant for strategic planning, public-private partnerships, and other collaborative approaches to interpreting regional landscapes for tourism, economic development, and poverty alleviation. "The Muscle Shoals: First Frontier of These United States" is the author's ninth book

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The Z at 416 N. Court St. in Florence will present the classic Tennessee Williams drama, Tennessee The Glass Menagerie, January 10-13 giving you a look back to 1937 through the memory of Tom Wingfield. It examines the family relationship between him, and his mother, Amanda, a fading Southern Both are unhappy with the belle. life they are stuck with - her as an abandoned single mother and him as a low-level factory worker — little hope of advancement. Laura, Tom's sister, is the third point of the family triangle. Because of her, Amanda is desperately trying to create an acceptable future even as she feels Tom slipping away from the family. Shows are January 10-12 at 7:30pm and January 13 at 2pm.

The production will be directed by Katrina Kelley and the cast includes Michael Hill as Tom, Amanda Perry as Amanda, Macy Ladner as Laura, and Charlie Parker as Jim.

For more information, contact The Z at 256-768-5586 or via email at administrator@ historiczodiacplayhouse.com. Tickets are \$15 for adults and \$12 for students. They will be available at the door beginning 30 minutes prior to curtain, or online at www.TheZTickets.Store.

• Diabetes

Allergies

Pap Smear

• Dehydration

Flu

Vertigo

• High Cholesterol

Hypothyroidism

• Lacerations/Stitches

United Way's 211 Information and Referral of Northwest Alabama hosting the first ever Shoals is Showdown on January 12 at the Florence Coliseum.

The Shoals Showdown is a team competition event that will include several different team building activities as well as help raise money

for 211. Team Kickoff is at 11am. Games begin at noon

Life-Size Games Include

- Hungry Hippo Javelin Ring
- Bungee Run - First Down
- Shoot Out
- Batter Up

- Wrecking Ball Four of the members will be competing against other teams and the fifth team member will serve as the team leader or alternate player. The registration fee for each team is \$100 and \$20 per additional member. Minimum of 5 people per team - 20 team spots are available!!

Prizes will be awarded to top teams! Sponsorships are open and Levels nge from \$150-\$1,000

For more information, please contact Sarita Thompson at 256-810-2562 or e-mail at saritatho@aol.com.

White Oak Community Watch Group meets the first Sunday of each month at 2pm, except when holidays fall the week before or after. Our goal is to make our community a safe place to live. Volunteers are needed. To join attend a meeting and fill out a form for a background check.

Reynolds Aluminum Reunion January 12, 2pm at Golden Corral, Florence.

All Reynolds retirees & families welcome.

Shoals Habitat for Humanity is accepting applications for our Affordable Homeownership Program. Learn more at www.shoalshabitat.org or call 256-760-9515. Shoals Habitat for Humanity is an Equal Housing Opportunity Lender.

Cypress Creek Indoor Range, in partnership with Air Evac Lifeteam, will host a free public service event, **Stop the Bleed** on Monday, January 14 at 6pm.

Today we live in a world where terrorism, the actions of unstable people, and the dangerous impulses friends and relatives are very real and becoming increasingly more frequent.

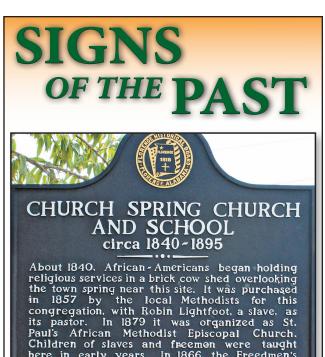
but particularly from an active shooter or explosive event where a response is delayed can result in death. 'Similar to how the general public learns and performs CPR, the public must learn

proper bleeding control techniques, including how to use their hands, dressings, and tourniquets. Victims can quickly die from uncontrolled bleeding, within 5-10 minutes.

However, anyone at the scene

save lives if they know what to do. Registration can be made at www. cypresscreekrange.com/trainingevents/stopthebleed or call the store 256-275-7586.

can act as immediate responder and



# HISTORICAL MARKER LOCATION:

170 W. Spring St, Florence, AL marker at 34.7953°N, 87.6738°W

here in early years. In 1866, the Freedmen's Bureau established a school for the children of African-Americans, probably at this location.

The great-grandfather of W.C.Handy attended this church which was at the corner of Court & Bluff Streets in Florence. During the Civil War, Rev. Robert "Robin" Lightfoot, the first minister of Church Spring Church, was lynched by a gang supposedly in retaliation for pro-Union sympathies. War unleashes the basest instincts. The St. Paul A.M.E. Ch. is a direct descendant of Church Springs Ch.

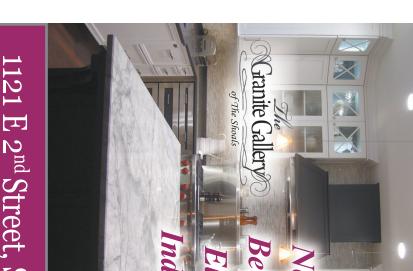
~ Courtesy David Curott ~ author of "Signs of the Past" and "More Signs of the Past"



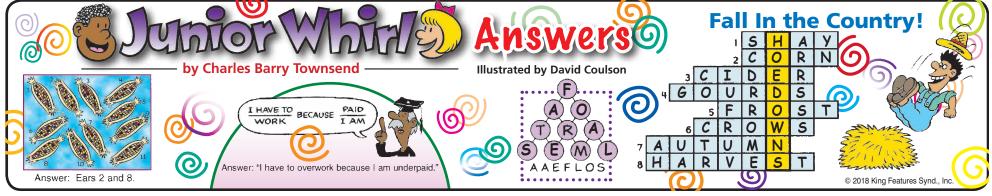
# Massive bleeding from any cause,

www.facebook.com/granitegalleryshoals/

250-320







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# ASK THE **ATTORNEY** I was in an automobile accident and went to the ER by ambulance. After a couple



Thomas McCutcheon

Ask the Attorney is sponsored by local attorneys, McCutcheon & Hamner, PC, as *a service to the* residents of NW Alabama.

of weeks I went to a chiropractor and after a month or so of weekly treatments began to feel a lot better. The accident was caused by the driver who hit me from behind but his insurance company says that because my blue cross blue shield paid most of the bills that they will not pay me without paying blue cross and if they do that there won't be any money for me. I really hurt for a while and missed three days work which I needed and think I am due some money. How much should they have to pay me and what does blue cross blue shield have to do with it?

Roger, Florence, AL

You should be reimbursed for the pay you missed and you should be compensated for

the pain you suffered. I guarantee you that if it were the insurance adjuster who had missed his pay check and had been injured, he would insist on the same.

We go to such great lengths to enjoy our lives and be comfortable and safe that an injury caused by someone else's inattention while driving is unacceptable. Alabama law provides, just like the Bible and other codes of justice, for compensation for wrong. Alabama law says that you are entitled to be reimbursed for your loss wages and that people sitting on a jury just like you get to decide how much money it is worth to be injured through not fault of your own.

Blue Cross Blue Shield is entitled to be paid back for money they spent for your medical bills. They have to share in the cost of the recovery meaning that they have to pay their fair share of the attorney's fees and costs for recovering that money. Occasionally this is extremely important in cases where the medical bills exceed the amount of available insurance coverage. In those cases we can negotiate with blue cross blue shield to lower the amount they claim so that everybody gets some monetary compensation. If blue cross paid \$30,000 in medical bills and all the available coverage totaled \$30,000, blue cross would have to take under \$20,000 and would likely accept \$10,000.

One of the most unfair laws ever passed in this State is the law that says that if someone like you injured through no fault of their own has insurance to pay their bills the jury is told of the injured party's insurance. The jury can never be told that the defendant has insurance and as I have stated many times before insurance defense attorneys go to great lengths to hide the fact that the defendant has a lawyer paid for by the insurance company and an insurance company to pay the jury verdict. So the person who did wrong hides the fact that they have insurance and the person who was injured through no fault of their own gets less money because they had the foresight to have insurance.

Buckle up and drive safely.

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

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

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







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