

Shoals Shorts

Registration on Saturday!

MUSCLE SHOALS -- With the spring semester right around the corner, Northwest-Shoals Community College will host registration events on Saturday, January 4 on the Shoals and the Phil Campbell campuses.

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

Registration at the Shoals Campus will take place in the Victor P. Poole Administration Building (building 100) and placement testing will be in Building 127. Registration will also take place in the Wallace Administration Building, building 301, in Phil Campbell.

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

Spring semester classes begin January 7. The college reopens to the public following the Christmas break on Friday, January 3.

South Adds More Golds

TUSCUMBIA – Hillard South recently accomplished his goal of winning a Gold Medal in basketball at the Senior World Games in St. George, Utah. He was invited by the Rebels of St. George to play with them for the games. They played five games in



South

See SHORTs... on Page 2

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Volume 136 Number 10

January 1, 2020

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Early stages of the ECM demolition process. Courtesy photo

Huge Transition

ECM DEMOLITION COMPLETE

FLORENCE – More than a million pounds of trash and debris was salvaged and recycled from the demolition of Eliza Coffee Memorial Hospital. According to a report produced by Renascent, the demolition contractor, only 4% of material was disposed of in a landfill. Officials with North Alabama Medical Center, which replaced ECM, also indicated that Renascent's

report included more than 1 million pounds of trash and debris as being salvaged and recycled during the demolition.

Brick, block, and concrete was crushed on site and utilized as backfill for the large voids created from the basements of the building. Ferrous metals were shipped to a local metal

See ECM... on Page 9

Local Firm New Forum Member

FLORENCE – On the heels of a multi-million dollar settlement for a car accident client, Tom McCutcheon and Joel Hamner, partners in the Shoals-based law firm McCutcheon & Hamner, received notification that they had been accepted as members in the Multi-Million Dollar Advocates Forum.

The forum is comprised of trial lawyers throughout the United States. Members of the Forum must be Life Members of the Million Dollar Advocates Forum. Additionally, they must have acted as principal counsel in at least one case which has resulted in a multi-million dollar verdict, award, or settlement.

See ADVOCATES FORUM... on Page 6

Elks Continue Sharing

SHOALS– Shoals Elks Lodge is the smallest Elks Lodge in Alabama with only 70 members. However, it is putting forth big efforts in the Shoals. With the help from a grant received from the Alabama Elks Trust, the Shoals Elks Lodge recently donated 28 bicycles to the United Way of Northwest Alabama's Christmas "Toys for Tots" program. This comes on the heels of a project that included the delivery of 1132 dictionaries, one for each third-grade student in Colbert and Franklin county.

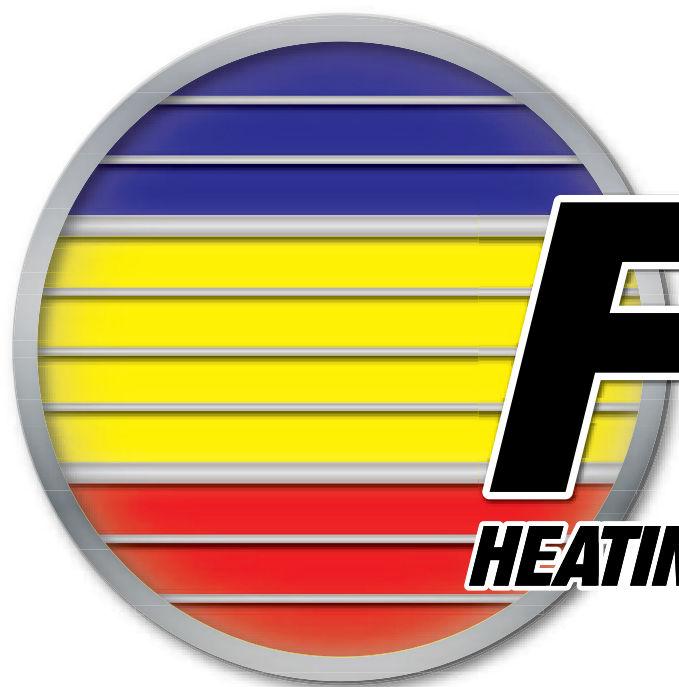
Other endeavors of the Shoals Elks include service to area veterans, OnePlace of the Shoals furnishings, obtaining supplies for DHR foster children, equipment for the Colbert County Drug Task Force, North Alabama Food Bank's week-end meals for school children, and scholarships for local high school seniors.



Pictured l-r working to exemplify the motto, "Elks Care, Elks Share," are Charlotte McPeters, Jean Love, Jim Murphy, Patsy Cochran, Gary and Bobbie Helmick, and Dan Barger. Courtesy photo

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Shorts...

South Adds More Golds

Continued from Page 1

three days, winning all five. Two of the wins were by one point.

South was one of 11,000 athletes from 14 countries who participated.

South was also in St. George in 2015 playing 5-on-5 full court when his team came away with a Bronze medal. He also won a Silver medal in 2015 in Free Throw competition.

South won the free throw shooting contest five years straight at the Mississippi Senior Games in Biloxi, MS, and first place during the spring of 2019 at 3-point shooting contest.

Earlier this the fall, South and his team, the Bama Seniors from Birmingham, went to the Georgia Golden Olympics in Warner Robbins, GA and won the Gold Medal. South scored 61 points in three

games.

In various Senior Games, South has won 16 Gold, 8 Silver, and 3 Bronze metals competing in basketball and golf.

South and Jeremy Scott have been over the basketball ministry at Valley Grove Baptist Church in Tuscumbia for the last six years. They open the gym at 6pm every Tuesday night for anyone over 18 years of age who is interested in playing. They also have a devotional and speaker at each of these meetings. Now at 81 years young, South wants everyone to know that just because you may be younger, he is not going to take it easy on you.

He also advises everyone to, "Eat healthy and exercise as long as you can."

Course Covers Boating, More

FLORENCE— Cypress Creek Indoor Range, conjunction with the Alabama Law

Enforcement Agency, will hold a free public service event: Boating license Course. This seminar will be held on Saturday, January 11 at 8am at Cypress Creek Indoor Range located at 5060 Hwy 157 in Florence.

The speaker will be Trooper **Cody Farrar** of the Alabama Law Enforcement Agency.

This is a course that will cover boating safety, laws of the waterway, basic water navigation, and water safety. After completion of the course, you can obtain your Vessel License.

Cypress Creek Indoor Range offers free

public service events periodically in order to be a community resource for valuable training and information.

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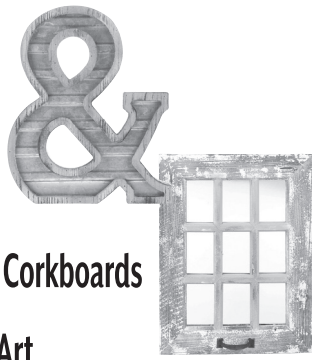
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Community Notes

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

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

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

2020 Holiday Garbage & Recycle Schedule

The City of Florence will be closed for New Year's Day. Due to the holiday schedule, garbage and recycling services will run a day late for two weeks during the holidays.

Florence City (and Lauderdale County) Holiday weeks Trash collection schedule will be as follows.

Wednesday, January 1—New Year's Day—No Collection

Wednesday's routes will be collected on Thursday, January 2.

Thursday's routes will be collected on Friday, January 3.

Friday's routes will be collected on Saturday, January 4.

Wednesday, January 1, Noon – 6pm, Ashley Furniture, 1604 Florence Boulevard, Florence

Thursday, January 2, 11am – 5pm, Rogersville Eye Clinic, 16035 Highway 72, Rogersville

Friday, January 3, Noon – 7pm, Sam's Club, 364 Cox Parkway, Florence

Saturday, January 4, Noon – 7pm, Cricket Wireless, 217 Cox Creek Parkway, Florence

Sunday, January 5, 11am – 5pm, Foodland, 1161 Highway 72, Killen

Monday, January 6, 11am – 7pm, YMCA of the Shoals, 2121 Helton Drive, Florence

Tuesday, January 7, 6am – 4pm, TASUS, 4310 Parkway Drive, Florence

Wednesday, January 8, 10am – 4pm, TVA Power Service Shops, Highway 133 TVA Reservation Road, 127 Power Service Center, Muscle Shoals

Thursday, January 9, 9am – 3pm, Lakeland Community Hospital, 42024 AL - 195, Haleyville

Friday, January 10, 11am – 6pm, First Southern Bank, 1455 Highway 72, Killen

Saturday, January 11, 10am – 4pm, Stalene Church, 3855 Chisholm Road, Iron City

Sunday, January 12, 8:30am – 12:30pm, North Wood United Methodist Church, 1129 Wills Avenue, Florence

Sunday, January 12, 1:30-6pm, Tuesday Morning, 179 Cox Creek Parkway, Florence

Monday, January 13, Noon – 7pm, Walmart, 3100 Hough Road, Florence

Tuesday, January 14, 7:30am – 3:30pm, Rogers High School, 300 Rogers Lane, Florence

Fish Fry at East Colbert Church of Christ Saturday, January 4, Noon-5pm. All you can eat. Adults and carry outs \$12 each. Children ages 5-11 \$6. 4 and under free. (All proceeds to mission work and benevolence.)

City of Florence - Recycling Program:

Paper, cardboard, plastic bottles and jugs only (#1 & #2), aluminum cans, and steel cans are all recyclable. Residential curbside cart collection is provided within City of Florence limits. The Florence Recycle Center drop-off is available to everyone, 24 hours, 7 days a week.

Cardboard Boxes
Place large, broken-down cardboard boxes 3 feet away from your recycle and garbage carts. Remove all contents from each box before recycling as Styrofoam and plastic film are NOT recyclable.

Televisions/Electronics
Old TV's are not collected with curbside trash. They can be dropped off at two locations:
--Florence Recycle Center: 1200 Terrace Street, Florence
--Florence Landfill: 29485 County Road 14, Florence

Wrapping Paper
All paper is recyclable if it will tear. We encourage you to reuse ribbons and bows, but they are not recyclable.

A special program of dulcimer music

will be provided by the North Mississippi Dulcimer Association from 10am-noon on Saturday, January 4 at the Parkway Visitor Center located at milepost 266 near Tupelo, Mississippi.

The North Mississippi Dulcimer Association teaches dulcimer history, tradition, craftsmanship, and music by sharing its knowledge and talents. The Appalachian mountain dulcimer is the first instrument developed in the United States. Dating back to the early 1800s, the dulcimer is an instrument whose very name means "sweet sound." The National Park Service and the North Mississippi Dulcimer Association invite everyone to listen to the soft sweet sounds of the dulcimer and learn about its extensive history.

This program is free. For additional information, call 1-800-305-7417.

LifeSouth Blood Drives for January

The Shoals Center, 307 Veterans Drive, Florence, 888-795-2707. The hours are: Monday, Wednesday, Friday, 9am-5pm; Tuesday and Thursday, 9am-7pm; Saturday, 9am-3pm; Sunday, 1-5pm.

The "Hi Neighbors of the Shoals" meeting

will be Tuesday, January 7 at 10:30am at the Florence Public Library. This group welcomes all newcomers to the Shoals area. Contact Laura Engdahl, 512-965-9023, for further information

See NOTES... page 38

Get an early look at next week's issue with the...

Courier Journal Page-Flip Edition

Always available on our homepage by sunrise Tuesday morning -

www.CourierJournal.net

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Debi S.

THE KEY TO FRUGAL LIVING

It seems the key to frugal living is to be attentive. Frugal living requires looking at things closely to see what they are made of, how they work and what their real value is. Noticing what we buy, why we buy it and what is essential is the very basis of frugal

living. It is not being "cheap." Instead, it is independent thinking and analysis. Just a thought as the New Year approaches.
Laurie

AFFORDABLE CUSTOM KITCHEN CABINETS

You can refinish your cabinets by yourself for less than the cost of having it done professionally, and it's not a hard job. Simply take off the cabinet doors, remove the handles and fittings, sand them down (yes, you have to sand all of it), and either stain or polyurethane them. Even if you have to rent a sander, you'll still only spend about \$50.

Or, if you want to be more creative with your kitchen, look into papering your cabinets! Take the doors off and paint the cabinets. Put textured wallpaper on the cabinet doors; you can find tons of designs at any home supply store. The paper can then be painted or lightly stained to achieve a wide range of looks. Experiment to see what you like best and coat with polyurethane to protect it from wear and tear. A friend of mine made a great "leather" kitchen bar using textured paper, water-based paint, and spray-on shellac. I'm sure you could create something just as cool!
Martha

STAINLESS STEEL KITCHEN

I loved my new kitchen with the stainless steel appliances, but I hated the fingerprints that were always present. Then my friend suggested that I give them a very light coat of baby oil. Just a tiny

amount on a paper towel does the trick!
Chrystal

KEEPING FOOD FROM STICKING

Since I cook and bake a lot, I was buying cooking spray frequently. Finally, I decided to make my own. I mix one cup of shortening, one cup of flour, and two

See DOLLAR... page 10




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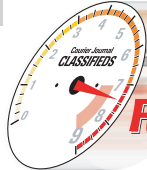
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Advocates Forum...

Continued from Page 1

"It has been a humbling experience to be entrusted by so many people to help them during some of their most difficult times," stated firm partner Joel Hamner. "Since Tom and I founded McCutcheon & Hamner we have strived every day to make a difference in the lives of our clients and their cases."

Fellow partner McCutcheon added, "Having handled big case after big case, I believe Joel and I have obtained a level of expertise necessary to successfully handle these type cases either through settlement, or by going to trial."

Fewer than 1% of trial lawyers nationally are included as members of the forum. Of these, twenty-two are in the state of Alabama.

Hamner concluded, "While we are very proud of this recognition, our real satisfaction comes from working every day with our clients and providing straight-forward answers and determined representation for each of them."

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Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to 72,703 Shoals area and surrounding homes. It is Alabama's Largest Weekly-Mailed Direct, and enjoys a larger circulation than all local subscriber based newspapers combined.

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:

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

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This is **HARVEY**. He is a Mountain cur mix who was born April, 2019. This poor guy was seen walking down the road in Franklin County. He was severely underweight. A nice lady picked him up and took him home with her. He is there with her, gaining weight and making doggy friends. He is looking for his forever home. He is neutered and up to date on his vetting. He will need a fenced in yard to play safely with his humans. If you're interested in giving Harvey his forever home, please email PAWS at shoalspaws@gmail.com



IGGY is a 4 year old Staffie Mix. She is up to date on all vaccines, spayed, microchipped and heartworm negative. She is terrified in her kennel but once you get her out she comes to life. Loves to take walks and full of love! Come visit this sweet girl at Florence Lauderdale shelter at 256-760-6676!



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ECM...

Continued from Page 1

yard where they will be melted and cast in core blocks to be used for future steel manufacturing. Nonferrous metals were shipped to a metal yard where they will be melted and cast in core blocks used for manufacturing & electrical components.

"To be able to reuse 96% of materials from the site truly has a positive impact," said Mike Howard, Chief Operating Officer at North Alabama Medical Center. "The contractor was meticulous in sorting the debris in order to collect all the salvageable metals and

materials."

Eliza Coffee Memorial Hospital was vacated on December 6, 2018 as operation began at its replacement facility, North Alabama Medical Center. Crews began clearing the vacant hospital land in March 2019 and concluded in late October 2019. The hospital donated the land back to the city of Florence and Lauderdale County for their development.

The city is considering several uses for the land. Several town hall-type meetings have taken place and city officials have been receiving other public feedback that includes consideration of surrounding neighborhoods.



Courtesy photo



Around the midpoint of the ECM demolition (top), recycling steel support rods, (left), and the tranquil surroundings after the completed project (below).
Staff photo: TVM



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Continued from Page 5

The Book of Life

The phrase appears 8 times in scriptures and is quoted by Jesus Christ in Revelation 3:5. In: **Philippians 4:3** "And I intreat thee also, true yokefellow, help those women which laboured with me in the gospel, with Clement also, and with other my fellowlabourers, whose names are in the book of life."

St. Paul affirms that he was saved (SEE 2TIMOTHY 1:9) and affirms here others were in the book as well.

The assumption that no one knows for sure if anybody is saved until eternity is ludicrous. Just because you don't have a secure relationship with Christ doesn't mean no one else does either. Religion pacifies, Christ satisfies. Religion enslaves, Christ frees. Read in: **John 8:36** "If the Son therefore shall make you free, ye shall be free indeed." Just in case you may think God has missed something read these verses: **Mark 7:37** "And were beyond measure astonished, saying, *He (Christ) hath done all things well*: he maketh both the deaf to hear, and the dumb to speak." **1 John 5:7** "For there are three that bear record in heaven, the Father, the Word, and the Holy Ghost: and these three are one." The Godhead knows every time you say or think or do anything and certainly knows whether or not you're saved. Because: **Matthew 12:36** "But I say unto you, That every idle word that men shall speak, they shall give account thereof in the day of judgment." Read: **Matthew 12:37** "For by thy words thou shalt be justified, and by thy words thou shalt be condemned." These quotes are by Jesus Christ.

Almighty God will have no trouble judging anyone. **Remember this**, you will be here. **Revelation 20:12, 13&15**: "And I saw the dead, small and great, stand before God; and the books were opened: and another book was opened, which is *the book of life*: and the dead were judged out of those things which were written in the books, according to their works. And the sea gave up the dead which were in it; and death and hell delivered up the dead which were in them: and they were judged every man according to their works. And whosoever was not found written in the book of life was cast into the lake of fire." You had better get saved and in that book and quick.

Beacon Baptist Church

Bill Bishop, Pastor • Rogersville • 256-247-7733
1.2 miles north from red light on Hwy. 207 on left
Sunday services at 10am and 11am and 6pm

Visitors welcome!

tablespoons of vegetable oil. I mix it up and keep it in an old butter tub in the fridge. I use crumpled up paper towel to spread it on my pans.
Darlene

FLAVOR BOOSTS

I make my own flavor enhancers. I mix various herbs and spices. I run them through the blender and then freeze them in ice cube trays. After they're frozen, I put them into a zipper baggie. Then when I want one for a soup, casserole or roast, I take one or more from the freezer and add them to my recipe. I tried just keeping them unfrozen in plastic containers, but found that they lost taste after a short time. Freezing solved the problem. Having fresh spices ready makes cooking much easier!
Dyan

PREVENTING CAT CLAWING

This is my method of deterring and training cats to leave my furniture alone. I buy the thicker, crystal clear plastic that can be bought off a bolt at the hardware or fabric store. I tape it (with clear tape) or attach it with upholstery pins to the sides and corners of the piece. It is not horribly noticeable and spoils all the fun for the cats until they finally give up and find an appropriate place to claw like outside on a tree, a scratching post, etc. I no longer have to cover anything as my cats just ignore the furniture.
Robin

FREE STUFF!

For the past few years, when spring arrived, I checked our local newspaper for yard sales, garage sales, and rummage sales. Several times, I found free rummage sales where all of the merchandise was free. Sometimes, they had a donation box, and at other times, they didn't want anything but to give it away. I've found everything from free groceries to free clothing, bed sheets, blankets, and linens. What a great savings! All the items were very useable.
Lilly P.

FOOD ON THE GO

We seem to always be delivering food to someone. We usually deliver to my mother-in-law, friends from work or church, or our daughter in college. Naturally, I want to keep it cold or hot until we get there. I've discovered that I can buy styrofoam coolers at yard sales for just pennies. When I see one, I pick it up. Since they're cheap, I don't mind if they disappear!
Rhonda

WE HAVE TOO MUCH STUFF!

My husband and I decided that the best way to get rid of the cost and inconvenience of storage, as well as things we had "stuffed" into our small house, was to consign our items to auction. The auction house sent a team of people to pack up and move the items from the house as well as the storage. For a fair

See DOLLAR... page 15

EMPLOYMENT Opportunities

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Home Instead Senior Care is seeking CAREGivers for all shifts throughout the Shoals Area. Training provided. Experience a plus. Retirees encouraged to apply.
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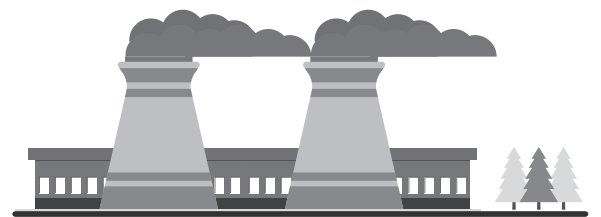
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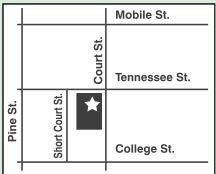


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THE HOT CIDER was a big hit at the pottluck dinner, but look at the mess to be cleaned up afterward. How many cups can you find in the picture?

SWING DANCING IS BACK! Using an expression from the Swing Era, "jump and jive," we've made a puzzle for you. Replace the letters in the expression with the digits 0 through 9 so that you have a correct addition problem. The same letters get the same digits.



"BEE" CAREFUL SOLVING THIS ONE! In this puzzle all of the words get progressively longer, and they all start with BEE. The following hints should help:

1. A busy worker (given).
2. Source of sugar.
3. A gray tree.
4. An electronic device.
5. Used in making crayons.
6. Brand of chewing gum.

1.	L					M
2.		L				M
3.			L		M	
4.				L	M	
5.				M	L	
6.			M			L
7.	M					L
8.	M					L

Find the Big Words!

Using the definitions and anagrams below, find the eight eight-letter words that fit into the framework pictured on the left. For each definition, the letters in the two anagram words must be unscrambled and used to form the word asked for.



DEFINITIONS:

1. Lacking conviction.
2. A cluster of flowers.
3. A lucky charm.
4. A stamp of approval.
5. A bad homeowner.
6. Vests have them.
7. Fixed or motionless
8. Barely within quality limits

ANAGRAMS:

1. murk + wale
2. slob + moss
3. slat + main
4. mall + hark
5. muds + roll
6. sole + harm
7. boil + mime
8. nail + gram

1. BEE _____
2. BEE _____
3. BEE _____
4. BEE _____
5. BEE _____
6. BEE _____

Illustrated by David Coulson

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Commentary

It's Easy to Make Someone's Day

This week we are starting the new year. New Year's resolutions will be made in good faith, but most will fall by the wayside before Groundhog Day arrives.

One thing we can all do that won't require any sacrifice, exercise, or calorie cutting is to make at least one person feel good every day. Hold a door, pick up a dropped item, or compliment them on a task well done.

Encourage them if they are worried or just tell someone that you hope they have a great day. It will make them feel good and the positive vibe will do wonders for us.

I hope everyone closes the decade with a happy and healthful 2020.

In A Few Words



TOM MAGAZZU
Editor

Great Work at ECM Site

Work began in March 2019 on the demolition of Eliza Coffee Memorial Hospital in Florence. At times it looked like a Middle East war zone.

The work is now complete. Renascent, the demolition contractor hired by North Alabama Medical Center, has done an impeccable job. The area is unrecognizable. My first thought was, "Where did those trees come from?" Drive by; see for yourself!

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

Courier Journal

THIS WEEK

In the Shoals
January 1, 2020

Happy New Year

Alabama State Parks 4th Annual Eagle Awards

Nominations Open



MONTGOMERY - The Alabama State Parks Division of the Alabama Department of Conservation and Natural Resources will once again recognize special contributors to the parks with its prestigious Eagle Awards.

They will be presented Feb. 1, 2020 at Lake Guntersville State Park.

Nominations for the fourth annual Eagle Awards are open online at alapark.com/eagle-awards.

Awards will be presented in five categories: Elected Official, Community Partner, Park Partner,

Volunteer in Parks (VIP) and Youth. Deadline for submitting nominations is Monday, Jan. 6.

"This special recognition program means so much to everyone in the Alabama State Parks Division," said Parks Director Greg Lein. "Our parks could not operate or thrive without the help of those we are able to celebrate each year during Eagle Awareness Weekend at Lake Guntersville State Park. It's a challenge to select the Eagle Award winners each year because we have so many people who give so much of themselves to help our parks."

Through Jan. 6

THE EAGLE AWARDS CATEGORIES: Elected Official:

This award honors an elected official who has worked in conjunction with the parks to help preserve natural areas,

See EAGLE... on Page 18



THE FLORENCE-LAUDERDALE PUBLIC LIBRARY'S TRAVEL SERIES returns for January 2020. Each Sunday afternoon a different speaker shares stories and photos from a recent trip to a fascinating destination. Get Out of Town takes place on Sundays in January at 2pm.

- Sunday, January 5 - Get Out of Town: Greece, Switzerland, and Germany with Emily Dial
 - Sunday, January 12 - Get Out of Town: Indonesia with Braxton Pace
 - Sunday, January 19 - Get Out of Town: Insiders Oxford with Dr. Michael Pretes
 - Sunday, January 26 - Get Out of Town: London with Dr. Cheryl Blake Price, Dr. Brenna Wardell, and UNA students
- The library is located at 350 North Wood Ave. Florence. It will be closed January 1. No items will be due on this day. Call 256-764-6564 for more information or visit www.flpl.org

GUEST OPINION-EDITORIAL

Has President Trump Been Impeached? NO!!



HAROLD PEASE, Ph.D

History and Political Science Instructor at Taft College / Expert on US Constitution



As a college professor teaching the constitution for forty years, I am disturbed when those in power demonstrate constitutional illiteracy. Such is the time in which we live. Impeachment means accused. Three presidents Andrew Johnson, Richard Nixon and Bill Clinton were impeached or accused.

None was removed from office in a subsequent Senate trial. Nixon resigned and the other two fulfilled their terms.

The House alone formulates the charges (Art. I, Sec. 2, Cla. 5) which must be treason, bribery, or high crimes and misdemeanors (Art. II, Sec. 4). Constitutionally, no other

charges are impeachable. The House cannot make up any offense that is not clearly one of these as "obstruction of justice" or "obstruction of Congress." The Senate has the sole power to try all Impeachments and the Chief Justice presides (Art. I Sec. 3, Cla. 6). The Senate cannot add to the list of charges.

It's constitutionally simple and has been practiced the last 231 years until now.

See IMPEACHED? NO!!... on Page 24

CHILDREN'S MUSEUM OF THE SHOALS will host Steam Craft on Saturday, January 4 from 10am-2pm. Make your very own snow! Will it be cold? Will it melt? Will it be sticky or fluffy? Join us and find out! Activities are free for CMS members and are included in the \$10 price of admission for non-members.

YOUR Letters

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

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

Irresponsible Coverage

To the editor:

Over the past year or so we have seen a lot in the media about so-called fake news. You may or may not ascribe to this line of thinking. However, I am seeing evidence of this problem locally on TV news originating out of Birmingham. On December 24 I watched the ABC affiliated from Birmingham do an extensive report on how dangerous playgrounds are that are located on top of EPA Superfund toxic waste sites! Just casually watching this, a parent would spontaneously react by not allowing their kids to use public playgrounds. Included are the Alabama Army Ammunition Plant in Talladega County, and the Anniston Army Ordnance Depot in Anniston.

In reality, there are currently fifteen EPA Superfund Sites in Alabama

including one each in Talladega, Calhoun and Jefferson Counties. None has a playground located on the covered site! Is this ethical, fair, or honest news coverage? You and I know it is not. It is reported specifically to generated viewers on slow news nights. This is a terrible price for TV ratings.

I feel the best solution to this is to simply turn the channel.

James W. Anderson
Talladega

This lack of a patrol staff has not gone unnoticed by the public.



Restaff the Roadway

Editor:

There are three common components to traffic safety: education, engineering and enforcement. As detailed in the December 4 Courier Journal article, Natchez Pilot Project Could Create Quite a Rumble, the Natchez Trace Parkway seeks to address its traffic accident and fatality problem with audible markings which I occasionally refer to as strips. I believe there is a much better answer to the problem.

My understanding of the installation of the strips is that they will run along the white stripe "fog line" on the pavement edge and down the centerline. However, I think the nature of the Parkway precludes their effectiveness. The Parkway is narrow with no paved shoulder to

See LETTERS... on Page 36

THE DOLLAR Stretcher



Continued from Page 10

percentage of the total sale, everything was done for us. Individual items often don't sell at expected prices at auction, but others can be very exciting. I had an old brass planter that I bought for \$40 at an auction only three years before our move. It sold at auction for \$350. In all, we avoided the hassles of a garage sale, got rid of a storage fee, made space in the house, and made a fine profit. I have one caution. Most auction dealers will offer to purchase your goods outright. My experience is that the price they quote will be quite a bit lower than what you could make by consigning. It was worth the risk for us.

Barbara

ALMOST FREE THROW RUGS

My neighbor suggested this. When they installed new carpeting, there were leftover pieces. Instead of tossing or storing them, they cut them into throw rugs and had the carpet company bind the edges. It only cost a few dollars and they match perfectly! We did the same and put the throws in our high traffic areas. Now instead of shampooing the whole carpet each spring, most years I can get by just doing the throws!

Julianne

REMOVING FOOD STAINS

The best thing I found to remove stains without any scrubbing is castile soap. I keep some in a small bottle with a spout and then squeeze some on stains when needed and allow the clothing item to soak overnight. This is especially great for greasy stains. The next day I wash as usual with other laundry. If the stains are fruit related, I pour some hydrogen peroxide on before throwing in the wash. Castile soap is not only great for laundry, but also has many other uses and is economical. There is no need for harsh chemicals on your clothes or body.

Elizabeth

FOREIGN TRAVEL

See DOLLAR... Top Right

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THE DOLLAR Stretcher



Continued from Bottom Left

Occasionally, I have to travel to other countries for work. Before I go, I make sure that I email a scan of my passport to myself. I also take a picture with my phone. That way, if I lose it (or it's stolen), I have all the information needed for a replacement. It's also handy if I've put the passport in the hotel safe but need some of the details while out and about. All I need to do is look at the picture in my phone.

Robert

THE COOK TEAM

On the first Saturday of the month, two friends and I get together to do some freezer meal cooking. We take turns hosting the cooking event. Each of us cook two dishes, but we cook enough for all three families. We each end up with six freezer meals to take home. Each of us brings the main ingredients and any special spices needed. The host has foil containers and standard spices available along with cookware. We usually brew up a big pot of coffee and buy a coffee cake to enjoy while we're cooking.

We have been doing it for years and have it down to a routine. It's so nice to start the month with a number of meals that just need a few minutes in the oven or microwave.

Sue

WHY BUY RINGS?

High school rings are generally a waste of money, especially if your student is going on to college. No one wears their high school rings once they get to college. It's a big expense for something that they'll only wear for a few months.

Tina

PRIVATE PAPERS

After finding a stack of papers that had gotten wet and dried, it was useless to try to pull them apart. Now when I want to destroy personal papers, I purposely soak them and squish them into a ball. No one is going to get useful data off them.

Katie

See DOLLAR... page 23

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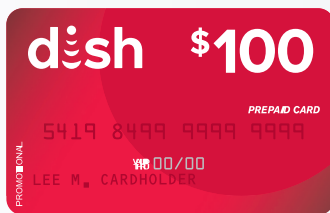
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Cat & Kids

by Cathy Turner

Cousins Share

They came into the room together. One wearing her new long-sleeve, off-white sequined unicorn shirt with lace trimming the hem. The other wore her new long-sleeved, off-white (on the top) sequined Elsa dress with an icy blue skirt bottom with sparkles. These two little girls came into the room under one light pink, ruffled umbrella – cousins. These sweet cousins, one is four the other is three, live six hours apart, but when they come together, they are inseparable. They are alike in so many ways. They love one another without reserve. They always want to sit in the same chair. They are instantly close. How can this be? Because they are family – made from the same stuff, raised the same way. Cousins share so much. Cousins share: The same crazy uncles who want to give advice. Socks. And other assorted clothes needed on the spot or handed down through the years.

Trips to Disney and weeks at the beach. And birthday parties. Video game adventures – building, killing, escaping, conquering, learning and winning. Bad sleeping arrangements – sleeping four kids across twin beds pulled together. Smack talk during card games – taught to them by their grandmother. Grandad's pancakes. Inside jokes about the old folks. Group texts and Snapchats. Candy. Cousins share insufferably long days in Aunt Adra's hot house in the country. They hear the same bad dad jokes. (At our house, bad mama jokes.) Bad eyesight and other pass-downables that come from bad genes. Secrets – who they like, who they love, who they want to marry...

Dating advice – from someone five years ahead. Parenting advice – from someone one kid ahead. Colds, runny noses, the measles! Grandma's high heels. Long drives across country in the back seat. Laughter. Giggles under the covers. Whispers. Forts. Sleeping in tents. Dressing up and paper dolls. Art projects and good books. Cousins share Halloween costumes and the same character obsessions – Power Rangers, Elsa, Beanie babies, and Paw Patrol. Alibis. Impersonations and movie quotes. Baths of muddy bodies from creek stomping and floating boats in the rain. Moms and dads who like to tell the same childhood hardship stories. They share aunts who like to shop. Swing sets. Walks in the park. Popcorn at the movies. Cousins share trees, caves and mountaintops. Cousins share the same type dreams and notions and thoughts. The night before, these two little girl cousins had had a sleep over at Gran's

house. They had slept in a new nylon, pink pop-up castle. One mom/aunt putting them to bed had said, "We will read one book and then there will be no talking." And after a full and exhausting Christmas day, that is exactly what happened. They moved around a bit, and without any talking, they fell asleep. These cousins sometimes share tired parents and grandparents, but most importantly, they share love and moments that will become memories. Happy New Year!

Email comments or suggestions to CatnKids1@gmail.com

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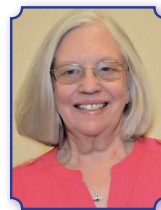
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Eagle...

Continued from Page 14

operate recreational facilities, and extend the public's knowledge of the state's natural environment.

• **Community Partner:** Parks succeed with the

cooperation and support of community organizations such as other government organizations, chambers of commerce, tourism organizations and local businesses. These groups understand the success for the community.

• **Park Partner:**

Organizations work to provide or maintain amenities in the parks such as hiking and biking trails that otherwise may not exist due to the allocation of resources for other services. This award celebrates those partners who see a need and cooperate with park leadership to fill it.

• **Volunteer in Parks:**

These VIPs work in various ways to make our parks system better. Volunteers may provide physical labor or strategic planning to improve one park or the entire system of parks.

• **Youth:**

Our parks inspire all ages, but the impression left on youngsters often stays with them forever. Many turn their love of the parks into projects to benefit some of their favorite places - often as part of a Scouting program. This award for students 12th grade and younger honors the person whose contribution is extraordinary.

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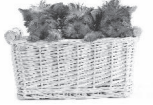
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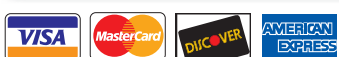
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Continued from page 15

EASY CLEAN

On my kitchen counter, I keep a spray bottle containing 2/3 white vinegar and 1/3 water. Any pan that's really dirty gets a shot or two. Then I set it aside for a few minutes. Usually that's enough to make clean-up

easy. Just a few swipes with no scrubbing!
Julia

JUST BEFORE THEY GO BAD

When you notice that your bananas are suddenly starting to go brown on the

outside, put them in plastic bag and then into the freezer. When you decide to make a smoothie, you will see that even though the peel turned brown, the inside of your banana still remains yellow.

Roxanne W. in Eugene, OR

REMEMBERING PINS

I have a couple of accounts that I don't use often. And, when I want to use them, I have a hard time remembering the PINs. So I came up with a solution. I invented a person to enter into my phone. The name reminds me of the account. The phone number contains the PIN. I'm no longer frustrated because I can't remember my PIN!
Richie

A SPENDING CONTROL

I've found a great way to control my spending. I used to have a problem buying too many clothes. Now I use a reloadable gift card for my clothing allowance. I can buy in a store or online. But when it's gone, well, it's gone! No more getting to the end of the month and scrambling to make up for

the extra blouse that I just had to have!
Gwen

CITRUS SAVER

I have a small tip for extending the use of lemons, limes, and even oranges. If you're stuck

with extra that may go to waste or even one that is starting to age, simply cut the fruit into slices. Lay them on a tray or pan and freeze until solid. Toss the slices into a freezer bag and use in your beverage of choice as needed. It works like an ice cube would, but this does not

dilute your beverage. I have actually salvaged slices from Sangria and frozen those! They are wonderful used again in lemonade or tea!
Barb N.

See DOLLAR... page 26

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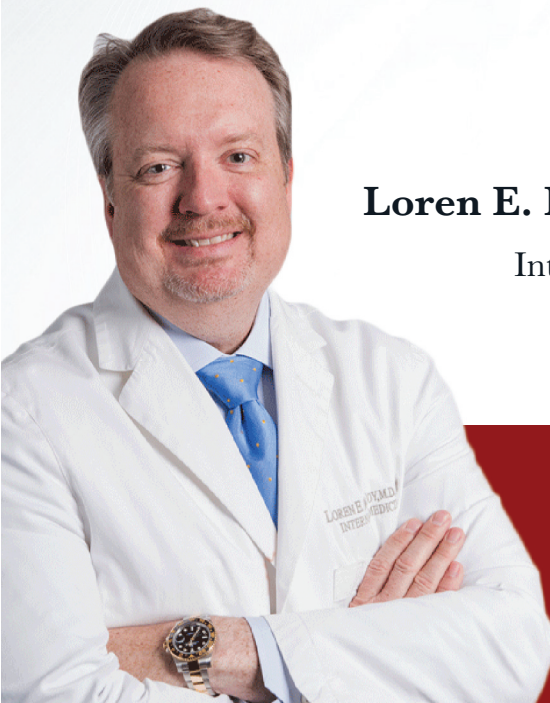


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Guest Opinion-Editorial

Impeached? No!!!

Continued from Page 14

If House leadership chooses to discontinue the impeachment process by not passing its listed charges to the Senate—

even after a positive vote on the charges was taken—it has not finished its process. In effect, Trump is not charged because it is the only body constitutionally allowed to bring charges.

The accused cannot be said to have been impeached. The charges are effectively dropped. The moment that House leadership passes the baton to the Senate, Trump will join the others as having been accused or impeached. He will finish his term in office unless the Senate votes to remove him which has never happened to any president. It would be unconstitutional for the Senate to go into House chambers and, in effect, take the impeachment baton from them.

Nancy Pelosi had no authority to turn the accusation process into the appearance of a trial in two House committees—which she did. It confused voters, "If tried and convicted, why is Trump still president?"

The founders wanted one body to accuse, a separate body to try,

Any crime by a president is a crime against the people. Thus, the larger frequently elected House should be the one listing the accusations. This is why the House of Representative has "sole Power of Impeachment (Art. 1, Sec.2, Cla. 5), meaning initiating the accusing process.

Why was the House purposely forbidden doing more than accuse? Alexander Hamilton, the frequently cited founder of the Democratic Party, understood the greater emotion and passions of this body which made it the perfect body to

originate the complaints but not to deliberate them. In the Federalist Papers #65, that they would be "too often the leaders or the tools of the most cunning or the most numerous faction, and on this account, can hardly be expected to possess the requisite neutrality towards those whose conduct may be the subject of scrutiny"—think Chairmen Adam Schiff and Jerry Nadler. Remember Democratic leaders were calling for the impeachment of Trump before he was inaugurated

See NEUTRAL?... Pg 25



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Guest Op-Ed

Neutral?...

Continued from Page 24

and thereafter have unsuccessfully searched for a crime.

Hamilton continued, "in such cases there will always be the greatest danger that the decision will be regulated more by the comparative strength of parties, than by the real demonstrations

of innocence or guilt." Remember in the House "trial" the president, his lawyers, and Republican colleagues were excluded due process, even calling witnesses.

Why was the Senate, with six-year terms rather than two and then elected by their state legislature, thought by the Constitutional Convention to be "the most fit depository of this important trust?" Hamilton explained, it was "least hasty in condemning" and "will

be most inclined to allow due weight to the arguments which may be supposed to have produced it."

Hamilton asked, "Where else than in the Senate could have been found a tribunal sufficiently dignified, or sufficiently independent? What other body would be likely to feel CONFIDENCE ENOUGH IN ITS OWN SITUATION, to preserve, unawed and uninfluenced, the necessary impartiality between an INDIVIDUAL accused, and the REPRESENTATIVES OF THE PEOPLE, HIS ACCUSERS?" The Senate is not so emotionally charged as is the more frequently elected House. Therefore, reason can prevail. Notice the Democrats cannot wait 10 months for the people to vote again so emotionally charged are they as exemplified by Democratic Majority Whip James Clyburn reportedly saying, "Give the President a fair trial, then hang him."

Still, Hamilton warned, "it ought not to be forgotten that the demon

of faction [political party] will, at certain seasons, extend his sceptre over all numerous bodies of men."

Senate Minority Leader Chuck Schumer, not satisfied with the two House charges—neither a crime or listed in the Constitution as impeachable offenses—remains in search of a crime, forever demanding more witnesses.

The Senate cannot constitutionally add to the list of accusations given it by the House even if a crime were found.

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Continued from page 23

REPLACE YOUR WATER HEATER? NOT!

My neighbor is a plumber. When my water heater quit providing hot water, I thought that I'd need a

new one. But, my neighbor turned off the power (it's an electric unit), drained the water, and removed the heating element. It was bad. After a quick trip to the home center to buy a \$16 replacement, he showed me how to install it (easier than you'd think), and I had hot water again. This was much cheaper than replacing the whole water heater!

Tara

CREATIVE REDECORATING

Be creative when you have very little money to redecorate! First, take everything out. Only put back the main pieces that you need, perhaps in a different arrangement. Then go shopping in your home! Often you can find items that look new in a different room. If you really need a new look, try paint. One gallon will cover most living rooms if you use a paint brush instead of a roller. It might take a bit longer, but the results are great. Finally, if you really want to jazz it up, go to thrift stores or garage sales for a few new-to-you accessories. You can change the whole look of the room with just a few dollars.

Shaunna

eliminated fighting!
Gwen

HOMEMADE DOG FOOD

I quit buying dog food because my Yorkie was so picky and I would end up throwing her food away. After looking online and researching what dogs can actually have, I started making my own. I generally use leftover chicken breast, turkey, pot roast, or hamburger

meat. I grind it in the food processor and add frozen carrots and peas with some chicken broth (homemade or store bought). Sometimes I add hard boiled eggs or a yam and even oatmeal or apple. I did buy a powdered vitamin at the pet store to make sure she is getting all the vitamins that she needs.

My little girl has not skipped a meal since I have

See DOLLAR... page 32



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The Times They Are A-Changin'

Many of you will recognize the above title from an old Bob Dylan composition dating back to 1964. It is not my purpose here to give some interpretation to this song, but to simply borrow the title for what it says. Times do change and sometimes we have to adapt and change along with them.

For example, as I sit here typing on my lightning fast, mega-byte computer, I am reminded of the first desktop computer I ever bought. At the time I was still in school and having to write papers for every class. Up to that point, like most other folks, I had depended on my handy dandy typewriter, white-out, etc., to get the job done. However, it was evident that a better invention was about to overtake them.

When I went down to the computer store I was a little overwhelmed because I had little knowledge of these newfangled contraptions. The salesman talked me into buying one that was larger than what I needed so that it could handle any future requirements. In fact, he said if I would get one with a 40 MB hard drive I would probably never have to buy another computer in my life. That statement might have seemed accurate at the time, but over years it has pretty well become laughable.

Times are also changing these days as to where most people go for their information. There was a time when the local newspaper was the most popular source and practically everybody subscribed. Thus, it led to the church's decision long ago to start publishing these weekly articles in hard copy format. However, with the current popularity of digital information and devices, we feel that it is time to make a change.

Hence, after 28 years of publishing these articles in the Shoals area by means of the *TimesDaily* and for the last 3 years the *Courier Journal*, we feel it is time to convert to a digital format. That being said, this will be our last article in this paper. It is certainly not because of any problem with the *Courier Journal*. They have been only kind and helpful. It is simply a change in venue.

The articles will continue to appear on Facebook and the Killen Church of Christ website. Rest assured, only the location is changing. God does not change, nor does His word and neither have we in following His will (Malachi 3:6; Psalm 119:89).

To the countless followers we have had over the years I say, "Thank You!" I know that some of you will be disappointed, but keep in mind - "The times they are a-changin'."

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Savvy SENIOR

IRS Introduces a Tax Form Created for Older Taxpayers

Dear Savvy Senior,
A couple months back I read that the IRS will be offering a new senior-friendly tax form this tax season that will be easier to use. What can you tell me about this?
Paper Filer

Dear Filer,
It's true. The Internal Revenue Service (IRS) has created a new federal income-tax form specifically designed for senior taxpayers, age 65 and older, that should make filing a little easier this year, particularly those who don't file electronically. Here's what you should know.

Form 1040-SR

Created by the 2018 Bipartisan Budget Act, the new two-page simplified federal income tax form is called the 1040-SR. Similar in style to the old 1040-EZ form that the IRS discontinued last year, the new 1040-SR has larger print and better color contrast that makes it easier to read.

In addition, it also includes a chart to help older taxpayers calculate their standard deduction, which may help ensure that fewer seniors neglect to take the additional standard deduction that they are entitled to. For 2019, the additional deduction for those 65 or older or the blind is \$1,300.

The 1040-SR form also has specific lines for retirement income streams such as Social Security benefits, IRA distributions, pensions and annuities, along with earned income from work wages and tips. And, it allows a child tax credit for seniors who are still taking care of a dependent child or grandchild.

You can also report capital gains and losses, as well as interest and dividends on this new form. Any of the tax schedules available to those using the standard form 1040 may also be used with the 1040-SR.

You should also know that the 1040-SR doesn't put a limit on interest, dividends, or capital gains, nor does it cap overall income like the old 1040-EZ form did. But, if you have to itemize because of state and local taxes or charitable giving, then you will not be able to use the new Form 1040-SR.

Paper Filing Advantage

Seniors who use tax-preparation software to file their taxes will be able to generate a 1040-SR, but the new form will provide the most significant benefit to taxpayers who still fill out and file their returns on paper.

Last year, about 88 percent of the 153 million individual federal tax returns filed to the IRS were filed electronically. About 5 percent were prepared using tax software, then printed out and mailed to the agency, while about 7 percent were prepared on paper.

To use the new 1040-SR tax form for the 2019 filing year, taxpayers, including both spouses if filing jointly, must be at least age 65 before Jan. 1, 2020. You also don't have to be retired to use the form - older workers can use it too. But early retirees (younger than 65) cannot use 1040-SR.

To see the 2019 draft version of the new 1040-SR form, go to [IRS.gov/pub/irs-dft/f1040s-dft.pdf](https://www.irs.gov/pub/irs-dft/f1040s-dft.pdf).

Tax Preparation Help

If you need help filing your tax returns this year, consider contacting the Tax Counseling for the Elderly (or TCE) program. Sponsored by the IRS, TEC provides free tax preparation and counseling to middle and low-income taxpayers, age 60 and older. Call 800-906-9887 or visit [IRS.treasury.gov/freetaxprep](https://www.irs.gov/freetaxprep) to locate a service near you.

Also check with AARP, a participant in the TCE program that provides free tax preparation at more than 4,800 sites nationwide. To locate an AARP Tax-Aide site call 888-227-7669 or visit [AARP.org/findtaxhelp](https://www.aarp.org/findtaxhelp). You don't have to be an AARP member to use this service.

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Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.





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<p>ASSORTED VARIETIES ABERDEEN SLICED BACON 12 OZ. OR MCCORMICK SMOKED SAUSAGE 14 OZ.</p>  <p style="font-size: 2em; color: green;">\$2.99</p>	<p>SWAGGERTY MILD OR HOT SAUSAGE</p>  <p style="font-size: 2em; color: green;">2/\$5</p> <p>16 OZ.</p>	<p>SUGARDALE SLICED BOLOGNA OR FRANKS</p>  <p style="font-size: 2em; color: green;">4/\$5</p> <p>16 OZ.</p>	<p>FRESH ANGUS BEEF BONELESS EYE ROUND ROAST</p>  <p style="font-size: 2em; color: green;">\$3.99</p> <p>LB.</p>
<p>FAMILY PACK FRESH BONELESS SKINLESS CHICKEN BREASTS</p>  <p style="font-size: 2em; color: green;">\$1.79</p> <p>LB.</p>	<p>FAMILY PACK FRESH GROUND BEEF</p>  <p style="font-size: 2em; color: green;">\$1.99</p> <p>LB.</p>		

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ON YOUR DEBT

Can I Qualify for a Mortgage After Bankruptcy?

B. Grant McNutt
Managing Attorney



Many people considering bankruptcy are concerned about their options for purchasing a home after bankruptcy. In many ways, qualifying for a loan after bankruptcy is no different from qualifying for a mortgage without a history of bankruptcy. That is, the lender's determination will be based on the same set of factors, such as the amount of the loan in comparison to your disposable income and your credit history.

Of course, bankruptcy is a negative entry on your credit report. However, bankruptcy is just one type of credit reporting black mark. Chances are good that if you are considering bankruptcy, you already have some negative entries on your credit report. And, if your financial circumstances are not resolved, it is likely that you will continue to post late payments, high balances, collection accounts, and other negatives.

On the other hand, data suggests that many people see a significant increase in credit scores shortly after bankruptcy. In fact, one study, by the Philadelphia Federal Reserve Bank revealed that mean credit scores after Chapter 7 bankruptcy were more than 80 points higher than the mean prior to filing. The mean Chapter 13 score increased by 75 points.

Your ability to secure a mortgage, and to secure a mortgage on favorable terms, after bankruptcy will depend in large part on how you manage your credit and other finances after bankruptcy, and that boost in credit score is one step in the right direction. At Bond and Botes, we have been assisting consumers seeking bankruptcy protection in Shoals and surrounding area for over twenty years and we see that it is much easier for our clients to rebuild credit following bankruptcy now than it has ever been.

How Long Will Bankruptcy Impact Mortgage Eligibility?

People concerned about the impact of bankruptcy and credit often ask how long a bankruptcy filing will remain on their credit reports. The answer to that question is that a Chapter 7 bankruptcy may remain on your credit report for up to 10 years after filing, and a Chapter 13 bankruptcy may remain on your credit report for up to 7 years. However, that is not really the most important question to consider when weighing the impact of bankruptcy on mortgage eligibility. That's because a bankruptcy carries less weight and is of lesser concern to potential creditors as time passes.

In fact, certain types of mortgage loans specifically provide for eligibility after bankruptcy, and the waiting is typically nowhere near the amount of time that the bankruptcy will remain on your credit report. For example, Federal Housing Administration (FHA) loan, have a 2 year waiting period from the date of a Chapter 7 discharge. In some situations, it may be possible to qualify for an FHA mortgage while a Chapter 13 bankruptcy case is still underway, but only if payments have been made on schedule for at least one year. The limitations are the same for Department of Veteran Affairs (VA) loans.

Requirements for conventional loans are a bit more stringent, since those lenders are not protected by government insurance. However, we have had clients obtain

mortgage loans while in an active Chapter 13 Bankruptcy.

Securing a Mortgage Loan after Bankruptcy

Of course, simply reaching the end of the prescribed waiting period does not mean that you will qualify for a mortgage loan. Being outside the waiting period is a threshold issue—a minimum requirement for these types of lenders to consider making a mortgage loan. Eligibility and terms will ultimately be determined in the same way they would for any other borrower: by considering your payment history, your credit score, your other outstanding debt, the amount of the loan, the value of the property, the amount of your down payment, and the income you have available to make mortgage loan payments.

In some circumstances, a borrower may even be able to qualify before the standard waiting period has expired. For example, mortgage loan giant Fannie Mae provides for exceptions to the waiting period in the event of extenuating circumstances. Extenuating circumstances are defined as events beyond the borrowers' control that result in sudden, significant, and prolonged reduction in income, or a catastrophic increase in financial obligations. Some examples may include a serious medical crisis, job loss followed by a significant period of unemployment, or divorce. Similarly, some lenders may waive or shorten the waiting period if you are able to offer a large down payment.

However, it is not always in your best interest to take advantage of the quickest opportunity to obtain a mortgage loan. It is important to consider other factors, such as interest rates and your own certainty that your financial situation has stabilized sufficiently to ensure that you will be able to make timely mortgage payments on an on-going basis. When the principal balance on a loan runs to hundreds of thousands of dollars, seemingly small differences in terms—particularly in interest rates—can cost the buyer tens of thousands of dollars, so it is never wise to jump at the first loan for which you qualify.

Mortgage after Bankruptcy in a Nutshell

The bottom line is that for most people, the desire to buy a home in the future should not act as an obstacle to bankruptcy. Whether you choose to file bankruptcy or to resolve your financial difficulties through other means, you will be required to rebuild your credit over time in order to qualify for a mortgage and receive favorable terms. For some people, the bankruptcy process provides a jump start to improving credit scores, and allows the rebuilding process to begin sooner.

If you need help with your bankruptcy or mortgage process, please give us a call at Bond & Botes and speak with one of our experienced bankruptcy attorneys to allow us to help you. Initial consultations are free. 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!

Alabama State Bar requires the following: "No representation is made that the quality of legal services to be performed is greater than the quality of legal services performed by other lawyers."



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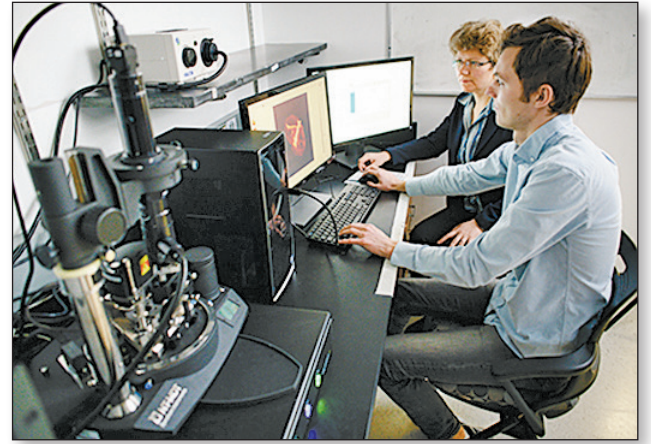
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UAB Awarded Atomic Force Grant

BIRMINGHAM – The National Science Foundation has awarded the University of Alabama at Birmingham a major research instrumentation grant of \$314,912 to acquire an atomic force microscope for interdisciplinary materials research and education.

“The microscope plays a vital role in student education in the fields of chemistry, materials science, biomedical science and biomedical engineering,” said Eugenia Kharlampieva, Ph.D., professor in the UAB College of Arts and Sciences. “Educational opportunities are available for undergraduates, graduate students, and postdoctoral fellows on



Maksim Dolmat, a graduate student in the chemistry department, operates the atomic force microscope to perform measurements needed by clients.

UAB photo

the campus and expand via outreach to local middle and high school students.”

Kharlampieva is the co-director for the UAB Center for Nanoscale Materials and Biointegration which provided financial support of \$41,298 to assist in the acquisition of this advanced materials characterization instrumentation.

An atomic force microscope combines the capabilities for high-resolution and high-speed imaging with quantitative nano-electrical and nanomechanical mapping. The resulting imaging empowers research for the development of new materials in tissue regenerative therapies, controlled drug delivery, molecular sensing and related biotechnologies.

“A high-caliber research environment is also vital to the regional economy in central Alabama through raising community awareness toward biomedical and soft-materials technologies,” said Richard A. Dluhy, Ph.D., chair of the UAB Department of Chemistry. Multidisciplinary

educational efforts from the UAB Departments of Chemistry, Medicine and Biomedical Engineering will benefit from the new microscope. The project, titled “MRI: Acquisition of an Atomic Force Microscope for Materials Research and Education,” is shared by Yong Zhou, Ph.D. and Rafael Grytz, Ph.D., from the UAB School of Medicine and Ho-Wook Jun, Ph.D., from the UAB School of Engineering.

Dr. Kharlampieva is also the recipient of the College of Arts and Sciences Faculty Scholar Endowed Support Fund to support her continued research efforts.

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ASK THE ATTORNEY



Thomas McCutcheon

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Q I was in a wreck with a woman whose license was revoked. Doesn't that automatically make the wreck her fault? My insurance company says it doesn't and they won't pay.

Randall Killen, AL

A Whether or not another driver has a license does not have anything to do with how the accident happened. You can't rear-end someone and later find out they didn't have a driver's license and it not still be your fault.

The issue you're looking at is three-fold. First, it's an evidence issue. No judge would allow a jury to be told the other driver didn't have a license because it's not relevant. Secondly, the fact that the other driver didn't have a license is prejudicial. In other words, some people might think because they didn't have a license they're at fault but that's not true. Third, the accident report is not admissible as evidence by statute.

You have to look at how the accident actually happened to determine liability.

The fun part of law is that although the lack of a license is not admissible to show fault on the part of the driver, it sure would be admissible to show negligent entrustment of a vehicle by the owner. If you were hit by a commercial vehicle such as a tractor-trailer (and thank goodness you weren't) we would sue the owner for hiring someone who didn't have a license and it would be fair to argue that the vehicle shouldn't have even been on the road.

There simply is no substitute for admissible evidence. Sometimes where the damage on the car is shows how the vehicles collided. Sometimes the best evidence is an eyewitness. Some witnesses hear the accident and then look, kind of an ear witness that sees the aftermath. Often that's sufficient but sometimes it isn't.

In your case, how the accident happened will determine who is at fault.

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

Please send the questions to:

"Ask the Attorney,"

P. O. Box 38, Florence, Alabama 35631

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THE DOLLAR Stretcher



Continued from Page 26

been making homemade dog food. I measure her food into one cup containers and freeze. The only caution that I have is watch if she starts gaining weight because she will love your cooking. You can

also order recipe books for dogs on Amazon.
Diane B.

'STRANGE' SAVINGS

One of the strangest

money saving tips I have found is to avoid searching online shopping sites when I am bored. I used to think I was just "window shopping," but more often than not, I would find a sale or deal too irresistible to pass up. Then it felt like not buying it would be passing up a good opportunity to save money! So now whenever I am tempted to just browse, I play spider solitaire or shut the computer off and read a book.
Julie S.

MATTED PET FUR

I am a cat lover but don't love trying to detangle the matting in a cat's fur. I have found that olive oil rubbed into the fur will soften any tangles, so they can be brushed out gently. The first day simply apply a little olive oil. Then the next day, apply again and try to brush gently. If you have trouble, simply wait one more day, dab on more olive oil, and try again.
Donna W. in Ashburn, VA

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See DOLLAR... page 34



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Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Ridge asked Brooke to join the Forresters for Christmas. Thomas invited Zoe to spend the holiday with him after their first night together. He later confirmed to Hope that he and Zoe shared a very special evening. Ridge admitted to Brooke that he hadn't filed their divorce papers. Steffy asked Liam if it bothered him that Hope and Thomas were working together. Meanwhile, Brooke and Ridge continued to argue about Thomas. Bill visited Beth and Hope. Thomas showed up unexpectedly to see Shauna and told her to go after Ridge. Later, Thomas provoked Liam by asking him why he hadn't proposed to Hope yet. *Wait to See: A new man asks Steffy out on a date.*

DAYS OF OUR LIVES Marlena confronted "Hope" about her feelings for John. Kate threatened to expose Stefano. Gabi discovered that someone had vandalized her business.

Kristen was enraged by Brady and Nicole's kiss. An unexpected couple crashed Julie and Doug's New Year's Eve party. Kayla, Justin, Marlena and John exchanged theories about who was dressed as Santa Claus. Kristen was tormented by the thought of Brady being with Nicole. Eli received some surprising news about the person who threw a rock through the Gabi Chic window. Everyone was stunned by Steve's return. Kristen attacked Nicole and told Brady that she wanted him back. Gabi was shocked to discover that Lani was back in town. Ciara supported Ben on the day of his final appeal. Xander and Victor realized that Ciara had been playing them. Gina lashed out at Rafe. *Wait to See: Kayla presses Steve to tell her about the woman he loves.*

GENERAL HOSPITAL Carly was insistent. Sonny felt betrayed. Laura tried to persuade Charlotte. Sasha came to Valentin's defense. Jason was baffled.

Jax was at a loss. Diane confirmed the worst. Jason accepted his fate. Ned struggled to be a good dad. Michael tried to distract Sasha. Nina asked Maxie for help. Valentin was confused. Peter was caught off-guard. Joss felt let down. *Wait to See: Trina and Cameron make a pact.*

THE YOUNG AND THE RESTLESS Chance told Devon and Jill that he was done being a federal agent and that he was opening his own security firm in Genoa City. Jill then asked him about his budding relationship with Abby, but he stayed tight-lipped. He later accepted Abby's invitation to be her date on New Year's Eve. Adam was surprised to learn that Victor pulled some strings to get Connor readmitted into Walnut Grove. Jill comforted Devon as he mourned Neil over the holidays. Jack commended Phyllis for her restraint against Adam, but she was determined not to let her anger consume her. Billy texted Amanda and asked her if she had time to talk. Victoria feared that Billy was gambling again. Jill promised Devon that she would get his inheritance back. Rey sensed trouble with Sharon. *Wait to See: Nate is recruited for a new venture.*

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THE DOLLAR Stretcher



Continued
from
Page 32

lids for containers is to find a box that fits on the shelf of your cabinet. It can be any size you need for the space you have. You can neatly arrange lids in the box (you may have to cut down the sides to fit). This way, they are together in one place, making it very convenient.

If you want to get creative, you can make it pretty or match your decor with shelf paper, wallpaper, or even material. Another thing I have found is a wire rack that slides under your shelf. These hold lids very nicely and take up very little space. You can usually find these racks in the housewares department of most department or thrift stores. I found mine at a dollar store for a buck.

As far as the containers themselves, all you can do is pick out the ones you use most and use the "puzzle" method. After several tries,

you can usually find the most suitable way to fit them into the space you have. Happy stacking!
Doris in DeSoto, MO

CHEAPER TRAVEL

When I was shopping my holiday travel plans, I noticed that airfares change based on what day I wanted to fly. Saturdays, Tuesdays and Wednesdays were usually the cheapest. Keep this in mind when making travel plans. By moving travel up or back by a day, money may be saved.

Daren

STARTING AN EXERCISE PROGRAM?

Many of us will be starting to exercise in the new year, but I want to try something different. Instead of using muscles just to improve tone and health, I'm going to work around the house. For instance, I could take a walk, rake some leaves, or empty my closet for some deep cleaning. No one likes to scrub showers or tubs, but isn't that as good as sitting on an exercise machine? Not sure how successful I'll be, but whatever I do will be more than I did before.

Gerri

CLUTTER CONTROL

I couldn't stand it anymore. My house was always a mess. Everywhere I looked was more stuff. Then I noticed a pattern. Many of the things that were cluttering my house were things that I bought on eBay or at yard sales. I've decided I'm going to stop buying these things and gradually get rid of the stuff that I bought in past years. I hope to have a neat home by 2016!

Robyn

CAN IT BE REUSED?

I hate to throw things away, especially if I think they can be used again. Recently, we were refinishing a hardwood floor. It's the real old plank kind with varnish. The belt sander was going through belts at a crazy rate. They quickly became clogged with gunk and varnish, and the belts weren't cheap. Finally it dawned on me that I might be able to clean them. I washed one in warm soap and water and used an old fingernail brush to help remove the varnish. It wasn't like new, but I found I could use them three or four times before I had to toss them out!

Karlita

Medicare Minute "Medicare Changes for 2020"

January 1st of each year is a time that many make resolutions to make changes in their lives. But it's also a time that Medicare makes changes for the upcoming year. In 2020 there are a couple of changes in Medicare that everyone should know. The first is the Part B premium. Those of you who started Medicare during or prior to 2019 may see a change in your Part B premium for 2020. Early indications are that your Part B premium may go up. For those who are starting Part B in 2020 the premium will be \$144.40 per month. This amount could be higher for people making more than \$85,000 per year. The Part A deductible is also changing in 2020. The Part A deductible in 2019 was \$1,364 per benefit period. In 2019 the Part A deductible will be \$1,408 per benefit period. Remember, the Part A deductible is not an annual deductible and can hit you more than once in a calendar year. The Part B deductible will be \$198 in 2020. The Part B deductible is an annual deductible. The third change to be aware of is the amount you and your drug plan will have to pay before you reach the coverage gap or "donut hole". In 2019 that amount was \$3,820. The amount in 2020 is \$4,020. This is a good thing for those affected because it means your plan can pay more before you reach the gap. If you are affected by any of these changes in 2020 and do not understand them just contact us at the number below and we will be glad to go over them with you. For those of you going on Medicare in 2020 you can call our office and sign up for one of our free Medicare Education classes. They are taught each month and will explain all the above for you. If you have any questions about this or any other aspect of Medicare feel free to call us at 256-648-5710 or visit our office at 885 Florence Blvd. Alabama Health Guidance is an independent insurance agency and does not represent Medicare or any other government agency.



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Last week's winner is **Becky Tslis** of **Florence** who correctly guessed **"Longrider Supply Co. in Florence"**

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

Real Estate

TOMBIGBEE COURT APARTMENTS, DOWNTOWN FLORENCE, 1 bdrm. and 2 bdrm., 1 ba., \$575 and \$625 rent with water included. Balcony, security gate. 256-764-3137.

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Letters...

Restaff the Roadway

Continued from Page 14

allow a controlled recovery. I believe the audible markings will reduce the usable size of an already narrow roadway. While this has little practical effect on motor vehicles, it will have a direct and adverse effect on bicyclists and may lead to accidents. The NPS and the NATR as primarily a resource management agency, are not directly charged with traffic safety education. However, the agency and particularly the Parkway have a long history of law enforcement in the interest of public safety and visitor protection. My understanding is that the ranger division (LE) of the Parkway has been dramatically reduced in size in recent years. Audible markings in these counties will not

replace the effectiveness of a full law enforcement staff, deterring, detecting, and detaining those motorists, who by their driving practices, are contributing to the rise in serious accidents.

This lack of a patrol staff has not gone unnoticed by the public.

The most effective solution to the traffic accident and fatality problem is to restore the level of LE rangers to the Natchez Trace.

David E. Henry
U.S. Park Ranger
LEO., (retired) 1988-2014
Cherokee, AL

Responsible Food Choices for Schools

Editor:

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See LETTERS...on Pg 37



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ALABAMA

AMERICAN INDIAN HISTORY

Oka Kapassa (Ococoposa), meaning "Cold Water," was the Chickasaw name given to Spring Creek and to a trading post established near the Tennessee River about 1780. About 1817, Michael Dickson and others were greeted at what by then was called Big Spring by Chief Tuscumbia, a Chickasaw rainmaker. The settlers named the new town in his honor in 1822. Colbert County, formed in 1867 from the northern half of Franklin County, was named for Chickasaw Chieftains George Colbert, operator of an inn and ferry on the Natchez Trace at the Tennessee River, and his brother, Levi Colbert, who ran an inn on the Trace at Buzzard Roost Spring. (Continued on other side)

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At entrance to Tuscumbia Spring Park

For over 10,000 years, prehistory "native americans" lived off the land here abundant in wildlife. White settlers found Chickasaws to the west and Cherokee to the east. The 1830 Indian Removal Act resulted in the "Trail of Tears" during which Indians boarded boats at Tuscumbia Landing for removal.

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

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Letters...

Responsible Food Choices for Schools

Continued from Page 36

students participate in the national school lunch program. The Nebraska Food Council is urging Congress to reauthorize the Child Nutrition Act, with inclusion of the Farm to School Act and Kids Eat Local Act, to bring responsible food choices into schools.

Last spring Congress signaled an attempt to build a new Child Nutrition Act. This legislation is traditionally revised every five years. While most program authorizations are permanent or extended through annual appropriations, a new Child Nutrition Act has not been reauthorized since 2010.

The U.S. Department of Agriculture issued its first Farm to School grants in 2013 to provide schools and organizations opportunities to bring production and nutritional education programs to classrooms. During the 2013-2014 school year, nearly \$790 million worth of local food was purchased from farmers, ranchers, fishermen, and food processors. This was a 105% increase from the 2011-2012 school year.

The implementation of the Farm to School and Kids Eat Local acts will lay the foundation for a more knowledgeable consumer base. In addition, it

will bring benefits to producers and allow us to spend funds in our own states and communities.

The Kids Eat Local Act would create a new, user-friendly local product specification option. This would allow schools to specify locally grown, locally raised, or locally caught in their procurement language, then award to the lowest bidder who can meet that product specification.

The Farm to School Act of 2019 would increase the mandatory annual funding to \$15 million while increasing the maximum grant award to \$250,000. Both pieces of legislation currently have bipartisan support.

Expanding these programs would benefit child nutrition and offer educational programs to students, giving them insight to where their food is grown and motivation to feed their fellow students.

Justin Carter
 Center for Rural Affairs
 Lyons, NE

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Community Notes...

Continued from page 4

The Shoals Chapter of the Order of St. Luke will meet in the Media Room at Park Place, 500 N. Montgomery Ave. in Sheffield on Thursday, January 9 at 2:30pm.

Rev. Tommy Heaps will lead the study, "The Word of Knowledge" from the book "Anointed to Heal" by Larry and Audrey Eddings. We believe that God heals spiritually, physically, and emotionally. Prayer for healing will be offered. All are welcome.

The 4th Annual Alabama - Kentucky Rifle Show will be Friday and Saturday, January 10-11 at the Joe Wheeler State Park Conference Center in Rogersville.

This show is strictly an antique gun show and NO modern cartridge guns will be allowed. Exhibit hours are 8am-10pm on Friday and 8am-2pm on January 11.

There will be many antique firearms on display and for sale and there will also be many contemporary muzzle loading firearms display and for sale. If you have always wanted to build a muzzle loader, we will have parts vendors at the show that can provide all of the parts required to build your own musket. We have a special place set up just for the ladies where they will be able to look at some fine handicrafts made just for them. If you have an old family musket and would like to know about it or get a value estimate on it, please bring it. We will have many knowledgeable collectors at the show that will be willing to assist you and give you this information. This is a family event so the children are welcomed. Admission is \$10 for adults over 16. Those 16 and under are free. For more information, please contact Jim Parker 205-680-9219 or email at calvarylongrifles@gmail.com. Website: <http://www.calvarylongrifles.com>

The Natchez Trace Parkway invites children and their families to come enjoy the Read with a Ranger program at 10am on Saturday, January 11 at the Parkway Visitor Center. This month's featured story is "Whose Moon Is That?" Discover who really owns the moon as we follow a curious cat attempting to answer that question. However, by the end of the book the moon answers for itself - the moon is for everyone. After the story we will learn about the moon, the stars, and their importance.

Read with a Ranger is a 45-minute program that is most appropriate for ages six and under, but everyone is welcome. Participants will listen to a story and join in a fun activity. To confirm the time and program scheduled each month, please visit our website calendar at www.nps.gov/natr/planyourvisit/calendar.htm Calendar - Natchez Trace Parkway (U.S. National Park Service)

For more information about upcoming events on the Natchez Trace Parkway, please check our Ranger-Led Activities and Events page. www.nps.gov

This program is free to the public. The visitor center is located at milepost 266 on the Natchez Trace Parkway near Tupelo, Mississippi. For additional information, call (800) 305-7417.

Meet Jesus at the Crossroads Church is having a Gospel Singing January 18 at 7pm with Heartfelt Trio. 7210 County Road 7 in Florence. All are welcome to come out and join us. God bless.

The Shoals Writers Guild will meet from 10am-noon on Saturday, January 18 at the Florence Lauderdale Public Library on Wood Avenue in the downstairs Conference Room. Joel Mize will share his inspiration for writing his

historical book, "The Byler Road and Its People." The Byler Road is one of the first roads built after Alabama became a state in 1819. It was a 4-mile segment following Co Rd 27 down to the old Bainbridge Ferry. Everyone with an interest in writing, reading, and Shoals history is welcome.

Shoals Habitat for Humanity ReStore 1120 N Royal Ave, at Seven Points in Florence. Or call us at 256-760-9515. Open Tuesday-Saturday from 9am-5pm. Shop. Donate. Volunteer.

The University of North Alabama Baseball program is excited to host our inaugural First Pitch Dinner on Saturday, February 1 at Cross Point Church of Christ, located at 1350 Cox Creek Parkway in Florence. The dinner will be an opportunity for the public to join the UNA baseball team as it kicks off its second season in the ASUN conference and Division I.

Former UNA All-American and Major League baseball veteran Josh Willingham will be the guest speaker.

Fans can meet the UNA players and get information on the Lions' upcoming season as they compete against familiar names such as Alabama, Ole Miss, Mississippi State and Louisville - just to name a few.

Dinner and Fellowship begins at 5pm. The program is at 6pm.

Tickets are \$40 per person or a reserved table of 8 is \$320. Tickets may be ordered online <https://www.una.edu/advancement/athlecevents.html>

Shoals Elk Lodge 2860 Scholarship Program - Any high school senior who is a U.S. citizen may apply for the scholarship. Applications are available online. Applications will be judged on Scholarships, Leadership, and Financial need. For details and to access the application, visit enf.elks.org/mvs.

For more information visit the website or call Dr. Jean Love, Shoals Elks Lodge Scholarship Chair at 256-762-5043.

Annual Pecan Sales by Florence Exchange Club for \$10 per bag, plain, salted roasted, or milk chocolate.

Contact any Florence Exchange Club member and get your order in today or call Adin Batson, 256-443-7335.

"Getting Well Together", a grief support group, will meet the 2nd Thursday of each month at 10am in the Family Life Center of Cliff Haven Church in Sheffield. This is a FREE support group for anyone who would like to attend. For more information, call 256-764-0873.

Social dancing takes place from 6:30-9pm Tuesdays at The Club, 450 Country Club Drive in Florence. Alcohol/smoke/drug free facility. For people 18 and older, \$5. 256-760-6420

The Bay Tree Council for the Performing Arts announces the production "Till Beth Do Us Part" is February 13-16; "Cheating Cheaters" will be April 23-26; and "Leading Ladies" is June 18-21. Productions are at Weatherford Centre, 303 Fourth Ave. S.E., Red Bay

2020 TRIPS with The Club, Florence Parks & Recreation Department.

These trips are open to the public! \$75 deposit gets you registered. You can make installment payments if you like. These trips are filling up fast. Call The Club, Fran Davis, 256-760-6642 for more information and to sign up.

San Antonio, TX March 15-21, \$699.

Cruise on the San Antonio's River Walk, visit the Alamo and IMAX theater, Tour LBJ Ranch, San Antonio missions, city tours, and more!

Mackinac Island, MI August 16-22, \$719. Guided tour of Mackinaw city, cruise through Soo Locks, Kewadin Sault Casino, Horse and Carriage ride, Old Mackinac Lighthouse, and Michigan's Little Bavaria.

Pigeon Forge, TN November 9-13, \$575. Tour the Titanic Museum, Soul of Motown & America's Hit Parade, Wonders of Magic, and Smith Morning Variety Show, and visit historic downtown Gatlinburg.

The Shoals Symphony at UNA will conduct Preludes and Polovtsian Dances at 3pm February 2; Valentines, Vino and Vivaldi at 7pm February 14 (for 21 and older); A Midsummer Night's Dream at 7pm on March 14; Raiders of the Lost Ark in Concert at 7pm May 1; and Joe Gray and the Moscow Mule at 3pm October 20, 2020.

Tickets available by calling 256-710-1623 or email shoalsymphonyorchestra@gmail.com.

Memory Meal - Never Forgotten - Bring a meal in memory of your loved ones. The meal will serve the homeless in our community while remembering your loved ones. Meals can be brought to 1601 Huntsville Rd, Florence, The Salvation Army. Call for more details. 256-764-4432.

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.

The NACOLG SeniorRX Medication Assistance Program Supplies Free And Low Cost Medications For Anyone In Alabama With A Disability Or A Chronic Illness Regardless Of Age That Requires Daily Medication. Medicare Recipients May Also Be Eligible.

For More Information Contact Nacolg Seniorx Today. There Is No Charge For This Service. Paula Pardue at 256-389-0529 or 1-800-Ageline (1-800-243-5463)

This Program Is In Partnership With The State Of Alabama And Alabama Department Of Senior Services

Hospice Volunteers Needed - Veterans, Students, Retirees, everyone with an hour a week to share with someone in your community. Specific needs: Male veteran to visit WWII vet, Florence area. Hairdresser/Barber in all areas. alan.jordan@cornfortcarehospice.org. 256-269-2100 Comfort Care Hospice, Sheffield.

Singing River Squares - Square dancing from 6:30-8:30pm Friday nights at The Club/Florence Senior Center, 450 Country Club Drive. Beginner square dance lessons offered. 256-760-4620

Volunteers Needed - Keller Hospice LHC of Tusculmbia 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 Tusculmbia, 1404 East Avalon, Suite C, Tusculmbia. Phone 256-314-1204 or email Barbara.Johnson@LCHgroup.com

NOTICE OF SALE

NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Self Service Storage Act. The undersigned will sell at public sale by competitive bidding on **Thursday the 9th day of January, 2020 at 10:00 AM on Lockerfox.com**. Said property is iStorage Florence, 4121 Florence Blvd, Florence, AL, 35634 Lauderdale County.

Tre Lewis 823 Household Goods, Toys
Misty Graves 230 Misc. Household Goods
Tyler Jolley 319 Furniture, Miscellaneous

Purchases must be paid for at the time of purchase by cash only. All purchased items are sold as is, where is, and must be removed within 48 hours of the sale. Sale is subject to cancellation in the event of settlement between owner and obligated party. Dated this 24th Day of December, 2019 and 31st Day of December, 2019.

Junior Whirl Answers

by Charles Barry Townsend Illustrated by David Coulson

Find the Big Words!

1.	L	U	K	E	W	A	R	M
2.	B	L	O	S	S	O	M	S
3.	T	A	L	I	S	M	A	N
4.	H	A	L	L	M	A	R	K
5.	S	L	U	M	L	O	R	D
6.	A	R	M	H	O	L	E	S
7.	I	M	M	O	B	L	L	E
8.	M	A	R	G	I	N	A	L

Answer: We found 43. How about you?

- BEE
- BEET
- BEECH
- BEEPER
- BEE SWAX
- BEECHNUT

One Answer: J=8, U=3, M=0, P=9, A=4, N=5, D=2, I=7, V=6, E=1. (8309 + 452 = 8761.)

DAVE Says

by DAVE RAMSEY

STARTING OFF ON THE RIGHT PATH TOGETHER



Dear Dave,
I'm getting married next summer. My fiancé and I are in agreement about how to handle money, and we both follow your plan. Do you recommend pre-marital counseling? If so, what do you feel are some of the important areas of agreement for couples before they get married?
Allison

Dear Allison,
Congratulations! I'm glad you're both on the same page with your finances, too.

I've worked with thousands of couples and numerous marriage counselors over the years. In that time, I've learned fights over money—and the resulting problems from those disagreements—are probably the biggest cause of divorce in America. In my opinion, in-depth pre-marital counseling is an absolute must. The idea of entering into something that's supposed to be a lifelong commitment, without thoroughly addressing all the issues—and potential issues—is a really bad idea.

With that said, it's been my experience that couples have a high probability of a successful marriage if they agree on four things, in detail, before the big day—kids, money, religion, and in-laws. With kids, the big question is do you want them? If so, how many and when? Are you going to let them run wild, or are you going to provide

structure and make them behave?

When it comes to money, something it sounds like you two are already in agreement on, get all your cards out on the table, and construct an intelligent game plan for your finances that you both agree on. Staying away from debt, living on a written, monthly budget, and saving for the future are important parts of this.

Also, be in agreement on religion. Statistically speaking, two people from the same faith have a better chance of making a marriage work. And finally, when it comes to your future in-laws, you need to learn who they are and what you're getting into. What are they really like? What are the boundaries when it comes to their influence on your lives?

All these topics should be discussed at length, dealt with, and agreed upon before the rings are exchanged. God bless you two, Allison!
—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.

This Ad Good January 1-7, 2020

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It's That Time of the Year!

In just a little while we'll be saying goodbye to 2019 and welcoming 2020! Hopefully you've made your goals or resolutions for the New Year. Life presents a variety of goals. There are personal goals, family goals, spiritual goals, financial goals, business goals...well you get the picture.

At Good Samaritan Hospice, our goal is simple: excellent, top of the line comfort care. It's not only our goal to enhance a better quality of life for our patients—it's what we do! Our commitment to excellence isn't a goal we establish at the threshold of a new year. It's a daily exercise. Excellence and Good Samaritan Hospice. Synonymous terms.

Do you have a loved one who is battling a terminal illness? Begin 2020 with the goal of top hospice care. Let us be your "Good Samaritan." Call Good Samaritan Hospice today!

—Howell Bigham

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