Schönox to **Host Contest**

FLORENCE- Schönox, HPS North America headquartered in the Florence Industrial Park is preparing for The International Surfaces Event (TISE) in Las Vegas later this month. The event comprises three world class trade shows and is the largest floor covering, stone, and tile industry event in North America. Part of the preparation includes announcing the winner of its 5th Annual Worst Subfloor Contest. The theme of this year's contest is, Get in the Ring!

"We had close to 150 entries this year from installers across



the country, making it the largest volume of entries in the Worst Subfloor Contest history," said Michelle Eubanks, Senior Marketing and Communications THE RING! Manager at Schönox, HPS

North America. "Our judges have their work cut out for them when it comes to choosing the winners.'

The three judges selected to choose the winners are John McGrath, director of International Standards and Training Alliance, or INSTALL; Greg Mercurio, Chief Operating Officer for Independent Floor Testing and Inspection; and Robert Varden, Executive Director of Certified Flooring Installers.

Prizes range from \$7,000 in Schönox dollars and a Porsche Track Experience for a threemember company team for 1st place to \$1,000 in Schönox dollars and an Xbox One X for a three-member company team for 3rd place. The winner will be announced Thursday, January 24 at the International Surfaces Event.

Searching for a Top Citizen

SHOALS-The Shoals Chamber is now accepting nominations for the Shoals Chamber Citizen of the Year award. It will be presented March 7 during the Chamber's Annual Celebration at the Marriott Shoals Conference Center.

More SHORTs... on Page 2



Ray Miller Buick-GMC **Bentley Automotive** Toyota of the Shoals Oakley Auto Sales **National Advance Auto Sales EZ-Ride Auto Sales Jeff Elledge Auto Sales**

Shoals Total Shoals Saturation-Direct Mail

219 West Tennessee St. Florence, AL 35630

256-764-4268

Volume 135 Number 12

January 16, 2019

POSTAL PATRON

Courier Journal

PRSRT STD. ECRWSS US POSTAGE PAID

Verification of weekly circulation upon request





Serving Northwest Alabama and L

One Place to Find Some Great Oldies

FLORENCE – The Cadillacs will 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

The Ultimate Oldies is an exciting trip down memory lane featuring the great music of the 50s, 60's a n d You'll hear

Dennis Odem

and the

Cadillacs

Doo Wop, rock and roll, folk music, beach music, Motown, the girl groups, disco, and much more from touring professionals who know the music. The event will include songs by

January 19 · 7pm

Elvis, the Beatles, Chuck Little Richard, Jerry Lee Lewis, Connie Francis, the Beach Boys, the Temptations, Buddy Holly, Neil Diamond, the Righteous Brothers, Aretha Franklin, Frankie Valli, and Peter,

Paul and Mary just to name a few. "These are all talented professional players
who have perfected their
craft," according to Dennis
Odem, leader of the Cadillacs
and one of the show's primary

organizers. We've had two good shows in the past, each raising close

See OLDIES... on Page 5

Naming US Destroyer for Denton



WASHINGTON, DC – Secretary of the Navy, Richard V. Spencer, last week announced the decision to name a future Arleigh Burke-class guided-missile destroyer in honor of Alabama's Jeremiah Denton, the former U.S. Senator and a well-known U.S. Navy Vietnam veteran

and Navy Cross recipient. The ship will be constructed at Ingalls Shipbuilding

See DENTON... on Page 6

HEART CENTER Dr. John I. Baron NOW ACCEPTING M.D. NEW PATIENTS! 201 E. Dr. Hicks Blvd, Florence 256-766-8570 For information about advertising in this spot, call 256-740-4701

Spa at the Shoals in the US Top 100

MONTGOMERY–The highly respected spa and wellness travel website, *Spas of America*, unveiled its Top 100 Spas for 2018 last week based on unique page views and consumer choices on spasofamerica.com. Three of these spas are in Alabama and part of the Robert Trent Jones Spa Trail. The annual award provides insights into consumers' favorite spas of the year.

The Spa at the Shoals in Florence ranked No.

31 on the prestigious list. Located in the Marriott Shoals Hotel & Spa, Spa at the Shoals will be updated in late February, according to the new Spa Director, Kari Myers.

See TOP SPAS... on Page 6



- Computer Skeptic Ask the Attorney
- Savvy Senior
- Hocus Focus
- Dave Ramsey 4
- On Your Debt
- MLK Day at UNA
- Adopt-a-Friend
- **Medicare Minute**
- **SIGNS of the PAST**
- Light and Land
- Randall on Real Estate
- Soap Update



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The contents of the following storage units with MY SPACE STORAGE at 102 Broadway Street, Muscle Shoals, Ala 35661 will be sold at AUCTION on SATURDAY, JAN 26th at 1:00 pm.

Outstanding debts may be settled in full by owner prior to date of sale.

Name	Unit
Jarvis D. Ballew	1 & 2
Brandon Tumlin	21
Jeremy Holley	11
Kelly Whitehurst	19



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PUBLIC NOTICE

Shorts...

Searching for a **Top Citizen**

Continued from Page 1

A recommendation form may be picked up at the Chamber office, located at 20 Hightower Place in Florence. It is also available online at https:// shoalschamber.com/ images/documents/Cit-of-Year-recomm-form-2018.

Eligible candidates must meet the following criteria:

- The recipient has made outstanding contributions to the Shoals area by giving of either time or resources to promote the best interests of the community.
- The recipient does not currently hold a political office.
- The recipient must be a member of the Shoals Chamber of Commerce.

The form and one page detailing support for your recommendation must be received by 4pm on Thursday, February 21. You may submit your form to shoals@shoalschamber. com or drop off or mail your nomination to the Shoals Chamber office at 20 Hightower Place in Florence, AL 35630.

The recipient will be chosen based on quality of service rather than quantity of recommendations made on his or her behalf. Nominations may be

based on contributions of different lengths of time; either lifetime of service, several years of service, or one preceding year of service.

Papa Murphy's Helping COTA

FLORENCE-A fundraiser will take place Thursday, January 17 for the Children's Organ Transplant Association (COTA) in honor of **Kaitlyn McGuire**, a Muscle Shoals Middle School student who needs a liver transplant. The fundraiser is sponsored by Papa Murphy's at 283 Cox Creek Pkwy in Florence. Papa Murphy's will donate 25% of their sales from this event to COTA in honor of Team Kaitlyn M. To participate make a purchase at Papa Murphy's Cox Creek Pkwy location on January 17 from 1-8pm. Let them know you are there to support COTA for Team Kaitlyn M.

The 12-year-old is listed for a liver transplant at Children's Hospital in Birmingham. She is in the process of being listed at Vanderbilt Children's Hospital in Nashville. Funds are being raised to assist with transplantrelated expenses. The proceeds from the Papa Murphy's Pizza fundraiser will assist with her expenses.

Kaitlyn has cystic fibrosis and was diagnosed with liver failure in 2018. Local volunteers are hoping to raise \$50,000 for COTA in honor of Team Kaitlyn M to assist with transplant-related expenses throughout her lifetime. For more information about this Papa Murphy's Pizza fundraiser or other fundraising and volunteer opportunities, please contact Anna Steinke at anna_steinke@yahoo.com.

See SHORTs... on Page 16

SAMSUNG GALAXY J7 CELL phone case, (Tech 21-EVO). Never used. \$15 obo. 256-263-7636.

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If planning to attend please email

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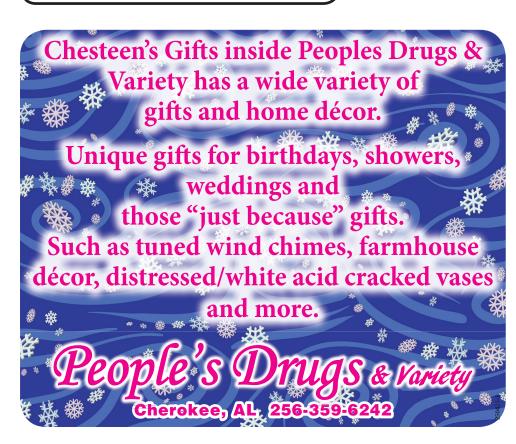
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CITY OF FLORENCE **PUBLIC NOTICE**

This is to advise that the City of Florence will hold a public involvement meeting on January 24, 2019 for the purpose of obtaining input from the citizens on the Stormwater Management Plan for the City of Florence.

Representatives of the City will be available to answer questions and obtain citizen input with regard to the specifics of the Stormwater Management Plan, which may be reviewed at the City of Florence website at florenceal.org. Interested individuals are invited to attend this meeting from 5:00 p.m. until 6:00 p.m. at the Florence Municipal Building at 110 West College Street in the City Hall Auditorium (entrance off of Pine Street), Florence, Alabama. This will be an open house type meeting with no formal presentation. Interested persons may arrive any time within the one-hour period. Written comments will be received prior to, at, and within ten (10) days after the meeting. Comments should be submitted to: Mr. William Batson, P. E., City Engineer, P. O. Box 98, Florence, Alabama 35631.





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Jan. 28 - Feb. 22, 2019

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Jan. 28 – Feb. 22, 2019

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Jan. 28 - Feb. 22, 2019

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

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

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

The Florence Council meetings are held on the first and third Tuesday of each month.

Tuesday, January 15 4pm – Council Work Session

5pm - Council Meeting Meetings are held in the Council Auditorium, 103 South Pine Street,

'The Store", an historical novel by T. S. Stribling, will be discussed at the meeting of The Readers of the Lost Ark Book Člub 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.

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

The New Year is the perfect time to snuggle up with books and learn **something new!** During the months of January and February at Florence-Lauderdale Public Library, kids can check out a nonfiction book, learn something new, and tell us about it for a chance to win a book from the "ASK ME" series. One book will be given away every Monday until February 25! For a chance to win, check out a book from the Juvenile Nonfiction Collection, read it, and answer the questions on the special registration slips available at the Youth Services Desk! Ages 2-10 can enter and each participant can enter up to five times per week

LifeSouth Community Blood Drives for January - Keller Center - Monday thru Friday 9am - 5pm, 1208 South Jackson Highway, Sheffield - 256-383-

The Shoals Center - 307 Veterans Drive, Florence, 888-795-2707

Wednesday, January 16, 2–8pm, Barton First Baptist Church, 12925 Hwy 72, Cherokee

72, Crierokee Thursday, January 17, Noon-5pm, Valmet, 3102 C Kendall Drive, Florence Friday, January 18, 11am-5pm, One Main Financial, 525 West Avalon Avenue, Muscle Shoals

Muscie Snoais
Saturday, January 19, 10am-5pm,
North Alabama Flea Market, 65
Sportsplex Drive, Muscle Shoals
Sunday, January 20, 11am-7pm,
Walmart, 517 Avalon Avenue, Muscle

Monday, January 21, 1–6pm, Walmart, 42466 Highway 195, Haleyville

Tuesday, January 22, 10am-5pm, Bank Independent, 1109 E Avalon Ave, Muscle Shoals

Wednesday, January 23, 7:30am-4pm, Brooks High School, 4300 Hwy 72, Killen

National parks will remain as accessible as possible during the Federal government shutdown while still following all applicable laws and procedures Park roads, lookouts, 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, or bathrooms. However, visitors in NPSoperated campgrounds 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

See NOTES... page 7









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Oldies for One Place

Continued from Page 1

to \$10,000. We should pass that this year.

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.

"The Cadillacs' motto is, 'You get your money's worth in the first fifteen minutes and the rest of the show is free." Odem added. "That is certainly going to be true with this show. This is shaping up as the best 50's and 60's show I have ever seen, and I have seen a lot of them."

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.





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Courier Journal, 219 W. Tennessee St., Florence, AL 35630 **Please Print Ad Clearly.** NOT RESPONSIBLE for illegible handwriting **Questions?** Call our office at 256-764-4268.

ADVANCE PAYMENT IS REQUIRED in cash, check or Credit/Debit Card. Phone-in Ads MUST be Charged to Credit/Debit Card! NO EXCEPTIONS! NO REFUNDS!

DEADLINE: Friday 5pm

Top Spas...

Continued from Page 1

The Spa at Ross Bridge in Hoover, located in the Renaissance Ross Bridge Golf Resort & Spa, ranked No. 33 on the international list. The resort resembles a Scottish castle, has a bagpiper play each evening, and is surrounded by one of the longest golf courses in the world.

The Spa at Grand National just opened in November and was No. 53 on the list. The three-story spa and fitness center is located

at the Auburn Marriott Opelika Resort & Spa at Grand National. The Spa at Grand National was the sixth spa to open on the Spa Trail and helped transform the property designation to the resort status.

This year's Top 100 Spas includes 73 spas from the US, including 14 from region-leading California, 17 from Canada, four from Mexico, and one each from the Bahamas, Brazil and Costa Rica. Florida has six spas highlighted. Alabama, Tennessee, and Texas had three, Mississippi had two, Arkansas and Georgia each had one.

Denton...

Continued from Page 1

shipyard in Pascagoula, Mississippi, roughly 40 miles from Denton's hometown of Mobile. More than 2,000 Ingalls employees live in Alabama.

"Admiral Denton's legacy is an inspiration to all who wear our nation's uniform,' said Spencer. "His heroic actions during a defining period in our history have left an indelible mark on our Navy and Marine Corps team and our nation.

Denton graduated from the U.S. Naval Academy in 1946 and went on to serve in the Navy for 34 years as a test pilot, flight instructor, and squadron leader. Admiral Denton was elected to the U.S. Senate in 1980 where he honorably served the state of Alabama for six years.

Some of the operational that tactics Denton developed, such dispersing carrier fleets to make their radar signatures harder to spot by the enemy are still used today.

"Secretary Spencer's

decision to honor Admiral Jeremiah Denton embodies the significant impact of his courageous actions during the Vietnam War," said Senator Richard Shelby, (R) Alabama. "Admiral patriotism, Denton's sacrifice, and noble service Alabama and our

great nation will never be forgotten. He is very worthy of this honor, as his legacy merits this level of recognition.'

In July of 1965, then-Commander Denton's A-6 Intruder jet was shot down over North Vietnam. He spent the following eight years as a prisoner of war many of those years in isolátion. During an interview with a Japanese media outlet, Denton used Morse code to blink "torture," signaling for the first time to U.S. Naval Intelligence that American troops were being tortured. Despite attempts to force military information out of Denton with torturous methods, he remained loval to the United States. He was released from captivity in 1973 and finally retired from the Navy as a Rear Admiral in 1977. His heroic actions earned him the Navy Cross, the U.S. military's secondhighest decoration awarded for valor in combat.

The future USS Jeremiah Denton (DDG 129) will be capable of fighting air, surface, and subsurface battles simultaneously. The Navy vessel will contain a combination of offensive defensive weapon systems designed to support maritime warfare, including integrated air and missile defense and vertical launch capabilities.

Denton died March 28, 2014 at the age of 89.

Courier Journal

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

219 W. Tennessee St. Florence, AL 35630

editor@courierjournal.net

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Notes...

Continued from page 4

The American Red Cross encourages people to help meet the urgent need for blood and platelets by resolving to give blood this January - National Blood Donor Month.

The Red Cross encourages eligible donors to resolve to give blood or platelets regularly, beginning in January. To encourage donations immediately, al those who come to donate by Jan. 6 will get a long-sleeved Red Cross T-shirt, while supplies last.

Make an appointment to donate blood or platelets by downloading the free American Red Crosas Blood Donor App, visiting RedCrossBlood.org or calling 1-800-RED CROSS (1-800-733-2767). Upcoming blood donation

opportunities January 2-31

Florence - January 16, 10am - 2pm Shoals Christian- School, Shoals Christian 10am - 2pm

School, 301 Heathrow Drive Florence - January 27. 12pm - 5pm, Cornerstone Church of Christ - Lauderdale Co, 12101 Hwy 20

Florence Kiwanis Club Meets Fridays noon at Shoals Marriott Conference Center, 10 Hightower Place, Florence.

January 18 – Tommy and Randy Chapin– Florence/Lauderdale Veterans Memorial (Meeting location changed to Swampers Restaurant)

January 25 - Russell Pigg - CEO of the North Alabama Medical Center – Updates on the new hospital

White Oak Community Watch Group meets the first Sunday of each month as 2pm, except when hólidays 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

Hospice Volunteers Needed Veterans, Students, Retirees, everyone with an hour a week to share with someone in your community. needs: Male veteran to visit WWII vet. Florence area. Hairdresser/Barber in all areas. alan.jordan@comfortcarehospice. 256-269-2100 ComfortCare 4 6 1

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. Amy paints extensively from life, including still life subjects, city scenes, and landscapes primarily in the Southeastern United States She received strong academic training in the visual arts at the University of Notre Dame where she graduated in 2005, and has since pursued a professional caree

Kennedy-Douglass Center for the Arts is free and open to the public Monday-Friday 9am-4pm. The art center is located at 217 E. Tuscaloosa St. Florence, and can be reached at 256-760-6379.

Historian Dr. James P. Pate will deliver a lunchtime talk about his new annotated edition of the important Pickett's History of Alabama Thursday, January 17, at 11:30am Florence-Lauderdale Public Library

"The Annotated Pickett's History or Alabama, and Incidentally of Georgia and Mississippi, from the Éarliest Period' brings to general readers and scholars significantly updated, expanded, more authoritative, and freshly indexed edition of one of the seminal works of early American history. First published in 1851, "Pickett's History" has been an e resource for scholars studvina and writing about Southeastern Indians and the expansion of the young United States into what was known as the "Old Southwest," the present-day states of Georgia, Alabama, and Mississippi. This magnificent new edition of "Pickett's History" is made possible by Dr. James P. Pate. Pate verified Pickett's sources; elaborated on the persons, events, and places described; and enriched the work with historical detail unknown when Pickett was writing. The new edition, which carries an introduction by Dr. Pate, is presented in an attractive and readable wide format. Pickett's original text and his own footnotes occupy the main part of the page, with annotations in boldface given in the margins. The result pays homage to a book that was described when appeared nine years before the Civil War as "one of the prettiest specimens of bookmaking ever done in America.'

Dr. Pate is an Emeritus Professor of History at the University of West Alabama, where he served as professor, department chair, dean, and vice president of academic affairs over a period of 30 years. For more information, call 256-764-6564, ext. 128.

See NOTES... page 34



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NOTICE OF ABANDONED AND UNCLAIMED MOTOR VEHICLES Pursuant to the Alabama Abandoned Motor Vehicles Act: Section 32-13-4 Code of Alabama 1975 as amended. Notice is hereby given that on **Saturday, the 9th day of February, 2019 at 9:00 a.m.**, the following motor vehicles will be sold at public auction for cash. The auction will be held at **Horne** Wrecker Service, Inc., 1634 State Street, Florence, Alabama. Horne Wrecker Service Inc. will accept proof of ownership should anyone care to submit same, Monday through Friday, between the hours of 8:00 a.m. and 5:00 p.m. until the day of the sale. Vehicles may be viewed starting Monday, February 4, 2019 between the hours of 8:00 a.m. and 5:00 p.m.

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89 CHEVY C1500	1GCDC14K9KZ150682	2505AM0	BLACK	GOOCHS AUTO
99 CHEVY SILVERADO	1GCEC14W7XZ137654	6192AR0	RED	CHISHOLM RD
03 CHEVY ASTRO	1GNDM19X93B144125		GREEN	FLO BLVD
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04 CHEVY IMPALA	2G1WF52E649404276	5960AY6	WHITE	FLO BLVD / HELTON
11 CHEVY MALIBU	1G1ZC5E17BF216952	41FZ427	GOLD	COFFEE RD
05 CHRYSLER 300	2C3JA63H95H566588	JBS438	MAROON	AUTO ZONE
06 DODGE CHARGER	2B3KA53H16H178736	MRSMCC	RED	CO RD 24
09 DODGE CHARGER	2B3LA33V39H617664	2335AZ0	BLACK	APPLEBY BLVD
92 FORD RANGER	1FTCR10U1NTA59835	41FV696	GRAY	COX CREEK / MALL
96 FORD EXPLORER	1FMDU32X1TUB28547		BLACK	CO RD 14 & 133
96 FORD MUSTANG	1FALP42X1TF141872	67AL670	BLACK	ONEAL BRIDGE
97 FORD F150	1FTDF17W3VNA57450		BLUE	HUNTSVILLE RD
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00 FORD EXPEDITION	1FMPU18L8YLA20123	3647AZ8	WHITEE	COLLEGE ST
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01 FORD WINDSTAR	2FMDA51431BB89347		GREEN	CO RD 34
04 FORD EXPLORER	1FMZU62K24UA45058	1CN647	SILVER	KFC PINE ST
94 HONDA ACCORD	1HGCD5654RA151403	41FA728	WHITE	GOOCHS AUTO
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99 HONDA PASSPORT	4S6CM58W2X4403331	TSA0366	BLACK	CO RD 7 & 139
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02 ISUZU RODEO	4S2CK57W124311113	41BN812	BURG	RIDGE AVE
95 JEEP CHEROKEE	1J4FX78SXSC549446	8924AV2	GREEN	7 POINTS
04 KIA OPTIMA	KNAGD128245293126	41FA193	SILVER	LIL STEVES PINE ST
01 MITSUBISHI MONTERO	JA4MT21H51P061811		TAN	BEECH ST
14 MITSUBISHI MIRAGE	ML32A3HJ4EH008070	41FY698	MAROON	ELDER ST
96 NISSAN PATHFINDER	JN8AR05S3TW055097	1CK8341	GREEN	LAUDERDALE ST
00 NISSAN XTERRA	5N1ED28Y8YC545059	20CD423	RED	GOOCHS AUTO
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13 NISSAN ALTIMA	1N4AL3AP4DC181509		RED	CO RD 200
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For those electing to sign up for Part B after their IEP a late-enrollment penalty may be assessed. This penalty can last as long as you have Part B and there may be a gap in your health coverage. However, one exception to this rule is being employed and having coverage through your company's group health plan. If this applies to you check with your benefit coordinator, Medicare or contact our office.

In most cases, if you are already drawing your Social Security or Railroad Retirement Board benefits you should automatically be signed up for Part A and Part B. If you are not drawing your Social Security or RRB benefits and want to sign up for Medicare you can do so by signing up online at ssa.gov, visit your local Social Security office or give our office a call and we can help direct you.

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





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Alabama **Auto Loan Debt**



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Regardless of the category, Alabama has a habit of being ranked at the top. The Heart of Dixie usually holds the bragging rights of being home to the #1 nationally ranked football team (either the Alabama Crimson Tide which did come up short this year or the Auburn Tigers) and a second place ranking in drinking water quality that would make Erin Brockovich proud. Alabama is also ranked first in Pre-K quality. However, Alabama ranks among the top five (5) states with the most autoloan debt.

Vehicle Repossession Risk is High in Alabama

In the past fifteen years, the percentage of Alabamians with delinquent auto debt has more than doubled from 2% in 2003 to 5.75% in 2018. This ranks Alabama as the fourth highest in the nation for auto loan debt. (But as the old saying goes, "We're still better off than Mississippi," which holds the number one spot in this category).

This means that approximately 1 out of every 17 Alabamians are at risk of having a vehicle repossessed. If you are currently behind on your car payments filing a Chapter 13 Bankruptcy petition may allow you to stave off the repo man and hold onto your car.

In the case of an auto loan, this is done by consolidating your delinquent car payments into a manageable repayment plan. Once a Chapter 13 Bankruptcy petition is filed, the protection of an automatic stay goes into effect, and the repo man can no longer come after your car.

Let Us Help You Afford Your Car

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!

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WHITE 1G4HP52K4XH424881 1G4GD2219W4701363 WHITE 2G1WF55E4Y9175758 2G1WH52K749103323 2G1WL52J011159216 SILVER WHITE 1G1NE52J416252321 WHITE 1GCCS195418133682 GRAY 3GCEK13JX8G250637 BLACK 1GNEC13T11R118426 1C3CCBAB9CN170742 WHITE GOLD 2C3HD46R9YH253849 ORANGE 1B3HB48A19D142933 BLUE 1FMEE11NXHHC18169 1FAPP959XLT139700 WHITE 1FMEU1767VLC25270 WHITE 1FMFU17L13LA90701 DARK BROWN 1FMZU63K35UA62631 1FAFP36351W228069 BLACK RED 1FAFP40402F237058 SILVER 1FTBR10A4HUB25536 GOLD 1FAFP53U76A177199 SILVER 1FAFP53U16A159216

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2FMDA5244YBC57888 1GTEC14Z8PZ521386 1HGEM22015L010630 INKCA21D2TT011123 1LNHM87A8YY601962 2MEFM75W2XX667649 1MEFM6535XK628010 1MELM53S6TG668682 IA4MT21HX2I050808 1N4AL11E23C139812 1N4AL11D43C221368 1N4AL11D86C250862 1N4AL21E88N489561 1N6ED27T2YC331854 1G2ZH57N384307203 1G2NF52T81M593453 1G2NF52E14M651618 5GZC233D16S883489 JF1SF6353WH779735 1NXBA02EXTZ392945 5TFNX4CN0DX023310 SJ9101483X1670BT1

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Commentary

Dabo's Comments a Fine Philosophy

ost of the football fans in Alabama ost of the football fans in Alabama were disappointed with the results of the Football Playoff National Championship game. I didn't have a dog in the hunt, so-to-speak. However, as a resident of Alabama, I was disappointed in the showing.

Many fans in the state know about the strong with of Alabama's Tua Tagoyailoa. He had a faith of Alabama's Tua Tagovailoa. He had a tough night. He'll have to fall

ln A

FeW

Words

back on that faith for a while and realize all the blessings he

does have.

It was also good to find out that Clemson's freshman quarterback, Trevor Lawrence, is also strong in his faith. He is soft-spoken and humble, but comments and images on his

social media pages say a lot.
Watching the post game
interview and trophy
presentation a few minutes after the game gave me a new appreciation for
Clemson's head coach, William
Christopher "Dabo" Swinney.
The man who coined the

term BYOG (Bring Your Own Guts), after a crucial 24-22 win over Notre Dame three years ago in Hurricane Joaquin, always looks at the positives and what's available in a situation.

We can tell by watching Dabo that he enjoys his job. He doesn't take himself too seriously, and he knows how to extend credit where credit is due.

Not only was a strong statement made by Dabo's players and coaches on the field, but he

See DABO... on Page 22

Courier Journal

UNA Hosts 5th Annual **MLK Day**

FLORENCE - The University of North Alabama's fifth annual Martin Luther King, Jr. Day of Service and March will take place Monday, January 21 on UNA's campus.

The Day of Service will take

place from 10am-noon, in the Guillot University Center.

The event is being planned

in conjunction with the national MLK Service Day and Jan. 21 is an opportunity for students, faculty, staff and the Shoals community to come together and honor Dr. King, while also serving those in

Check-in for the Day of Service will take place from 10-10:30am at the GUC Performance Center; the welcome will take place from 10:30-11am. The MLK Unity March and Remembrance will start at 12:15pm from the GUC



Tom Moye

LIGHT AND LAND 3 ARTISTS Jan. 11 - Feb. 15 Reception 6pm, Jan. 24



ARTISTS

FLORENCE-Local artists Craig Goode, Tom Moye, and Nicholas Strong present *Light and Land:* 3 *Artists* at Kennedy-Douglass Center for the Arts January 11 - February 15. A reception to meet the artists will take place Thursday, January 24 at 6pm in the Wright-Douglass Annex Galleries. This concentration of light, color, and landscape in painting and photography is the result of years of work by these three artists.

Craig Goode works with watercolor and gauche in large scale. His natural color pallet lends itself to both representational and abstract forms. Goode studied at San Francisco Academy of Art and worked as dental technician for many years. Goode moved back to his native Florence two years ago and began teaching watercolor to young students. "Paint, paint, paint. That's what

January 16, 2019

THE ANNUAL MEETING OF HERITAGE

PRESERVATION, INC. (HPI) is set for 2pm on Sunday, January 20 on the second floor of the beautifully-restored Stricklin Hotel building at 317 North Court Street in downtown Florence. Tony Turnbow, an attorney in Franklin, Tennessee, will present a program on his new book, Hardened to Hickory: The Missing Chapter in Andrew Jackson's Life. Turnbow's presentations are always based on sound research and are very engaging for the audience. He will conduct a book-signing afterward for those wishing to purchase a copy of his book. Heritage Preservation, Inc. is a community-based non-profit organization dedicated to the preservation/restoration of local historic structures, sites, and documents. The organization is pleased to host this annual program to which the public is invited. There is no admission charge. Refreshments will be served. For further information, contact Billy Warren at 256-718-5020 or brwarren@florenceal.org.

THE ZIP CITY **NEIGHBORHOOD WATCH MEETING** is scheduled for January 20, 2pm at Zip City Community Center.

THE FIRST MEETING of

Shoals Democrats for 2019 will be on Monday, January 21 at 6:30pm at Irons Workers Union Hall, 506 N. Nashville Ave. in Sheffield.

THE CLOVERDALE **NEIGHBORHOOD WATCH MEETING** is Monday,

January 21 at 7pm at the Community Center.

See ARTISTS... on Page 33 Comments do not necessarily represent those of the See MLK... on Page 33 Courier Journal staff, its advertisers, or its readers. **BASKETBALL** BASKETBALI Women Flowers Hall **WED. JAN. 16 • 6PM Jacksonville SAT. JAN. 19 • 1PM** at Jacksonville, FL Stetson **SAT. JAN. 19 • 3:30PM** TUES. JAN. 22 • 6PM Stetson **Kennesaw State** Flowers Hall **NewsTalkSports** 97.1 WBCF Get your Basketball Season Tickets. Check www.roarlions.com The Home of Athletics Call 256-765-5466 or www.roarlions.com for complete schedule



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by Mail or in Person

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Campaign Promises

Dear Tom Magazzu - Editor

I'm writing vou regarding vour January 2 piece about Democrat border wall hypocrisy. I'm in agreement with you. The only thing that bothered me was your last statement. You said if Crooked Hillary were president the dems would rubber stamp the wall funding. I totally disagree.

The dems make those promises during campaigns to appeal to conservative voters. Once in power, they DO NOT keep their promises. They get elected and then nothing happens. This has been proven over and over again in modern history. Thank God President Trump is working hard to keep his

Happy New Year and God Bless.

Jim Deplitch Allegany, NY

Faithful Unto Death

Editor:

John 15:5-6 reads: I am the vine; you are the branches. If a man remains in me and I in him, he will bear much fruit: apart from me you can do nothing. If anyone does not remain in me, he is like a branch that is thrown away and withers; such branches are picked up, thrown into the fire and burned.

Jesus does not leave us. However, we can leave Jesus, go back into the world, and NOT remain in him. Some folks try to defend the idea of once you are saved you are always saved, by saying you were never really saved in the first place.

Read 2 Peter 2:20: If they have escaped the corruption of the world by knowing our Lord and Savior Jesus Christ and are again entangled in it and overcome, they are worse off at the end than they were at the beginning. 21 It would have

been better for them not to have known the way of righteousness, than to have known it and turn their backs on the sacred command that was passed on to them. 22 Of them the proverbs are true: "A dog returns to its vomit, and, "A sow that is washed goes back to her wallowing in the mud.

Once you are baptized into Christ you need to remain in Christ. There have been so many Christians who have gone back into the world. This is why Jesus told us in Revelation 2:10, "Be thou faithful unto death and he will give us a crown of life. If you are a baptized believer in Christ and have stopped going to church, repent and be restored to your first love. Read these verses and give them some serious thought.

Rogers Kimbrell Florence

See LETTERS... on Page 23



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LET ME TELL YOU ABOUT SOMEONE VERY **IMPORTANT** in my life,

my former office manager and computer technician extraordinaire, Linda Brown.

Linda received some bad news concerning her health over the Christmas holidays. She and her family spent Christmas in the hospital and will be



spending more time there in the coming months. Linda is the strongest person I've ever known and I know she will kick the pants off her condition. She is a special person and I think you should get to know her.

Linda started with me as a part-time bookkeeper nearly

"Love Ya, Linda"

by The Computer Skepic

a decade ago. She was smart as a whip at bookkeeping and straightened out my mess quite efficiently. She was so valuable and so great with customers that I gave her a full-time position. Then there came a time when I needed another technician and was having difficulty finding one. Linda said, "Ya know, I could do that job."

Dumb me didn't consider that a bookkeeper could become a computer technician. Those are completely unrelated fields, you know. Well, not only

did she handle it, she far exceeded expectations. Good computer technicians don't "learn" their job. It is not something that anyone can do. It takes innate talent to excel in that position. Short story long, Linda quickly became my most valuable inhouse technician.

She excelled in that position as well as being the company mom to a bunch of unruly, smelly, foul-mouthed dudes. She added class to my shop. Linda has the ability to soothe the occasional aggravated client.

Linda put out the Christmas decorations. Linda motivated us to clean up our mess with only a side-eye. She ran my place with an iron fist gloved in velvet but we all knew there was iron in that glove. We all knew what buttons Not to push with her because, trust me, you did not want to see a mad Linda.

I most admired her moral character. Any business owner will tell you that there are plenty of opportunities to cut corners, be less than honest with a client, "neglect" to inform a business client that they duplicated a payment, or cheat a little on taxes. But not with Linda. None of that would fly with Linda. If anyone had a weak moment, she would not hesitate to put them in their place and keep them honest.

Not long ago, Linda made a service call to one of our clients. Unfortunately for me, she impressed those people so much that they made her a generous offer she simply could not refuse. They got a winner but I kept a friend. I got the better deal so take that, FORMER client! I ask that my dear reader keep her in your thoughts. If you know her, I hope you'll reach out and do something nice for her. If you don't know her, well your loss. We all need a Linda in our lives.

Jim Fisher owns Excel Computer Services in Florence. Reach him at www.ExcelAL.com



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VIN#	TAG#	<u>COLOF</u>
2CNDL63F066014018	9440AB7	Black
4T1BE46K07U035131	5212AY2	Gray
1FMEU64E56ZA08467	TVR424	Red
1N4AA5AP5CC829651	4830AV2	Black
KNAGD128545345641	20CK150	White
4T1BE32KX5U590147	20AR906	Silver
WVWRH63B64P145718	V3907B	Silver
		Green
1FTZX1723WKC32086	4994AN9	Gold
2G4WY55J6Y1109740	485AH3	White
2G4WD532551241763		Silver
1N4AL21E48C145835	20CD776	Black
	Green	
4M2ZU86W44UJ24416		Tan
1FTRW07W61KD79107	8689AS7	White
1B7FL26X2TW706289	44D84L2	Blue
2GCEC19W1T1173240	33BZ864	Black
1GCCT14B1 E8112143	20AS336	Blue
2G1WF52E249103567	120BA8	White
1G3HN52K2W4817813	9568AZ2	White
044735		White
2MEFM75W4YX617126	20CH917	Gold
1GNDT13S122397356	20AR882	Maroor
JS3TE941764103974	20CP164	Black
1 FTDE14Y5LHB69820	41FK160	White
	2CNDL63F066014018 4T1BE46K07U035131 1FMEU64E56ZA08467 1N4AA5AP5CC829651 KNAGD128545345641 4T1BE32KX5U590147 WVWRH63B64P145718 1FTZX1723WKC32086 2G4WY55J6Y1109740 2G4WD532551241763 1N4AL21E48C145835 4M2ZU86W44UJ24416 1FTRW07W61KD79107 1B7FL26X2TW706289 2GCEC19W1T1173240 1GCCT14B1 E8112143 2G1WF52E249103567 1G3HN52K2W4817813 044735 2MEFM75W4YX617126 1GNDT13S122397356 JS3TE941764103974	2CNDL63F066014018 9440AB7 4T1BE46K07U035131 5212AY2 1FMEU64E56ZA08467 TVR424 1N4AA5AP5CC829651 4830AV2 KNAGD128545345641 20CK150 4T1BE32KX5U590147 20AR906 WVWRH63B64P145718 V3907B 1FTZX1723WKC32086 4994AN9 2G4WY55J6Y1109740 485AH3 2G4WD532551241763 20CD776 1N4AL21E48C145835 20CD776 Green 4M2ZU86W44UJ24416 1FTRW07W61KD79107 8689AS7 1B7FL26X2TW706289 44D84L2 2GCEC19W1T1173240 33BZ864 1GCCT14B1 E8112143 20AS336 2G1WF52E249103567 120BA8 1G3HN52K2W4817813 9568AZ2 044735 20CH917 1GNDT13S122397356 20AR882 JS3TE941764103974 20CP164

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	2CNDL63F066014018	9440AB7	Black	LaGrange Rd.
	4T1BE46K07U035131	5212AY2	Gray	River Road
	1FMEU64E56ZA08467	TVR424	Red	Rural King
	1N4AA5AP5CC829651	4830AV2	Black	Walmart Avalon
	KNAGD128545345641	20CK150	White	Church On Andrews Ave
	4T1BE32KX5U590147	20AR906	Silver	Foodland
	WVWRH63B64P145718	V3907B	Silver	T & K Auto
			Green	County Line Rd
	1FTZX1723WKC32086	4994AN9	Gold	Parking Lot Shell Hwy 20
	2G4WY55J6Y1109740	485AH3	White	Kenny's Body Shop
	2G4WD532551241763		Silver	407 SE 18th St.
	1N4AL21E48C145835	20CD776	Black	505 E 2nd St.
r		Green		72 & 43 Hi Temp
	4M2ZU86W44UJ24416		Tan	Wilson Dam
	1FTRW07W61KD79107	8689AS7	White	S 8th St.
	1B7FL26X2TW706289	44D84L2	Blue	5000 Marthler Lane
1	2GCEC19W1T1173240	33BZ864	Black	Yogis
	1GCCT14B1 E8112143	20AS336	Blue	3535 Colburn Mt Rd
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	044735		White	6th & Frankfort Ave.
	2MEFM75W4YX617126	20CH917	Gold	NAL
	1GNDT13S122397356	20AR882	Maroon	Underwood Mt Rd.
	JS3TE941764103974	20CP164	Black	Woodward Ave.

THE DOLLAR

Want to live better on the money you already make? Visit TheDollar-Stretcher.com for hundreds of articles to help you stretch your day and your dollar! c. 2019 Dollar Stretcher, Inc.



MY LAUNDRY SOLUTION

I prefer the name brand laundry detergent, but I don't like the cost. Therefore, I only use it on our better clothes. For our undies, my husband's work clothes and the kids' play clothes, I use a cheaper store brand. It's not a huge saving, but it does add up over time. Maggie

SPECIAL INTEREST

I've always been fascinated by the stars. Recently I've been trying to learn more about astronomy. I was looking for an adult education course when my sister suggested I check out our

Topping

• Trimmina

• Removal

Doug Minton

local state college. I'm auditing the Astronomy 101 class. It meets Tuesday and Thursday evenings. I'm learning a lot and having fun doing it!

HOW TO FIND \$500

My husband and I wanted an emergency fund, but we couldn't seem to get it together in the past. This year, we're trying something different. Twice a week, we're having breakfast for dinner, such as scrambled eggs and toast. I figure that we'll save about \$5 each time we do that. At \$10 a week for 52 weeks, we'll save \$500 this year!

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UNEXPECTED SAVINGS

If you're a senior, always ask if they offer a discount. I was surprised when I asked a plumber if he offered a senior discount and he said that he did. I used to just ask at places I expected to have one. Now I ask every place I spend money. It doesn't always work, but you'd be surprised how often it does. Any money saved is a good thing. *Dolores*

DECORATIVE

CUTTING BOARD

If you want a cheap, easy to keep clean cutting board, visit the tile section of your local home center. Buy one tile that matches your kitchen decor. Avoid any that are embossed or have a rough surface. You shapes and sizes. They're easy to clean, too! If you choose one that's on sale, it's often less than a buck!

FINDING USED APPLIANCES

I thought you did a fantastic job covering the various options for Cathy. There's one idea I'd like to add that might help her with her washer/ dryer dilemma. In my town, the pawn shops sell appliances. While they're not top-of-the-line brands, many are high-capacity models that come with a 30-day guarantee. Cathy should check around to see if she could snag a deal at one of these places. We bought our microwave at a pawn shop almost two years ago, and it works just fine. Plus, when I asked the owner to give me his best price, he knocked 25% off

My doctor suggested that I take some vitamins. Instead of just buying them over the counter, he gave me a prescription. With the script, my insurance pays a portion, and I avoid paying sales tax, which is 9% in my area!

can get them in a variety of

the sticker price!

Andrea S.

VITAMINS

Nate

SMALL KIDS BIRTHDAY PARTIES

My four-year-old son goes to two to three birthday parties each month! I've found that my local dollar store is a good place to find small gifts like markers, craft sets, and coloring kits. It is also my first stop for birthday cards & gift wrap.

See DOLLAR... page 30



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Shorts...

Continued from Page 2

Town Hall for F-L Tourism

FLORENCE — Florence-Lauderdale Tourism will conduct its second annual Town Hall meeting on Tuesday, January 22 at the Mane Room, located at 310 N. Pine St. A reception will take place from 4:30-5pm with a presentation at 5pm.

Tourism officials share highlights from 2018 and recap this year's sales and

marketing plan.
The digital ad agency
Advance Travel and Tourism, with whom Florence Tourism officials are contracted, will also have officials on hand to provide a summary of the 2018 leisure digital campaign.

The public is invited to attend the presentation.

Help with Point -in-Time Count

FLORENCE — The Homeless Care Council of Northwest Alabama is searching for volunteers to assist with this survey on January 31 that will offer a snapshot of the number of homeless people in our communities.

Conducting a Point-in-Time Count is important to all communities. The

count is a tally of who is homeless on a given night and provides a snapshot of who experiences homelessness throughout the year.

The Point-in-Time Count is a one-day, statistically reliable, unduplicated count of sheltered and unsheltered homeless individuals and families

in a six-county area of Lauderdale, Colbert, Franklin, Marion, Winston, and Lawrence Counties.

Please e-mail Christa Martin at hccnwal@gmail. com or Ashley Smith, asmith@uwshoals.org if you are interested in helping with this count!







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Rich

Plasma

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STAGE 2 (one to three months)

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STAGE 3 (three to 12 months)

During the final stage, results from the injection of PRP peak, and patients will achieve major improvement in texture, tone, color, tightening and lifting.

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Commentary

Dabo...

Continued from Page 12

acknowledged that the opportunity was about something much bigger.

impressive was listening to Dabo in the on-field interview after the game and again on the stage during the trophy presentation. It was obvious that his comments were heartfelt and reflected his generous feelings win or lose. Dabo had no problem letting us know what was most important and allowing his Light to shine.

"There are so many great coaches that are so deserving of a moment like this and never get the chance to experience it. And to get to do it once and then to get to do it again, it's a blessing, and it's just simply the grace of the good Lord to allow us to experience

something like this!
..."And all the credit, all the glory goes to the good Lord, No. 1, and No. 2, to these young people. When you get a young group of people that believe, are passionate, they love each other, they sacrifice, they're committed to a single purpose, you better look out. Great things can happen and that's what you saw tonight."

"Hey, listen, I hope you get a little hope from us, a little inspiration that, hey, if we can do it, anybody can

do it!" Swinney said.

"I said this two years ago, I mean, you can't write a Hollywood script like this, only God can do this! And that's a fact!" he continued. 'And people may think I'm crazy or quacky whatever, only God can orchestrate this. No Hollywood producer can write it!"

I have never liked any football teams clad in orange, but it is very hard not be excited for a guy like

He led a remarkable life for many of his younger years as well. Search for his history online. He is really a remarkably positive individual, a winner in many of the most important ways.

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Letters...

Continued from Page 12

Santa Missed a **Few Things**

Editor:

Santa missed few things this holiday, so there are still many opportunities for the New Year.

There were wishes not fulfilled in 2018. Perhaps 2019 may bring vehicles with directional signals and brake lights which work, headlights working on vehicles when it is raining and/or visibility is poor. Maybe we will get traffic signals in the Shoals upgraded so drivers may turn left on green lights when there is no oncoming traffic like they can in downtown Florence and in other cities.

It would be nice to have more respect for one another, compromise on political differences, and a news media that actually recognizes the many accomplishments of the Administration instead of daily Trump bashing!

The new Speaker of the House, Nancy Pelosi, has stated, "The new House agenda will be bi-partisan and transparent."

May there be hope...

"Virginia, there is a Santa Claus!'

John Lee Florence

Hoodwinking **Americans**

To The Editor:

The real and major reason why so many of my fellow Democrats (at the national level) seem to care so much about the plight of "Illegal Immigrants" is because they want to get their votes one day.

This is all about VOTES. Once over 50% of the USA population becomes "nonwhite," the Democrats know that they will win every Presidential election and always be in control of both houses of Congress. I would love to see that day, but I don't like how they are using these innocent people who are seeking a better life and how they are hoodwinking and playing the American people. On the other hand, the Republicans don't want to let them in because they know that this day is coming, and they want to prevent it from happening because they are afraid of it.

It saddens me to say that most of these national Democrats really don't care at all about these people as human beings, just as they also don't care at all about the rest of us, especially if we are poor, near-poor, lower-middle-class, or middle-class.

There are a few exceptions

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OF THE PAST



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Alumni of Sterling High School had their biennial meeting this past August to recognize the 50th anniversary of the closing of Sterling High in 1968. At the reunion, alumnus Willie Ruff remembered a visit to the school by W. C. Handy who set Ruff on a path of education and music. Sterling began as "Sheffield Colored High School" in 1920, It was renamed "Sterling High" in 1942.

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

\overline{A} SK THE

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JUDGE: AM I NEVER TO HEAR THE TRUTH?

ATTORNEY: NO, YOUR HONOR, MERELY THE EVIDENCE.

This is an issue that lawyers deal with every day. We know how we feel and how we think we know what we saw or what we know is the truth. It's difficult to explain to someone who hurts after a car wreck that just

because they say it doesn't make it the truth. If they say it and if the court allows the jury to hear it (which may very well not happen) that testimony is merely evidence. The jury can decide to believe that evidence or not. That is the jury's job.

Certainly, a lawyer trying to prove to a jury that what the client says about hurting after an accident is true would put on evidence by family and friends (which may include photographs, videos and testimony) about how that person was before the accident and how they are after. That lawyer would want documentation by doctors that the doctors believe that the accident caused the injury and a jury would find it persuasive if the complaints of the injury were made at a time close to the accident.

Sometimes an injury might speak for itself. A broken bone that happened in a car wreck is a broken bone that happened in a car wreck. A person who already had a bad back who claims after an accident their back hurts worse had better have a pretty clean record and some evidence about how the accident affected them.

A defense lawyer might show to a jury where the complaints of pain were made so far after the accident that something else could have caused the complaints of pain. A defense lawyer might well show that the person experiencing pain had the same complaints before the accident. A defense lawyer might show that the person experiencing the pain has a bad character or reputation for truthfulness if such evidence is admitted by the court and relevant to the case.

The point is that what we may very well know to be true is only evidence to be considered by the jury in determining what was proven and what was not proven at trial.

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

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by DAVE RAMSEY

PAID IN FULL?

Dear Dave,

I've been late on a credit card bill several times, and it was turned over to a collection agency. They have offered a couple of different payment options. If I agree to one of these, does that mean the original creditor gets paid, too?

Carter

Dear Carter,

A collection agency either owns the debt outright, or they're directly representing the credit card company in these kinds of situations. It's not unusual for things to be handled this way when someone has defaulted on a

Unless you have the cash to make good on the debt outright, I'd go ahead and accept whichever deal makes the most sense for you and your current financial situation. You've already got a mark against you on your credit report for having this turned over to collections, so an indication of settlement on a credit card you defaulted on is really no big deal.

But here's my best piece of advice-stop using credit cards! —Dave

DON'T PLAY THE GAME

Dear Dave,

How do you feel about timeshares, and the free trips and dinners they offer as part of their sales pitches? Is it possible to win with these things?

Dan



Dear Dan,

In my opinion, timeshares are a complete waste of time and money. Lots of folks go into this kind of thing believing they'll play the game and win. They think they'll get a vacation weekend and other free stuff, then just say "no" when the time comes. The problem is, most people aren't as tough a sell as they think. Besides, do you really want to waste a weekend of vour life letting some pushy salesperson twist your arm? That's not my idea of fun.

As a whole, timeshares have an incredibly high dissatisfaction rate. It's almost impossible to find anyone who's happy they bought into one, and there are good reasons for this. Why would you pay thousands of your hard-earned dollars for a tiny place you may or may not get a chance to visit once a year? Add to this the fact that you have no equity in the place, and you're stuck paying ongoing maintenance fees.

My advice? Don't take a chance playing the game, Dan. —Dave

* Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 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.

Who's Your Teacher?

As a youngster, I only knew what I was taught. Therefore, I would never be any smarter than the teaching I was exposed to. I was religious, but never was saved. At 21 years of age, I was saved. My growth as a baby Christian was extremely slow. The Bible was brand new to me and I was totally ignorant of its contents except for only a few verses. After some study I found out that Holy Spirit baptized me into layer Christ (1) Coninching 12:12) and from the part has into Jesus Christ, (1Corinthians 12:13), and from then on the Holy Spirit would be my teacher. (John 14.26). All future growth was attributable to the Holy Spirit. 1 Corinthians

2:9-12 "But as it is written, Eye hath not seen, nor ear heard, neither have entered into the heart of man, the things which God hath prepared for them that love him. But God hath revealed them unto us by his Spirit: for the Spirit searcheth all things, yea, the deep things of God. For what man knoweth the things of a man, save the spirit of man which is in him? even so the things of God knoweth no man, but the Spirit of God. Now we have received, not the spirit of the world, but the spirit which is of God; that we might know the things that are freely given to us of God.'

I also soon learned that the Holy Spirit would help me pray, and assure me I was a child of God and seal me until the day of redemption. Read: Romans 8:26 "Likewise the Spirit also helpeth our infirmities: for we know not what we should pray for as we ought: but the Spirit itself maketh intercession for us with groanings which cannot be uttered". Romans 8:16 "The Spirit itself beareth witness with our spirit, that we are the children of God:" Ephesians 4:30 "And grieve not the holy Spirit of God, whereby ye are sealed unto the day of redemption." Maybe you have never been saved or are being taught by someone who has never been saved. Be careful who you follow and listen to. Until you receive Christ, and ask Him for forgiveness of your sin, and get saved, you can memorize scripture and quote it and still be lost. Only Christ can open up the scriptures to you, not man. Luke 24:45 "Then opened he their understanding, that they might understand the scriptures," No Holy Spirit, no salvation.

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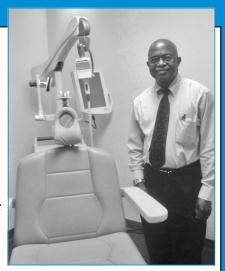
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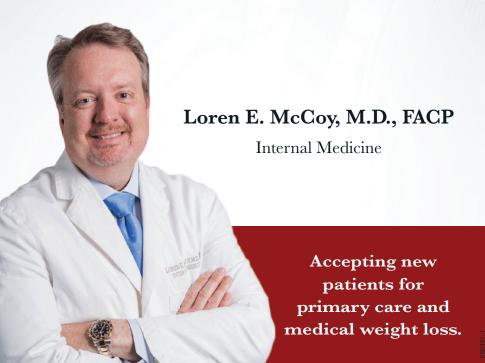
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STAN DEAN

We Don't Win Them All

I grew up an Alabama Crimson Tide football fan and probably will die one. I am not now the fanatic I was at one time in my life, especially during my teenage years. If Alabama lost a game back then, my whole day was shot. Thankfully, I am not that rabid anymore. Of course, like any sports enthusiast I still want to see my team win, but even when they lose, I now find it easier to move on. They will win again and they will lose again. It is just the nature of the beast.

Far beyond the sports arena, I have learned that the same principle also holds true in the spiritual arena. We would like to win every spiritual battle in which we are engaged. But do we always win? Unfortunately, the answer is "No." Thus, we have to accept the fact that as long as we are in this flesh and blood we will never be perfect. It is just the nature of the beast. But that does not mean we lose the spiritual war!

John wrote of this matter when he addressed Christians in the long ago. His wrote: "If we say that we have no sin, we deceive ourselves, and the truth is not in us. If we confess our sins, He is faithful and just to forgive our sins and to cleanse us from all unrighteousness" (1 John 1:8, 9).

This does not mean that it is futile to try to live Godly. It does mean that even at our best, we do not win all our spiritual battles. But John goes on to encourage us by teaching that we serve a "faithful and just" God who will continually forgive us our losses- - as long as we are penitent (cf. 1 John 1:7, 9).

Consider the apostle Paul. He was without question a valiant soldier of Christ. Yet, we are reminded of the vivid description he gave of himself regarding this truth. He penned: "For we know that the law is spiritual, but I am carnal, sold under sin... For what I will to do, that I do not practice; but what I hate, that I do" (Romans 7:14, 15). He too knew that "we don't win them all." Yet, he did not lose the war (cf. 2 Timothy 4:7, 8).

So, it should be our daily goal to live our best for Jesus (Luke 9:23). But we have to be realistic and understand that as hard as we may try, "we don't win them all." However, <u>let us never forget</u> that with Jesus on our side, the war is won! (cf. 1 Corinthians 15:57).

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DRUGS



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Continued from Page 15

WHY WE GROW BEANS!

We have found that planting green beans is the most useful thing to do in our garden, so each year we plant more! First, pole beans give us three or even four uninterrupted months of tender fresh beans for our dinner every night with plenty to share. Second, because we have to trellis them (the "pole" part of pole beans), they don't take up very much space when we consider how much food we are growing. Third, because they grow up the trellis, we don't need to weed them after they are established. Fourth, the whole fresh beans freeze very well and are used in all sorts of recipes. Finally, all the whole beans we don't get to (the ones that get tough or turn brown before we pick them) can be left on the vine until they are totally dry. Then they can be harvested for the seeds, which look just like Great Northern beans. When cooked, they taste just like them too! Last year, we harvested two to three pounds of fresh beans per week for 13 weeks from a total of a dozen plants and shelled out three pounds of dry beans late in the fall, all from one \$7 seed packet! DMH

OVERLY EXPENSIVE MEDS

My doctor prescribed an inhaler as well as antibiotics when I had bronchitis recently. I have Medicare and a Humana supplement. When I went to the drugstore to fill the prescriptions, I learned that the co-pay for the inhaler was \$280. I was shocked, of course, and phoned Humana. There was no generic, and this was the cost, which was not affordable in any way for me.

I had seen a television advertisement that stated if one is unable to pay for a prescription to contact the manufacturing company, who "may be able to help." So I did. I spoke to a pleasant woman there about my predicament, and she ended up giving me a coupon for a free inhaler good for 30 days of puffing, which my drugstore filled for free.

In my opinion, it certainly pays to contact a drug company in such a situation. Sometimes there's a coupon for a percentage off and sometimes the drug will be free!

Mary J.

REALLY EASY SHOWER CLEAN

You don't need fancy shower cleaning stuff. Just an old, empty spray bottle and some full strength vinegar is all that is needed. Simply spray it on your shower walls and glass. Don't wipe it off. If you want, you can rinse it off after an hour or so, but even that's not necessary. My shower looks spotless! Murna

GROWING MY OWN GROCERIES

I recently checked with the produce manager at my local grocery store. I was able to get a stuffed box of the outer leaves of cabbage, cauliflower, etc. for just \$1. I turned it into kimchi. I used spices I had on hand. I've also transplanted many wild edible plants to my yard including Jerusalem Artichokes, which are a great alternative for potatoes. *Deborah*

WHY I LIKE "NO SPEND" MONTH

I have done no spend months for awhile, and it's fantastic. It has shown me how much I really need to live on, and I have been able to put money into savings. I also do something else. Where I live, it gets very cold in the winter. No one goes outside for very long. In October 2017, I started cleaning out closets and found that I had a lot of unfinished craft projects. I've made it a point to bring those things out of the closets, organize them, and finish them. It drives me nuts to have stuff out, so I purposely put some wool into a nice basket and have completed several pairs of slippers and given them to charity. This has kept me busy. I've spent no money whatsoever and benefited myself and others. I also haven't had to buy a book for many years. We have a free "leave one, take one" box of books by the post office. Also, for fun, I send for free samples of makeup, perfume, and sometimes food in the mail. All in all, it isn't a sacrifice, and I don't go without. In return for this lifestyle, it's more of a treat when I do have to go to the grocery store and I'm much more mindful of what I buy.

Karen K.

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FOR RENT: UPSTAIRS APARTMENT, 158 N. Franklin St., Florence. 1 bdrm., 1 bath, very nice. New bathroom floor, tub and sink. New refrigerator, new stove, new cabinets, new countertops. Very nice. \$350 month with \$300 deposit. 256-627-1674.

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FLORENCE, HOUSE FOR RENT: 809 E. Tuscaloosa 4 bdrm, 2 ba. \$550 rent/deposit. 256-764-3137.

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FLORENCE: COMPLETE-LY FURNISHED 1 bdrm efficiency apartment for rent. Included: Utilities, cable, internet, furniture (from dishes to garbage can). \$600 month, non-smoking property, no pets. 256-335-0010.

1985 14X52 2 BDRM trailer for sale. \$3,000, on lot with \$135 lot rent. 256-272-5398 or cell 256-633-1268.

TOWN CREEK: APART-MENTS IS accepting applications for 1, 2 and 3 bdrm. Rent based on income. Equal Housing Opportunity. 256-685-3360

> LEIGHTON HOUSE FOR RENT. 256-764-3137 2110 Mullins Hill Rd.

2110 Mullins Hill Rd. 3 bdrm, 1 ba, \$475 rent/

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FOR SALE, 1998 16'X80' Fleetwood Mobile Home, 3 bdrm., 2 ba. Needs work. Must be moved. \$6,000. 256-383-1900.

HOUSE FOR RENT, SHEF-FIELD. 207 ½ Madison Ave. 3 bdrm, 1.5 ba. \$450 rent/ deposit. 256-764-3137.

SHEFFIELD, HOUSE FOR RENT, 504 W. 6th St. 3 bdrm, 1.5 ba. \$475 rent/deposit. 256-764-3137.

SHEFFIELD, HOUSE FOR RENT, 1611 27th St., 3 bdrm, 1.5 ba. \$475 rent/deposit. Rear carport, exterior storage. 256-764-3137.

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FLORENCE, COMMERCIAL PROPERTY FOR RENT. Former beauty shop with 7 washing sinks, 7-10 styling stations. 3525 Cloverdale Road. 2000', \$1,250 rent. 256-764-3137.

KILLEN: FOR SALE: HOUSE with basement on 1 acre. 3 bedrooms and 1 Jack and Jill bathroom upstairs. Bedroom and bathroom downstairs. \$120,000. 256-443-2377

BRAND NEW MOBILE HOMES FOR RENT! St. Florian. We have 2 bedrooms available for \$650 per month and 3 bedrooms starting at \$700 per month. The homes are equipped with all the bells and whistles, including Ecobee smart thermostats 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

FOR SALE FLORENCE: 732 Riverview Dr., 3 bdrm., 2 ba. Appx. 2.200 sq. ft. New HVAC, needs some work. \$78,000. K&H inc. 256-349-0000

FOR SALE BY OWNER

4 bdrm., 2 bath home, 3 minutes to UNA, 5 minutes to new hospital. Brick and stone, newly remodeled, hardwoods and ceramic, 3/4 basement, 2,178 sq. ft. finished, central HVAC. 911 Collinwood Ave., Florence, \$118,500. 256-577-3593

HOUSE FOR RENT, FLORENCE. 209 Foy Avenue. 2 bdrm, 1 ba, \$475 rent/ deposit. 256-764-3137.

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FLORENCE: 3 BDRM. **1BA.** home, \$550 month, \$550 deposit. Section 8 approved. 256-412-0205

FLORENCE, 3415 KOLBE LANE, 6.3 Acres, Home in city limits, 6 bdrms., 4.5 **2 P.M. - 4:30 P.M.** \$354,900 256-810-9303

FOR SALE: 2 BDRM., 1 bath, new windows, new siding, new Kit countertops, central heat and air, 1408 26th St., Sheffield. \$39,000.

SHEFFIELD: HOUSE FOR RENT with monitored secu-



COMMISSION

The brokerage fee, a.k.a sales commission earned by a REALTOR is usually based on a percentage of the final selling price of the property. While sometimes it may be a flat fee, most of the time it is a percentage that was agreed upon by the listing agent and seller or the buyer's agent and buyer.

There is a common misperception out there that REALTORS want homes to sell for the highest price so they will make more commission. That seems logical, right? The higher the sales price, the higher the commission.

As a REALTOR myself, I can tell you that that just isn't the case.

Whether representing a buyer or seller, REALTORS have a duty to put the consumer's interest first. REALTORS are looking at the fair market value of the property and advising the client accordingly. For example, when they're representing the seller, they do want the highest and best price because that directly affects the seller's net proceeds.

You may find this hard to believe, but if you could be a fly on the wall on listing presentations across the country, you'd hear a lot of REALTORS trying to convince homeowners that their home is not worth quite as much as they thought it was. In fact, one of the biggest hurdles to overcome when listing a home is coming to an agreement on what the home should be listed for.

When REALTORS represent buyers, they are trying to get the home for their client at the lowest price possible. This is not to beat the seller up on price, but the goal is to have the buyer in a better financial position if they decide to sell in the future. There are many times when REALTORS actually advise buyers to walk away from a home because they are at risk of overpaying for the property. Again, if they were only out for the commission, this would never happen.

REALTORS have a responsibility and an obligation to protect the best interests of the consumer. At no time in a real estate transaction should a buyer or seller feel like their interests are not first. If you ever feel that your REALTOR does not have your best interest in the transaction, something is wrong and you may want to either talk with them about it or call their qualifying broker. -mr

Please feel free to send your questions.

Questions for Mike Randall

Rest assured I will only use your first name when I answer your questions. Email to: questions@mikerandallhomes.com or mail to:

Coldwell Banker Pinnacle Properties 2093 Florence Blvd, Florence, ÅL 35630 Mike Randall, REALTOR® Associate Broker | ABR, CRS

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COUNTY ROAD 92 3 bed-room and 2 baths. Appliances which include refrigerator, stove and dishwasher. Also central heat/air and washer and dryer hookups. \$750 a month + \$1,000 deposit and a credit and background check.

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Applications Seniors 62 and over or mobility impaired.

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FLORENCE, HOUSE FOR **RENT.** 1407 Colorado St. 2 bdrm, 1 ba, \$400 rent/deposit. 256-764-3137.

FLORENCE: 1811 E. TANNEHILL DR. BRICK 3 BDRM., 2 full **ba.** Ranch, attached 2 car garage with screened in back porch. Sits on corner lot in a quiet residen tial neighborhood. Perfect for families or elderly. Appliances included washer and drver. \$1.000 per month, \$1,000 security deposit. **Available im**mediately. Extra monthly fee for small animals only Tenant responsible lawn up keep. 313-590-1790

FINANCING: **222 GARFIELD** Ave., Florence, 2 bdrms., 1 ba. New HVAC, plumbing, cabinets, appliances, windows, etc. \$79,900, or \$7,500 down and \$795 per month. K&H inc. 256-349-0000

MUSCLE SHOALS AREA. a <u>FLIP!</u> **GREAT** 302 Markate Avenue. Handy Man Special. 4 bdrms., 1 ba. **ONLY** \$10,000!!! 256-324-2320.

FLORENCE: 128 N. FRANKLIN Florence: House for Rent, 128 N. Franklin. 2 bdrm, 1 ba. \$475 rent/deposit. 256-764-3137.

FOR SALE OR RENT: Nice 4 bdrm., 2 ba. house, two kitchens. Newly remodeled with Apartment upstairs. Possible Owner Financing, May rent with option to buy. Sheffield, 305 St. Louis Ave., 256-577-3593

FLORENCE: For rent: 2 and 3 bdrm. houses. Appliances, washer/dryer connections, central heat/air. \$550-\$695 plus deposit. 256-764-3986.

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BARTON/CHEROKEE MOBILE HOMES FOR RENT, 256-764-3137 PLANTVIEW 16X18, 3 bdrm/2 ba. \$425 Rent/\$300 Deposit. PLANTVIEW bdrm/2 ba.. \$375 Rent/\$300 Deposit



FLORENCE: FOR SALE BY Owner: 317 Columbus 3 bdrm., 2 ba. Large lot! 256-332-5081 or 256-627-1916.

FLORENCE HOUSE FOR **RENT**, 105 S Main Street. 3 bdrm, 2 ba, \$450 Rent/Deposit. 256-764-3137.

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MESSAGE AND DATA RATES May Apply; Terms and Conditions and Privacy Policy: http://autoconx.com/ terms

HOUSE FOR RENT: OAK-LAND community. Central School District. 3 bdrm. 2 ba., no pets. \$800 deposit, \$800 mo. Available 02/01/19. 256-366-2979

WATERLOO MOBILE HOME for rent: 11456 Co Rd 14. 16'x 65', 2 bdrm, 1 ba. \$450 rent/deposit. Fenced backyard, river view, next to Brush Creek Park. 256-764-3137.

HOUSE FOR SALE IN Sheffield, 2 bedrooms, 1 bath, Central heat/air, roof is 8 years old, attached carport. Lot 52' x 76', \$49,900 price firm. 256-394-1512

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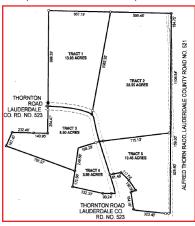
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TERMS & CONDITIONS: Real Estate: A non-refundable deposit of 15% will be required the day of the sale with closing within 30 days. The seller will furnish a deed and preliminary title search. A 10% BUYERS PREMIUM will be added to the final bid price to determine the total bid price on the real estate. All other expense, including closing cost will be charged to the purchaser(s). The real estate is being sold "as is" with no warranties expressed or implied.

Information contained herein believed to be correct but not guaranteed. Announcements made the day of the sale by Holland Realty & Auctions, Inc. sunersede all written material.

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baths, large eat-in kitchen, living and dining room, rec. room, mini-kitchen, stock pond, plus much more! OPEN HOUSE JAN. 20TH,

MUSCLE SHOALS: 204 S. Central Ave. Mobile Home for rent. 3 bdrms, 2 baths, appliances, central unit. NO PETS. \$600 rent/deposit. 256-349-0300.

rity system. 2 bdrm., 1 ba., large basement, detached garage, privacy fenced back-yard, yard services. 1st, last,

and security deposit. \$670 monthly. 256-668-4670.

SATURDAY, JAN. 26 • 10AM 115± Acres • 4 Parcels Lexington, AL



Auction Site: Lexington Senior Center

Directions: From AL-64 & AL-101 in Lexington, go west on AL-64 for 2.2 miles to property on both sides of road.

REAL ESTATE: This 115± acres lies just outside of the Lexington city limits. The property fronts both AL-64 and CR-67 and is predominantly open farmland. Little Bluewater Creek borders a portion of the property. Property will be offered in tracts and combinations of tracts. This farm offers an excellent opportunity for investment in the Lexington community.

SELLER: Marvin A. Wilson, Sr. Family Trust www.kingrealtyandauction.com

TERMS: 20% down payment on day of sale. Balance due upon delivery of deed within 30 days from day of sale. Possession upon delivery of deed. Seller will furnish survey, deed and owner's title insurance. Seller reserves the right to accept or reject any and all bids.

All information contained in this ad is believed to be correct, but not guaranteed. Announcements made by the Auction Company day of sale supersede any printed material.



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FOR RENT: 532 S. Richards St. (Florence) 3BR, 1BA **COMMERCIAL PROPERTIES FOR RENT:** Warehouse space w/ living quarters/office (Tuscumbia)... \$1500 Office Space 615 Geneva Ave. (Muscle Shoals). ... \$275 Small repair shop/Car lot (Tuscumbia/Hwy 72) HOUSES FOR SALE: CALL 256-349-0000 2025 CR 61 (Florence) 4BR, 2.5BA..... (New Const)... \$367,000 156 CR 475 (Killen) 3BR, 2BA (New Const) ...\$174,900

222 Garfield Ave (Florence) 2BR, 1BA \$79,900 218 Howell St (Florence) 3BR, 1BA \$39,000 NEW CONSTRUCTION: Call 256-349-0000

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spoke up at the memorial

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BEAUTIFUL Florence, a woman from Reese's past, introduced herself to Taylor. Liam spent time with Steffy and their baby, Kelly, vowing to always be present for them. The history between Reese and Florence came to light when he asked her for a considerable favor. Taylor presented Steffy with an opportunity she'd always wanted. Will impressed Bill with his talent for turning a profit. When Wyatt and Sally visited Hope and Liam, Wyatt shared a memory from their past. Impressed by Bill's role in Will's life, Katie persuaded Thorne to allow his nemesis to stay for dinner. Wait to See: Thorne opens up to Katie about Darla.

DAYS OF OUR LIVES eo pressed Xander to accept his indecent proposal. Jennifer tried to reconnect with Jack. Rex asked Eric to help him win back Sarah. JJ questioned Haley about her connection to Melinda. Eric exploded when he learned that Xander was alive. Will turned to John for help with Leo. IJ urged Haley to open up about her secret. Ted tried to get Stefan to turn on Ben. Rex and Chloe got reacquainted. Eric attacked Xander. Kate encouraged Abigail to forgive Chad. Gabi and Stefan got into it over the future of "Gabi Chic." Rafe and Hope argued about Ted. Eli and Lani hit a major snag as they built the case against Xander. Abe was furious over Sheila's costly mistake. Wait to See: Victor makes Brady an offer he can't refuse.

GĚNEŘAL HOSPÍTAL Iason made a promise. Ryan added another name to his list. Sam agreed to support Kristina. Nina received a veiled threat. Josslyn was grateaful to Cameron. Alexis ran into Oscar. Monica worried about Drew. Finn was anxious. Julian questioned Willow's motives. Carly felt guarded. Mike's condition

THE BOLD AND THE worsened. Laura made a big announcement. Mac asked Peter to keep an eye on Maxie. Curtis had a heart-to-heart with Stella. Sam was taken aback. Jason warned Drew about Shiloh. Alexis called a meeting with Laura, Monica and Scott. Anna was updated on her condition. Willow called a parent-teacher meeting with Lulu and Sonny Nina. Morgan's grave. Lulu was disappointed with Peter's decision. Lucy thwarted Valentin's plan. Wait to See: Jason risks his life.

THE YOUNG AND (c) 2019 F THE RESTLESS Phyllis Syndicate, Inc.

service about JT's abusive Victoria to prevent Reed from hearing the inflammatory remarks about his father, but he insisted he wanted to hear the whole truth. After the memorial, Nick drove a shaken Nikki home, where she made a shocking discovery. Ana was overjoyed that Devon used her mix for Fen's new single. Sharon and Rey got snowed in on the way home from working their case out of town. Jack and Kerry's relationship seemed to be progressing smoothly, although Jack still saw some red flags. Kerry assured Jack that he had nothing to worry about. Victoria kept some space between her and Billy. Wait to See: Rey and Arturo begin forming a brotherly bond.

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Medical Associates of the Shoals is excited to begin caring for patients at our additional location, the former Greenhill Family Clinic, as of February 25, 2019.



Physicians (L-R): Jack M. McLendon, MD, FACP • Randy M. Pounders, MD, FACP • Jeremy Thompson, MD, FAAFP Joshua D. Vacik, MD, FACP • J. Brad McAnalley, MD, FACP • Courtney Bowen, MD • Brian C. Richards, DO

Medical Associates of the Shoals is a well-established and highly respected group of primary care physicians who care for patients from the Shoals and surrounding areas. To learn more about our practice and our physicians, visit: www.medshoals.com

We would be honored to care for you and those you love.

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MLK...

Continued from Page 12

Atrium with remarks from President Kitts. Participants will march to the UNA Baptist Campus Ministries where the commemoration will conclude with a lunch.

The event is free and open to the public.

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

FINN is very well-mannered and good with other dogs, please adopt him! \$25 ADOPTION FEE includes mandatory spay/neuter surgery AND rabies vaccine, and first shots and wormer. Please come by and adopt! Colbert shelter 256-381-



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To learn

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

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 lbs. He is looking for his forever home. To learn more, call Tennessee Valley Animal Clinic at 256-386-9800!



Hi there! I'm AMARA. I'm a boxer/lab mix lady who was born September, 2017. I really love humans and children. I'm a lovable little girl who loves to cuddle. I would do well in a setting with maybe one or two medium to large siblings. I 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. I 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

Artists...

Continued from Page 12

it is about; practice and color. I consider myself a colorist," Goode said.

Moye, Tom presently retired Florence, Alabama, has lived in Tennessee, Georgia, Mississippi, Kentucky, Alabama, and Malaysia, and has traveled to at least 35 countries all over the world. He met his Korean wife, MyungHee, in Malaysia where they both led schools in the University of the Nations based in Kona, Hawaii. He has recorded 103 original songs, some of which were played on the national TV station in Russia, and he is hoping to complete his 4th book in the near future.

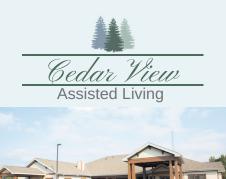
"I've always wanted to paint like no one else ever has, to develop a new style of painting where colors jump off the canvas and even vibrate against one another," Moye said.

Nicholas Strong currently lives and resides on his family farm since the year 2000. Presently, Nicholas works at Publix Supermarket in Florence, Alabama. Since purchasing his first camera in 2010, Nicholas has learned to capture many moments throughout the Shoals Area. Nicholas has displayed his work in Arts Alive and was recipient of the Waterman Photograph Award in 2018.

"I plan to pursue my love of photography by capturing the beauty of the Shoals area and many other places throughout the coming years," Strong

Kennedy-Douglass Center for the Arts is free and open to the public Monday-Friday 9am-4pm. The art center is located at 217 E. Tuscaloosa St. in Florence, and can be reached at 256-760-6379.





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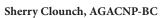
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Community Notes...

Continued from page 7

The Lauderdale County Soil & Water Conservation District is now **accepting applications** for a \$500.00 scholarship sponsored by the Alabama Conservation District Employees Association. Applicant must be a U.S. citizen, high school senior, and living in the State of Alabama. Applications may be picked up at the USDA Service

BUY HERE • PAY HER

Center, Lauderdale County Soil & Water Conservation District, 2431 Darby Dr., Suite B, Florence AL 35630. Deadline to receive completed applications in the District office is March 5, 2019

Monthly Covered Dish Lunch and **Program** at the Zip City Community Center, 10511 Hwy 17, Florence, on

Thursday, January 17 at 11:30am. Please bring a covered dish. Everyone

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 groups, 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 Frankie 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.

2019 Lauderdale County Soil and Water Conservation District's Annual Poster Contest and Annual Essay Contest is calling for entries.

This year's theme is: "Life in the Soil:

Dig Deeper" Entry Deadline: 4pm March 15, 2019

The Poster Contest is open to all public, private and homeschooled students in Lauderdale county grades

The Essay Contest is open to all public, private and homeschooled students in Lauderdale County grades

- For both contests, each entry MUST be accompanied by an Entry Form. They are available at our office, and on our FaceBook Page.
- All entries MUST contain the title,

"Life in the Soil: Dig Deeper", and adhere to that theme.

- Entries MUST be the original work of the artist or writer listed on the entry

- Our 1st place winning entries will automatically be submitted to an area contest, where the winners move up to a state level competition and then the state winners are submitted for national competition! The National Competition is for the Poster Contest only.

For more details on rules, guidelines and the contest itself, please call us or visit our Face Book page - Lauderdale County Soil and Water

Conservation District 2431 Darby Dr., Suite B Florence, AL

35630 256.764.5833 x3 Lauderdale FaceBook:

Conservation District@ LauderdaleALSWCD

Pancake Breakfast - January 26 from 6-10am at Cloverdale Community Center, 17420 County Rd. 8, Florence.

All you can eat pancakes with bacon, sausage, butter, syrup, milk, juice and coffee. \$10 per person for eat in. \$10 per plate stacked full for carryout.

All proceeds benefit the Cloverdale Volunteer Fire Dept.

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.

The Sixth Annual Burrell- Slater High School Athletic Hall of Fame Banquet will be held February 1 at 6:30pm at the gymnasium at 610 College Street in Florence. Inductees are the 1968 football team James Asher, and W. L. Smith. Tickets are \$20 and may be obtained from committee members or by calling 256-

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 256-386-1640.

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

Volunteers Needed Hospice LHC of Tuscumbia is currently seeking volunteers to serve in Colbert, Lauderdale, and Lawrence.

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

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

Shoals Civic League, Inc. meets every Thursday at noon at the Clarion in Sheffield. If you are interested in being a part of a group of citizens who empower our community? Join us! The Shoals Civic League was created by two national civic clubs coming together to form a local 501(C)3 organization with all proceeds staying in the Shoals.

Did you know that there are 250 children who can't live at home in our community each month? These children can't live at home because the very people who are supposed to protect and care for them are not able to do so. These are the children in foster care. These are the children that need someone to stand up for them when it feels like no one cares. These are the children that need a CASA Volunteer.

Please consider becoming a Volunteer Advocate for local children who need a caring and committed adult to speak up for their best interest. Call

the Shoals CASA office at 256-765-0041 or check out the agency's website for more information www.ShoalsCASA.org.

Shoals Habitat for Humanity ReStore has a variety of furniture, household appliances, improvement, and more for sale at great prices. All proceeds go to building houses for low-income families in our community. Visit us at 1120 N Royal Ave, at Seven Points in Florence. Or call us at 256-760-9515. Open Tues-Sat from 9-5.

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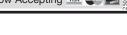


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There were several dozen entrants who picked Clemson to beat Alabama in the National Championship game. Gerry Barnett of Florence was the person most confident in Clemson earning a convincing win. His prediction of 31-17 was the closest to the actual score of 44-16. Gerry is the winner of the \$50 Legends Gift Card last week. Thank you to everyone for playing Game Day Score Card this year! Congratulations to all the winners!

Jamie Reid, Muscle Shoals Week 1, Week 2. Tim Brown, Florence Week 3. Betty Malone, Muscle Shoals Julie Young, Florence Week 4, Week 5, Pierre Clark, Sheffield

Week 7, Week 8, Week 9. Week 10, Week 11, Week 12, E. A. McDonald, Florence Anna Schrier, Muscle Shoals Brent Jeffrey, Tuscumbia Paul Reinmuth, Sheffield Bradley Armstead, Florence William Hawkins, Muscle Shoals

Week 13, Week 14, Week 15. Week 16, Week 17,

Week 18,

Jamie Reid, Muscle Shoals Kim Riedout, Muscle Shoals NO GAMES - Pre Bowl Season William Crow. Muscle Shoals Hailey Card, Athens Ronnie James, Sheffield

 Thank you to **Legends Steakhouse** for being our prize sponsor again!

 We also thank all the Game Day Score Card weekly sponsors for their participation. They made the contest possible for everyone in 2018. **SEE YOU NEXT YEAR!**

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Trudy Cottles, Rogersville



Week 6,





















Can You Deduct Medicare Costs on Your Income Taxes?

Dear Savvy Senior,

Can I deduct my Medicare premiums, deductibles and copayments on my income taxes? I had a knee replacement surgery last year and spent quite a bit on medical care out-of-pocket and would like to know what all I can write off.

Frugal Dave

Dear Dave,

The short answer is yes, you can deduct your Medicare costs but only if you meet certain conditions required by the IRS. Here's how it works.

As a taxpayer, you're allowed to deduct many medical and dental expenses as well as your Medicare out-of-pocket costs. But you can deduct only those expenses that exceed 7.5 percent of your 2018 adjusted gross income (AGI), and you'll also need to itemize your deductions. Next year, (2019 tax season) the threshold will rise to 10 percent.

Here's an example. Let's say that your AGI in 2018 was \$50,000. Of that, 7.5 percent is \$3,750. If your total allowable medical expenses last year were \$8,000, you'd be able to deduct \$4,250 (\$8,000 minus \$3,750). But, if your medical expenses were less than \$3,750, you couldn't claim any as a deduction.

You also need to understand that when taking a medical expense deduction, you don't actually get back every dollar you claim. While a tax credit reduces your taxes dollar-for-dollar, tax deductions simply reduce your taxable income, and your savings ultimately depend on the effective rate at which you're taxed. So, for example, if you qualify for a \$4,250 deduction and your effective tax rate is 22 percent, you would get \$935 in savings from that particular deduction.

To get this deduction you will need to file an itemized Schedule A (1040) tax return. You cannot claim medical expenses on Form 1040A or Form 1040EZ.

Allowable Medical Expenses

The list of allowable medical expenses, as defined by the IRS, is long and fairly flexible. As a Medicare beneficiary, you can deduct your monthly premiums for Part B, Part C (Medicare Advantage plans), Part D drug plans, and any supplemental (Medigap) insurance you have. If you have to pay a premium for Part A, that's allowed too. You can also deduct the cost of all your deductibles, coinsurance, and copayments under Medicare.

In addition, you're also allowed to deduct the cost of medical services not covered by Medicare, including dental treatment, vision care, prescription eyeglasses, hearing aids, and even long-term care. They also allow transportation to and from medical treatment to count as an eligible medical expense. And if necessary, you may even be able to deduct home alterations and equipment, like entrance ramps, grab bars, stair lifts etc., that can help you age in place.

Some things, however, you cannot deduct like vitamins and supplements unless recommended by a physician to treat a specific medical condition. And Medicare late penalties added to Part B or Part D premiums. Medicare beneficiaries who fail to sign up during their initial enrollment period are typically hit with a penalty that gets added to their monthly premiums, but these additional costs won't count for tax purposes.

For more information, including a detailed rundown of allowable and unallowable medical expenses, see IRS Publication 502 "Medical and Dental Expenses" at IRS.gov/pub/irs-pdf/p502.pdf or call the IRS at 800-829-3676 and ask them to mail you a copy.

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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