Riley Advises Lyons HR

FLORENCE – Former Alabama Governor, **Bob Riley**, announced last week that he will serve as Senior Advisor to the Lyons HR Board of Directors, a Human Resource Management Firm based in

As a Senior Advisor to the Board of Directors, former Governor Riley will offer strategic counsel to the Lyons HR team and will speak to regional groups about employment and economic issues affecting the workplace. Riley is scheduled to speak to the Alabama Society of Certified Public Accountants at their annual conference

No'Ala Studios

During his eight years

in office, Governor Riley was one of the most prolific economic developers in the nation," said **Bill Lyons**, Founder and CEO of Lyons HR. "His

commitment to job creation for the people of Alabama was unparalleled. We believe that experience and knowledge will be of great value to Lyons HR

as we continue to grow."

"Lyons HR is setting the standard for staffing companies and PEO organizations in this state, and I am pleased to offer any advice or guidance to their leadership", said Riley. "I look forward to working with them as they continue that standard of excellence" of excellence."

Lyons HR was founded in 1995. Today Lyons HR is one of only 41 PEO firms in the country to be accredited by the Employer Services Assurance Corporation. Lyons HR is based in Florence and has offices in Birmingham, Huntsville, Decatur, Gadsden, Tuscaloosa, Knoxville, and Charlotte.

Live From The Mane Room

FLORENCE – The University of North Alabama's Office of Marketing and Communications and UNA's Department of Entertainment Industry have teamed up in a new series entitled, "Live From the Mane Room." The series will feature UNA students from the Entertainment Industry program who are singers and songwriters performing concerts in an intimate setting. The concerts will be recorded live and streamed out via

See SHORTs... on Page 2

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Volume 131 Number 16

February 4, 2015

POSTAL PATRON



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and beyond with direct mail, total market cou-

Brown Bag Music

Third Tuesday Big at **AMHoF**

TUSCUMBIA-Beginning on February 17 and continuing each third Tuesday during the year, the Alabama Music Hall of Fame will host a new and entertaining event titled,

"Third Tuesday."

Each event will feature live musicians during the "Brown Bag" hours from 11am-1pm. The first show features guest artists Kerry Gilbert and Hugh Banks, best known for their participation in the KGB band as well as their

See TUESDAY... Page 7

ALABAMA HVAC #91114 For information about advertising in this spot, call 256-764-4268 **Advocacy Group Offers Pairings** to Taste and Sip

SHOALS-The members of Mary Ellen's Circle will host a tasting of wines and appetizer pairings on Tuesday, February 10 from 6-7:30pm at Sweet Basil Cafe in Florence. Proceeds from the event will

benefit the work at Shoals CASA.

me

Melissa Bain, with Alabama Crown Distributing Company from Birmingham, will be presenting a variety of wines for tasting. Friends at Sweet Basil Café will prepare delicious appetizers for guests as they enjoy Doc

Scarborough of *Doc and Friends* at the piano! Tickets are \$25 each or \$40 for two, so bring a friend! Tickets are available at the Shoals CASA office on Mobile Plaza 256-765-0041 or at Sweet Basil Café at 1627-A Darby Drive in Florence.

See TASTING.. Page 6

Singing River Opens Third Office

TUSCUMBIA–Singing River Dentistry announces the opening of a third location with three River dentists, hygienists and professional office staff to complete SINGING RIVER the caring and professional team.

Ivory Tower

Renovation

Downtown Icon Has New Owners

FLORENCE — Downtown Florence's landmark SunTrust Bank Building, located in the 200 block of

South Court Street, has a new owner as of February 1. Ivory Tower, LLC, announced last week that it has purchased the building. The company will embark on a five-year, million dollar renovation that will

modernize the building, enhance security systems,

The principal owners of Ivory Tower, LLC, are Martin R. Abroms, President and Managing Shareholder of Abroms and Associates, PC, and Bill

Lyons, Founder and CEO of Lyons HR. Part of the

renovation of the building will convert the seventh

and upgrade fixtures and finishes.

See IVORY TOWER... Page 5

Singing River Dentistry was founded in 2014 with the renaming of James T. Gardiner Family Dentistry in Tuscumbia. Singing River in Tuscumbia. Singing River expanded in July 2014 to 2604 Hough Road in Florence soon after. The most recent addition to the Singing River family is in Muscle Shoals at 1919 Woodward Avenue across from Arby's. This successful

practice was previously owned by Dr. Shane Whitehead. The same familiar and friendly faces will still greet customers at this office. The Florence

See DENTISTS... Page 6



- Randall on Real Estate
- Gospel Sounds Dave Ramsey
- Hocus Focus
- Soap Updates
- Guest Op-Ed
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The first 30 customers to act now on this incredible offer can also take advantage of our BREATHE EASY DEAL with a FREE UV Air Purification Unit (a \$625 value)



Shorts...

Live From The Mane Room

Continued from Page 1

UNA's YouTube channel with a goal of at least one 15-20 minute concert per month. The first concert took place January 28 and featured UNA senior **Brett Burcham** playing original works.

The idea for the concerts came from NPR's *Tiny Desk Concerts* series that airs regularly on National Public Radio.

Dr. Bob Garfrerick, chair of the Department of Entertainment Industry, said he had been envisioning a type of Austin City Limits program he could host at the Mane Room since the department took up residence there a few years ago. "We hope this idea can grow into a signature event for our department and the university. Initially, I envision this happening once a month during fall and spring semesters. We'll see where it goes from there," he said.

For more information on UNA's Department of Entertainment Industry, go to www.una.edu/ entertainment/

UNA's YouTube channel is: www.youtube.com/user/UNAroarlions

See SHORTs... on Page 6

NEIL SCOTT BENEFIT AUCTION FEBRUARY 6 • 7pm WATERLOO HIGH SCHOOL OLD GYM

Neil Scott former owner of Waterloo Market & Grill was diagnosed with pancreatic cancer. He will be starting chemo soon. He has no insurance. All proceeds from the auction will go toward Neil's medical bills. Anyone wishing to donate can do so at the Waterloo Market & Grill or bring your money to the auction. Neil has been a big supporter of the Waterloo Community for several years.



For More Information You Can Call: 256-767-6538 - 6am-6pm 256-760-3381 - after 6:30pm

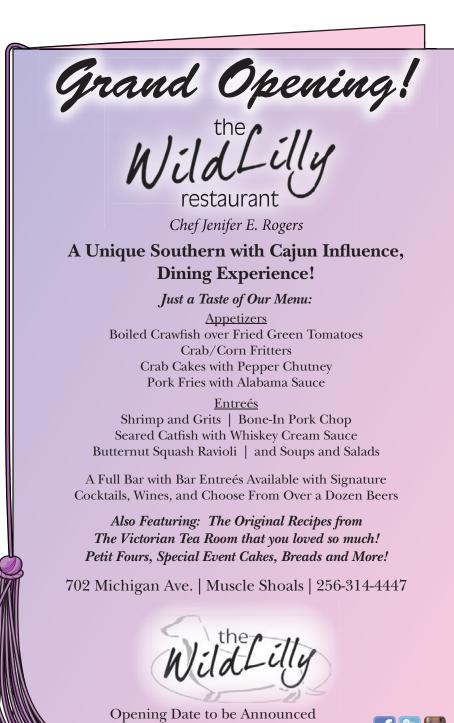
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FLORENCE ESTATE SALE 204 2006 TOYOTA AVALON, 24,000 Alpine. Directions: From Cox Creek take Mars Hill Rd. 2 Blocks turn Right on Alpine. Sale is Fri-Sat. Feb. 6-7 8am-4pm. Furniture, Collectibles, Kitchenware, Garage Items. For more info. Call David at Downtown Antiques 256-320-9536 Cash, Checks, Credit/Debit. 02-04

miles, \$15,000. 256-760-0805 02-04

LOST IN CENTRAL, PETERSVILLE, North Florence!! 2-year-old male dog, Marley, black with white markings, husky/shepherd/pit mix, 50 lbs, friendly. Call 256-361-6933

Cox Blvd. Self-Service Storage will hold a public sale to enforce a lien imposed on said property, as described below, pursuant to the Alabama Self-Service Facility Act, Alabama Code 8-15-30 to 8-15-38, at 11:00 AM on Wednesday, February 18, 2015, at Cox Blvd. Self Service Storage, 414 Cox Blvd., Sheffield, AL 35660.

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

Tenant Name Address Unit # **Stored Items**

TIM THOMPSON

604

Misc. Items

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*Same Day Service on Economy Dentures, in most cases, call for details. Additional fees may be incurred depending on individual cases. Fees effective through 11/20/15. We gladly accept Ca Checks with ID, Visa, MasterCard, Discover and American Express as payment for our services.

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CORD CONFUSION?

When you get a new "toy" that has a USB cord (or anything else with a detachable cord), take a piece of masking tape, write the name of the toy on it, and wrap it around the cord, leaving a little tab sticking out that shows the name. You'll no longer have to wonder about each cord.

EXTENDING PRODUCE LIFE

My grocery store has sprayers over most of their produce section, which periodically sprays a fine spray of (I assume) water over the produce. Most of the lettuce, celery, etc. is

dripping wet.
When I get it home, I put it on a clean towel or in some sort of drainer and let it drain until it is fairly dry. Then I break off the hard root part to allow air between the leaves and put it in a green bag. I use Debbie Meyer's bags and/ or some grocery stores sell a different brand and they are usually in the produce section somewhere. I just

fold the top over.

Using this process has saved me from slimy black leaves and really extends the life of the produce. If it happens to wilt a bit, I just sprinkle some water in the bag or put a damp paper towel in with it and it perks right up. I also keep my refrigerator temperature around 37 degrees and everything stays fresh much longer, including milk, leftovers, cheese, fruit, etc.

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Carolyn

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AND OFFICE

My grandmother always made a big pot of rice on Sundays and then used it in every meal, as rice takes on the flavor of whatever it is placed with. She had beef stew with veggies poured over a bed of rice, or she mixed rice in soups. Sometimes she'd put rice in meat balls as meat extender, etc. Black beans and rice was one of our favorites as it was a complete meal.



Today my family enjoys and celebrates the usefulness of rice. Rice is healthy and filling.

THE VALUE OF **COMPOSTING**

In the kitchen, I keep a separate bin (with tight lid) to collect vegetable and fruit scraps.

Every other day, I take them out for composting. In this way, we have reduced our trash by 75%. We keep trash for curbside pick up to only once a month (which costs \$3.25).

We save close to \$10 per month (\$3.25 x 3) by reducing the trash. Also, the compost we make helps our vegetable garden in the spring and summer. The parts of fruits and vegetables that we cannot eat we give back to Mother Earth.

FROSTING TIMES

When When you buy a container of cake frosting, remove it from the container, put it in a deep bowl, and whip it with your mixer. The frosting will double in size. You will get to frost more cupcakes or a cake with the same amount, but it will give you less sugar and calories for each piece by mixing it.

Joyce

CHEAP AND EASY GARDEN MULCH

Cardboard boxes make good garden mulch and are also a cheap alternative to landscape cloth. I get free large packing boxes from local retailers after they get shipments. Once the boxes are cut open and laid flat, they work well to prevent weed growth and retain water in the garden. They also work under bark mulch in the lawn.

Eventually, the boxes break down, which is good for the soil, and also avoids the problem of having shredded pieces of landscape cloth all over.

Sue M.

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Athens Division 16954 Hwy 72 W Athens, AL 35611 256-444-2600

Call Today for Current Prices or to Arrange A Pick Up

Chisholm Road Self-Service Storage will hold a public sale to enforce a lien imposed on said property, as described below, pursuant to the Alabama Self-Service Facility Act, Alabama Code 8-15-30 to 8-15-38, at 3:00 PM on Thursday, February 19, 2015, at Chisholm Road Self Service Storage, 4450 Chisholm Road, Florence,

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

rates only, no titles of registration.				
Tenant Name Address	Unit #	Stored Items		
ANNETTA ALLEN 605 E. 15th Street Sheffield, AL 35660	A15	Household Goods, Furniture, Boxes		
CHRISTOPHER ALLEN 122 Parker Dr. Florence, AL 35633	C16	Household Goods, Furniture, Boxes		
BRAD NORTON 74 Woodland Hills Florence, AL 35634	F12	Household Goods, Furniture, Boxes		
MISTY GRAY 320 Co. Rd. 124 Florence, AL 35633	F30	Household Goods, Furniture, Boxes		

By What Are We Saved?

Let the Bible Answer:

We are saved by:

Knowledge that we are sinners

"For all have sinned and fall short of the glory of God" Romans 3:23

Faith

"But without faith it is impossible to please Him..." Hebrew 11:6

Repentance

"...but unless you repent you will all likewise perish" Luke 13:3

Confession

"I believe that Jesus Christ is the Son of God" Acts 8:37

Baptism

"the like figure whereunto baptism doth also now save us..." 1 Peter 3:21

A Faithful Life

"be thou faithful unto death and I will give thee the crown of life..." Revelation 2:10

Grace of God

"For by grace are you saved through faith" Ephesians 2:8



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COMMUNITY NOTES may be submitted for non-profit, civic or churchrelated events and published free of charge as space is available in the Courier Journal. All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. Visit our website for a complete list. Community Notes must be submitted in writing by noon Friday for consideration in the following week's issue. Fax to 256-760-9618; mail to 1828 Darby Drive, Florence, AL 35630; bring in person; email to editor@courierjournal.net; or "Submit News" on our website at www.

courierjournal.net.

First United Methodist Church Day First Class Pre-K is now accepting applications for the 2015-2016 school year. Enrollment is open to all children who are four years of age by September 1 and residents of the state of Alabama regardless of family income. Register now through February 6, 9am-4pm at Florence First United Methodist Church Day School. Required documents: completed family information form and most recent utility bill as proof of Alabama residency.

A random selection drawing will be held. (Families do not have to be present in order to receive placement.) Location: First United Methodist Church Day School, 415 N. Seminary St., Florence on February

The registered child must be 4 on or before September 1, 2015. children who are eligible for kindergarten are ineligible

Food for Christ - Rhodesville Methodist Church. More info call 256-810-8694.

Vendors Are Needed for Spring Rummage Sale at Woodward Avenue Baptist Church, 801 Woodward Ave., Muscle Shoals, February 7, 8am-1pm. Fee: \$20 for 10'x10' space. Sale conducted by Zeta Chi ESA and all

booth proceeds will be donated to Easter Seals. The Habitat for Humanity truck will be there for donations after the sale. Contact Vicki Dean at 256-766-4101 for registration form.

Tuscumbia Multiple Purpose **Center** will be taking Baseball/Softball Registration now until February 20. For more information call 256-386-5655 or email tammyholt64@comcast.net.

We also offer classes for Karate ages 6 and up, Hip Hop ages 3 and up, and Self Defense ages 14 and up. Come join us!

Petco is partnering with PAWS to help save animals by the sale of their PETCO calendar. It's a great calendar with lots of coupons and the proceeds go to help PAWS save more animals! Stop by PETCO today!

The Florence Parks and Recreation **Department** will be conducting online registration for Adult Softball now through March 1. Register online now at www. fpard.com. We will be taking team registrations for Men and Coed Leagues. Team fee is \$400. For more information contact Nicole Lambert at 256-760-6628.

Call For Entries - Artistic Renderings of Youth - The deadline for entry in Artistic Renderings of Youth is February 20. This is a juried exhibit of art work open to 7th -12th grade students from Colbert, Franklin and Lauderdale counties. The exhibit opens March 3 and runs through April 10 at Kennedy-Douglass Center for the Arts in

The exhibit and competition is coordinated by area art teachers. Schools may participate or students can enter on their own. Each student can enter up to three works. Entries are juried and, if accepted, are eligible for ribbons awarded in different grade level groupings. Works must be original and can be in any medium. All 2-dimensional entries must be matted or framed

For more details on entry rules call Mary Nicely at Kennedy-Douglass Center for the Arts, 256-760-6379.

Kennedy-Douglass Center for the Arts is located at 217 East Tuscaloosa Street and is open from 9am-4pm, Monday-Friday at no charge.

Family Members Greatest Fears...A Guide to Living with Dementia at Florence Nursing and Rehabilitation Center, LLC, Wednesday, February 4 at 2pm, 2107 Cloyd Blvd. in Florence, 256-766-5771

The guest speaker will be Melinda Smith, RN, BSN, Program Director, Nurse Manager at Shoals Senior Care Center in Florence. Co-Sponsored By Shoals Hospital

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See NOTES... page 33



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Ivory Tower

Continued from Page 1

floor to the corporate headquarters for Lyons HR, a staffing and human resources company operating throughout the southeast. Abroms and Associates occupies the sixth floor, and SunTrust Bank will continue to be the anchor tenant on the ground floor.

"We think of this as more than just a real estate deal," Abroms said. "This is an investment in the Shoals. This building has been a Shoals area landmark since it was built in 1981, and under local ownership we want to continue to make it a premier business address for SunTrust and all of the

building's tenants."
"We are delighted to participate in this venture and are excited about establishing our corporate headquarters in this iconic building," said Lyons. "We are investing in the Shoals because we believe the future here is bright."

First National Bank of Florence originally built the seven-story building. When First National sold to SunTrust Bank, SunTrust became the anchor tenant and has been there since. One of the tallest buildings in Florence, it is easily seen as commuters approach downtown from O'Neal Bridge. Its seventh floor offers spectacular views of the River and downtown.

The renovation plans include upgraded security, upgraded tile and granite in the bathrooms, a new roof, and the development for Lyons HR. There are still offices available for rent in the building, ranging in size from 750 square feet to 7,500 square feet.

"This purchase does not change our SunTrust Bank branch operations," said Jeff Daniel, SunTrust Market President. "We are happy that the property will be under local ownership, and we are excited that Lyons HR and Abroms and Associates will be expanding their offices as a part of the transaction. We think this will be positive our Shoalsbased business community."

"We are delighted that this beautiful building is returning to local ownership," said Florence Mayor Mickey Haddock. "The SunTrust Bank Building has been a landmark for Florence, and the new owners have a proven track record of improvement and investment in the Shoals."





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OFFICE — Drop by our office at your convenience 8-5 Monday-Friday and write it there.

Questions?

call our office 256-764-4268.

Dentists...

Continued from Page 1

The Florence location at 2604 Hough Road adjacent to Florence Mall has been serving patients as Singing River Dentistry since July

The Tuscumbia location first opened in 1992. "We are a patient centered dental office at all of our locations," said Singing River founder, Dr. Jimmy Gardiner. "Our patients trust that we are giving the most advanced lental care possible.'

Gardiner is joined by Dr. Glenn Rudolph, Dr. Patrick Wilson, and Dr. James Maples. Rudolph and Wilson became part of the Singing River Dentistry Team as young professional dentists with expertise from dental school and experience in the field of dentistry. Maples came on board at the end of 2014 after more than 20 years of dentistry in a private practice. This professional team enables Singing River

Dentistry to offer regular office hours as well as after hours until 9pm to better serve the working community.

Singing River Dentistry offers the latest in dental technology and strives daily to learn the latest advancements. Same day crowns are milled in a lab at the Tuscumbia office. Dental implants, bridges, dentures and partials are created at the Tuscumbia lab resulting in a natural fit. All of this along with great regular dental hygiene care and the most progressive whitening techniques, confirms the Singing River Dentistry mission statement of putting the patient first. "We look forward to many years of helping our patients keep healthy smiles for a lifetime," Gardiner said.

The Singing River Dentistry locations are in Tuscumbia at 121 E. 6th Street, 256-383-0377; Florence at 2604 Hough Road, 256-764-9955; and Muscle Shoals at 1919 Woodward Avenue, 256-383-1112.

Shorts...

Continued from Page 2

16,000 New Seeding

TUPELO, MS – The Natchez Trace Parkway is home to more than 16,000 brand new tree seedlings planted near the new intersection of Highway 6 and Parkway milepost 257 by Tupelo. "When the new roadway came through some forest was removed," said Dr. Lisa McInnis, Chief of Resource Management. "This project will restore some of that forest habitat and provide for scenic protection going into the future. "A mixture of many hardwood tree species and a few shortleaf pines were planted for a total of twenty-three

acres. Plantings were done in accordance to a revegetation plan conceived by the Parkway Ecologist, Jesse Burton. "Care was taken to select species that are appropriate for the area and the soil type," said Burton. This project is part of the Parkway's preparation for the Park Service's Centennial in 2016.

Tasting...

Continued from Page 1

Ellen's Circle Mary is a contingent of local women who advocate for the work of Shoals CASA (Court Appointed Special Advocates). Shoals CASA supports and promotes court appointed, trained and caring volunteers for abused and neglected children so that they can thrive in a safe and permanent home.

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

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219 W. Tennessee St.

Florence, AL 35630 256-764-4268 Fax: 256-760-9618

Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to 69,738 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 publications or acceptance. for publication as space permits. Please submit all materials in written form to:

219 W. Tennessee St. Florence, AL 35630 or email to:

editor@courierjournal.net

well in advance of the planned event. The Editor reserves right to shorten, edit, reword or omit submissions as seen fit. 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.

DEADLINES: Issues Published Every Wednesday INSERTS & REAL ESTATE ADS - 5 pm Friday DISPLAY ADS - 5 pm Friday

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Tuesday...

Continued from Page 1

incredible vocal and guitar sounds.

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"Third Tuesday sprang out from the requests and comments of the Hall of Fame's many visitors who longed to talk to some musicians about their talents as well as the talents of those enshrined in the Hall. So many of the current groups know and have played music with the honorees," said Griffin.

This event will be held in the lobby of the Alabama Music Hall of Fame each Third Tuesday. The event is free to all those who attend. Participants are invited to bring their own brown bag lunch. Tours of the facility are also available. Counts Brothers Music in Muscle Shoals will supply the equipment for each event.

Future guest artists will be Larry Crowell and David Dotson for March. Wayne Bailey, Tony Lee and Larry Miles are scheduled in April.

For more information, contact the Alabama Music Hall of Fame at 256-381-

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Thomas McCutcheon

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If I die and have credit card bills is my family responsible for those bills?

Robert, Moulton, AL

It depends. A credit card bill is a form of a contract. Occasionally we see married couples who have joint accounts where both are responsible for the total amount of the debt. In those cases, the survivor would be responsible for the remaining balance.

If it is just your credit card and no one else signed to be responsible for it then your family would not be responsible for payment.

However, if you leave an estate and an estate is opened so that property can be transferred or valued or any of the other reasons why an estate is opened, then the

estate would be responsible for payment of the outstanding balance on the credit card.

Credit card companies almost always file claims against estates. Theoretically even if an estate wasn't established by your heirs, a large creditor could file an estate so that they could then file a claim.

So the short answer is no your family is not responsible for the credit card bill but the correct answer is that if you leave an estate, the amount of the credit card debt would be paid from the estate.

Buckle up and drive safely.

Please send the questions to:

"Ask the Attorney,"

P. O. Box 38, Florence, Alabama 35631 or visit our website at: www.mhattv.com

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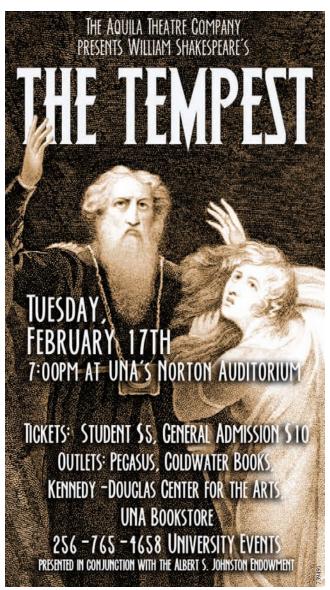
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by DAVE RAMSEY

GENERATING PASSIVE INCOME

Dear Dave,

I've been following your plan, and I'd like to find a way to make a little more money on the side. Do you have any ideas for generating some passive income?

Taiwan

Dear Taiwan, sure you're not getting involved with some getsometimes attached to you're taking? those sorts of things.

simple; it's income off I find collision insurance of investments. In other to be a pretty smart buy! words, it's money you set aside that makes you money. There's not any other income that is real America's trusted voice

passive income. and got royalties from the York Times best-selling sales, some people would books: Financial Peace, call that passive income. More Than Enough, The I get royalties from the Total Money Makeover and books I've written over EntreLeadership. The Dave the years, but the people Ramsey Show is heard who would call that by more than 5 million follow me around while I more than 500 radio was working my tail off to stations. Follow Dave on write and sell those things. Twitter at @DaveRamsey To me, it wasn't passive and on the web income at all; it was a daveramsey.com. business. Technically, the government would call it passive income. But they don't have anything to do with reality.

When it comes to passive income, I only invest in two things real estate, for which I pay cash, and good growth mutual funds. Active income usually takes the form of a small business idea or your career. That's income that you, yourself, are literally creating.

But that's how I look at that stuff. Some people may have a different view on it, but I like to keep things simple.

-Dave

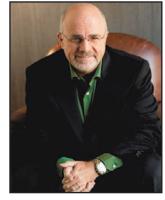
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Dear Dave,

I'm following your plan and trying to find different ways to save money. What's a good way to decide whether or not you need full-coverage insurance on an automobile? Barbara

Dear Barbara,

I think you should look at a couple of things. First, you need full-coverage or collision if you don't have a lot of money, because you'll end up walking if the car gets totaled. You need this coverage even if it's a \$2,000 car. You might keep the deductible a little high to save on premiums and then, if something unexpected happens,



you can cover the out-ofpocket expense with your emergency fund.

Let's say you have savings. \$50,000 in You're driving a \$5,000 car, and you decide to drop collision coverage because you're thinking if you total it you can just First, I want to make write a check and replace the car. You can, but then you have to look at the rich-quick scheme, like other side of the coin. a nothing-down real What does this collision estate seminar. "Passive coverage cost per year income" is a term that's versus the \$5,000 risk

I've run those numbers Passive income is pretty a few times, and generally

—Dave

Dave Ramsey on money and business. If you wrote a book He's authored four New 'passive income" didn't listeners each week on

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Guest Opinion Editorial Originally posted on January 18, 2015

2014 as the Mildest Year:

Why You Are Being Misled on Global **Temperatures**

OR: I Should Have Been an Engineer Rather than a Climate Scientist

Roy W.

Spencer, Ph.D

Principal

Research Scientist

at UA-Huntsville

Former Senior

Scientist for

Climate Studies

at NASA's

Marshall Space

Flight Center

've been inundated with requests to comment on recent NOAA and NASA reports that 2014 was the "hottest" year on record. Of course, I've addressed the hottest year claim before it ever came out, on my blog

(DrRoySpencer.com) on October 21 and again on December 4. In the three decades I've been in the climate research business, it has been clear that politics is driving the global warming movement. I knew this from the politically-savvy scientists who helped organize the U.N.'s process for determining what to do about human-caused climate change. Interestingly, The Intergovernmental Panel on Climate Change (IPCC) wasn't formed to determine

whether it exists or whether is was even a threat. That was a given.

I will admit the science has always supported the view that slowly increasing carbon dioxide

See TEMPS... on Page 21

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

Courier Journal



FLORENCE-Downtown Florence boutiques, salons, and other businesses will turn into Chocolate Shops for a few hours on Saturday, February 7.

Main Street is hosting its first Downtown Chocolate Crawl from 10am-2pm. Tickets were limited and SOLD OUT last week. Ticket holders will visit participating downtown businesses where they can enjoy a variety of free chocolate samplés while supplies last. Those fortunate few will also take advantage of a 10% discount at each location. Only ticket holders

the end Theatre
The Wine Seller
TRU Identity
Unraveled Yarn & Gifts
Ye Ole General Store sample

the variety of chocolate and take advantage of the special discount.

All ticket holders should meet Main Street staff at the tent on North Court Street to be given a map, the discount ticket, and to put their name in the door prize

See CRAWL... on Page 25

Tour Set Saturday

SHOALS-The first Swampette music tour of the year is set for Saturday, February 7 from 12-4pm. The popular tour starts at the new Visitor Center in McFarland Park in Florence. It stops at FAME Studios, 3614 Jackson Highway, and the Alabama Music Hall of Fame. Led by Judy Hood, wife of Swamper bass player David Hood, the tour travels to each venue

1st Music FROM CIVIL RIGHTS TO NO - The library's programs for Black History Month will focus on the Civil Rights era and how those events led us to now. • Film Screening: <u>Freedom</u>

Riders with discussion led by Camille Goldstein Bennett -Friday, February 6, 6pm • The Cold Case Project: Investigations of Civil Rights Murders with Hank Klibanoff -Thursday, February 12, 6pm • March With Me: The Children's March and the Selma March with Rosalie Turner -Thursday, February 26, 6pm

See TOUR... on Pg. 26

HALF THE SKY SERIES AND

EXHIBIT - Florence-Lauderdale Public Library is partnering with the UNA Center for Women's Studies to present a series about issues women face globally and locally. This series is inspired by the book, "Half the Sky: Turning Oppression Into Opportunity for Women Worldwide." The library will be hosting an exhibit based on the book and discussion programs on human trafficking. maternal health, and the fair trade movement. The talk Sunday, February 8 at

2pm is 'Human Trafficking: The New Face of Slavery. Talks are also scheduled for February 15 and February 22.

Gospel Traditions During Black History Month

TUSCUMBIA - Much of today's music is rooted in the rich gospel traditions of the Black church. In recognition of these traditions, the Alabama Music Hall of Fame will present the First Annual Black History Month event,

Celebrating Gospel Music, at 5pm on Sunday, February 8 at Muscle Shoals High School Auditorium.

During Black History Month, the Alabama Music Hall of Fame wants to showcase some of the great Gospel music of the

Performing during the show will be the Gospel Imperials and Shaun Moore and Friends of Huntsville, Aaron Freeman and Company, Rev. Shaun

See GOSPEL... on Page 25



LLOYD JACKSON IS A MUSCLE SHOALS RESIDENT, CIVIL WAR BUFF, and antique gun collector. He will be talking about the April 27, 1865 explosion of the Mississippi River side-wheel steamboat SS Sultana at the Helen Keller Library in Tuscumbia on Sunday, February 8 at 2pm. The Sultana was carrying approximately 2300 just-released Union prisoners of war. That was also the day after the Lincoln assassination. Some 1,700 men died, making it the worst disaster in US maritime history - even worse than the 1912 sinking of the RMS Titanic which killed 1,517 people. The presentation is free to the



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

Repeal ObamaCare

Editor:

I continue to read about other people's experiences with Obamacare. My experience has been a nightmare from the dark side. I've spent more time on the phone and the computer this year with Heathcare. Gov than I have at the grocery store. I've tried for a whole year to get them to correct my address. It has never been fixed.

Every time I call about a problem, I usually end up with a supervisor who can't help me either. They then apply the problem to what they call an "Escalation". Supposedly, they assign the "Escalation" to a case worker who has thirty days to respond to me. I have

several of these "Escalations" in process beyond the thirty day period and l never get a call back. It's at the point now where I can't do my 2014 Income Taxes because the information they sent on the new 1095A form is incorrect. What we needed is another income tax form.

If this were a private company, we wouldn't tolerate this type of service; we would go to a competitor. Unfortunately, we can't go somewhere else because the liberal politicians in Washington decided they are smarter than the rest of us and forced us into this bad law. This law needs to be repealed now.

James Eastman Florence

They Don't Like Laws

Editor:

Inreading the letter about immigration submitted by Rodrigo Barragan (Anti-Immigrant Amendments, January 21) I was disturbed by his attitude and misconceptions!

America has always been a nation of laws. For our President and his cronies to decide they have the right to interpret our immigration laws just because they don't like them is absolutely insane! If citizens from any other country are in this country in violation of our current immigration laws, they have broken the law period, and have no LEGAL right

See LETTERS... on Page 25



The rest of the world has always wanted to come here, not for communism but for freedom.

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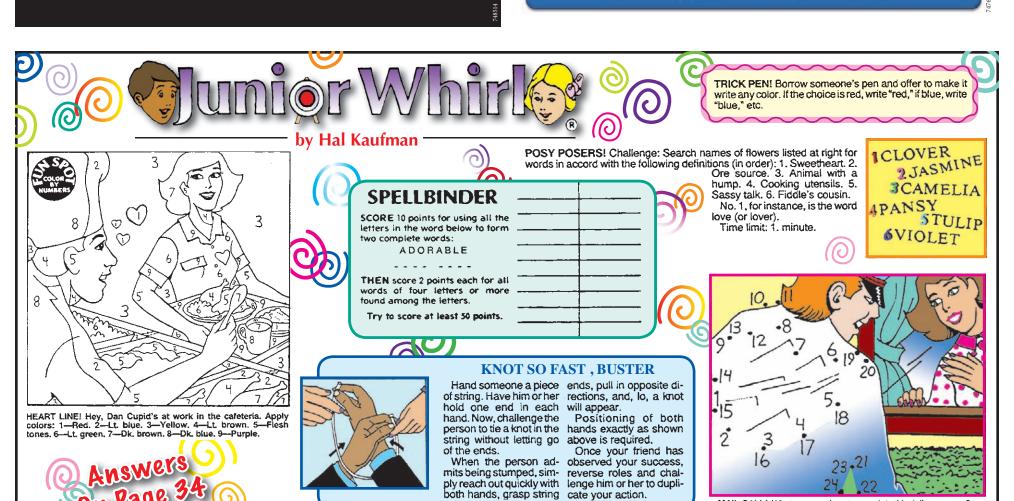
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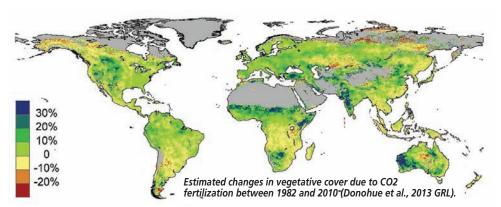
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Guest Op-Ed

Temps...

Continued from Page 14

levels in the atmosphere from burning of fossil fuels should cause some warming. But the view that this would in any way be a bad thing for humans or for nature has been a politically and even religiously driven urban legend.

I am embarrassed by the scientific community's behavior on the subject. I went into science with the misguided belief that science provides answers. Too often, it doesn't. Some physical problems are simply too difficult. Two scientists can examine the same data and come to exactly opposite conclusions about causation.

We still don't understand what causes natural climate change to occur, so we simply assume it doesn't exist. This despite abundant evidence that it was just as warm 1,000 and 2,000 years ago as it is today. Forty years ago, climate change necessarily implied natural causation. Now it only implies human causation.

What changed? Not the science; our estimates of climate sensitivity are about the same as they were forty

years ago.
What changed is the And not just politics. among the politicians. At AMS or AGU scientific conferences, political correctness and advocacy are now just as pervasive as they have become in journalism school. Many (mostly older) scientists no longer participate, and many have even resigned in

Science as a methodology

for getting closer to the truth has been all but abandoned. It is now just one more tool

to achieve political ends.
Reports that 2014 was the hottest year on record feed the insatiable appetite the public has for definitive, alarming headlines. It doesn't matter that 2014 wasn't the warmest within the margin of error even in the thermometer record. Who wants to bother with margin of error? Journalists went into journalism so they wouldn't have to deal with such technical mumbojumbo. I said this six weeks ago, as did others, but no one cares unless a mainstream news source stumbles upon it and is objective enough to report it.

In what universe does a temperature change that is too small for anyone to feel over a fifty year period become globally significant? We don't know if the global average temperature is 58 or 59 or 60 degrees Fahrenheit. However, we are sure that if it increases by one or two degrees that would be a catastrophe?

Our only truly global temperature measurements, the satellites, are ignored because they don't show a

record warm year in 2014.
Why are the climate models which are built to guide energy policy not even adjusted to reflect reality when they overforecast past warming by a factor of two or three?

Why do people have to lie about severe weather getting worse when it has not? Have we totally forgotten that more carbon dioxide is actually good for life on Earth, leading to increased agricultural productivity and global

greening?

It's because political power and the desire to redistribute wealth have

taken control of the public discourse. We live in a global society where people believe we can replace fossil fuels with unicorn farts and antigravity-based energy.

Feelings now trump facts. At least engineers have to prove their ideas work. The widgets and cell phones and cars and jets and bridges they build work or they don't.

In climate science, whichever side is favored by politicians and journalism graduates is the side that

What about those 97% of scientists who agree? Well, they all agree that if their government climate funding goes away their careers will end.

Roy W. Spencer received his Ph.D. in meteorology at the University of Wisconsin-Madison in 1981. Before becoming a Principal Research Scientist at the University of Alabama in Huntsville in 2001, he was a Senior Scientist for Climate Studies at NASÁ's Marshall Space Flight Center, where he and Dr. John Christy received NASA's Exceptional Scientific Achievemen't Medal for their global temperature monitoring work with satellites. Dr. Spencer's work with NASA continues as the U.S. Science Team leader for the Advanced Microwave Scanning Radiometer flying on NASA's Aqua satellite. He has provided congressional testimony several times on the

subject of global warming. Spencer's research has been entirely supported by U.S. government agencies: NASA, NOAA, and DOE. He has never been asked by any oil company to perform any kind of service. Not even Exxon-Mobil.

Spencer's first popular book on global warming, Climate Confusion (Encounter Books), is now available at Amazon.com and BarnesAndNoble.com.

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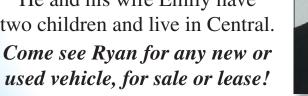








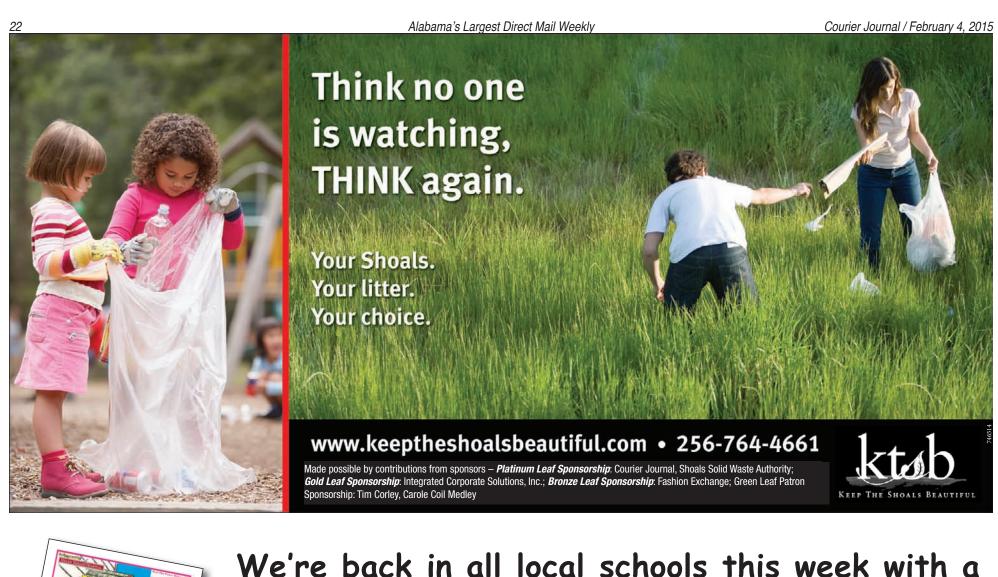
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Super Bowl Trivia

Now that Super Bowl 49 is in the books, how about putting on your thinking cap and try your knowledge at a little Super Bowl trivia? The answers are revealed later in this column, but no fair peeking! 1. Who was the first MVP of the first Super Bowl? 2. Who was the only player to be

named MVP of the Super Bowl from the losing team? 3. Who was the first wide receiver to be named MVP?

4. Who was the first player to be named MVP three times? 5. Name the three individuals who have appeared in Super Bowls as a player, an 5. Dan Reeves, Mike assistant coach and then Ditka, Tony Dungy 6. Joe

Super Bowl player, when asked if he preferred grass or Astroturf, replied: don't know...I never smoked Astroturf". What was the first team to win five Super Bowls? 8. Which team played in the most consecutive Super Bowls? 9. Who was the first African-American head coach to win a Super Bowl? 10. True or False— There is no network game footage that exists of Super Bowl I.

Answers: Starr of Green Bay. 2. Dallas Cowboys in 1971. Lynn Swan of the Pittsburgh Steeler 4. Joe Montana-1982, 1985, 1990 Dan Reeves, Mike

a head coach 6. What Namath 7. San Francisco 49ers

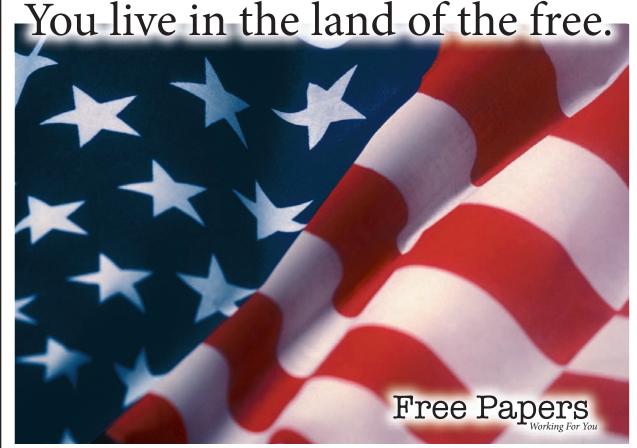
8. Buffalo Bills—1991, '92, '93, '94—not winning a single one 9. Tony Dungy of the Indianapolis Colts in 2007 10. True supposedly it was taped over for a soap opera can you believe that!

How did you do? It's hard to believe that next year's Super Bowl will be number 50. Although quite a few of them have been boring and runaways, some Bart provided several lastminute thrills. It's still Chuck Howley of the one of the most watched TV events of all time.

> E-mail comments and suggestions to: jerrywknight@comcast.net







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The liberty we enjoy in this country came about because ordinary citizens stood up against the big guys. They gathered together to read how others were doing the same. How did they do that? By reading their local community paper.

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Letters...

They Don't **Like Laws**

Continued from Page 14

to be here!

There are those of us in North Alabama who illegal remember the alien who shot and killed Huntsville officer Daniel Golden, and the illegal who was driving drunk in Huntsville and hit a car killing five members of an African American family. Then there are the countless numbers of illegals arrested for manufacturing and selling drugs. Then there are other murders and crimes committed against our citizens. These are a constant reminder of our government's failure to enforce the Immigration Laws of this country

It is also an affront to all the foreign citizens who have gone through the process of trying to get into our country legally. They have been waiting in line for a chance to come into this country, and now they see those who have violated the law and entered illegally getting special treatment and being able to make a mockery of our legal system.

I find it hard to understand why our President and elected officials think that the Immigration Laws that are currently in place need to be reformed when neither the President nor Congress has been making sure those laws were being enforced. We were told in the 2006 border fence act that 733 miles of fence would be built to secure our southern border. It hasn't been done and now members of Congress are saying it will be too expensive to build!!! Stop giving all these other countries like Nigeria our tax dollars to secure their border, and start spending money on securing our country.

What will the President and Congress say when a terrorist attack kills a large group of Americans and we find they came into our country through the southern border? Stop the insanity! Call your elected officials and DEMAND that they enforce the rule of law and seek a method of forcing this President to do the same.

Philip Goodale Florence

Communism or Free Markets?

Editor:

It has been said that communism in its perfect form is actually similar to pure Christianity. However, in Christianity God gave man free will to give or not. In communism it is different; money, time, and effort are not freely shared, but rather confiscated by government

See LETTERS... on Page 30

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Crawl.

Continued from Page 14

Once they have visited all businesses, they will turn in their vote for the best chocolate item of the day by 2pm. The event includes door prizes of \$25 Downtown Dollars that can be redeemed at participating stores. Downtown Dollars spend just like cash.

Anyone participating in the Downtown Chocolate Crawl is encouraged to park at the public parking garage at the corner of Tennessee Street and Pine

Gospel...

Continued from Page 14

Rainey, and the Miracles of Joy from Florence, the St. Paul Gospel Choir of Russellville, Rev. Jerry Reeves and the Galilee Missionary Baptist Church of Leighton, and the Southside Church of Christ of Rogersville.

Tickets are \$10, \$8 for seniors, \$4 students and under 6 are Free. Tickets are available at the Alabama Music Hall of Fame, 617 U.S. 72 West in Tuscumbia or by telephone at 256-381-4417.

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Tour...

Continued from Page 14

aboard the Trolley of Tunes. Tour cost is \$35 per person.

An added feature to this month's tour is a free presentation about native Florence Sam Phillips who was known as the Father of Rock N' Roll. The presentation will take place at 11am and is free and open to the public as well as participants on the Swampette tour.

Sam's son Jerry and randdaughter Halley granddaughter ^{*} will reminisce about their father and grandfather's interesting life. He was an American businessman, record executive, record producer and DJ who played an important role in the emergence of rock and roll as the major form of popular music in the 1950s. The founder of both Sun Studio and Sun Records in Memphis, Tennessee, he discovered such recording talent as Carl Perkins, Jerry Lee Lewis and Johnny Cash. The height of his success culminated in the launching of Elvis Presley's career.

Phillips and his family also founded Big River Broadcasting Corporation which owns and operates several radio stations in the Florence area.

Lastly, the Gallery in the Visitor Center will have a special exhibit of Sam Phillips photos and memorabilia. There will also be an information and photographic timeline spanning sixty years from Alabama Music Hall of Fame curator and photographer, Dick Cooper, entitled "Sounds of the Shoals: A Walk Down Melody Lane." This exhibit will be on display and open to the public free of charge throughout the month of February.

Additional Swampette tour dates for 2015 are March 7, April 4, May 2, June 6, July 11, August 1, September 5, October 3 and November 7.

For reservations for the Swampette tour or information about the Sam Phillips presentation or photographic exhibit, contact the Florence/ Lauderdale Tourism Office at 256-740-4141.

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OPTIONS FOR LAYING A NEW DRIVEWAY

another month or so. If you don't like the way Old Man Winter has treated your driveway, now's the time to begin planning for a springtime replacement!

A driveway is more than just a place to park your car. The right driveway material can add considerable curb appeal to your home, increasing its resale value along the way.

Homeowners have many options at their disposal when choosing a driveway material.

Consider the following rundown of materials.

BRICK: Many homeowners believe brick driveways provide the most aesthetic appeal, and it's hard to argue with the beauty of brick driveways and walkways. Brick driveways comé in various colors and hues, and many homeowners opt to have the color of their brick driveways match their landscaping, which further adds to curb appeal. But that curb appeal is only appealing if the driveway is designed and installed correctly, and homeowners can expect to pay a premium for that, as brick driveway installation is very labor intensive.

GRAVEL: Gravel driveways may not be as commonplace as they once were, but this cost effective driveway material is still an option. Homeowners who live in regions with mild winters without snow might benefit most from

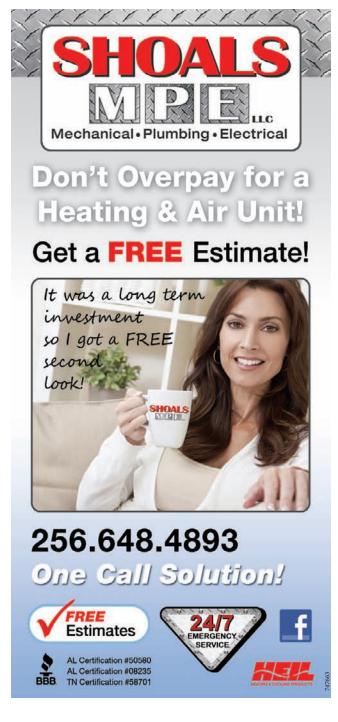
Winter here in North gravel driveways, which Alabama will be over in can be difficult to negotiate when shoveling snow. Gravel tends to be the least expensive driveway material to install, but professionals may recommend that a new top layer of gravel be laid once or twice a year to replace material lost to wind and everyday usage.

ASPHALT: Asphalt remains a popular driveway material, thanks in large part to its practicality and ease of installation. Unlike other driveway surface materials, asphalt is available in just one color, black, and that lack of versatility has led many homeowners to consider other options. But asphalt remains an affordable driveway surface material that's relatively easy to repair. Cracks and holes in asphalt are somewhat common, but resealing such blemishes once every three to five years is typically enough to maintain the appearance of an asphalt driveway.

CONCRETE: Concrete driveways are popular thanks in large part to their affordability and aesthetic appeal. Concrete can be susceptible to extremely cold weather, but many homeowners prefer concrete because of its versatility. Concrete can be stamped or dyed to provide a unique look, which can increase curb appeal. Concrete can be expensive to maintain, particularly when the material cracks. In addition, gas and oil spills are more noticeable on a concrete surface than other driveway surface.

replacing When an existing driveway, homeowners who know beforehand the pros and cons of the surfaces they're interested in, will have a much easier time.









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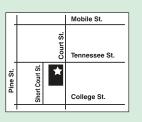
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Chew on This

To ban stinky breath and periodontal disease, brush up on dental care

By **Kim Campbell Thornton** Universal Uclick

eeper did not want me to even lift his lip to look at his teeth, and his breath was terrible. It had been only six months since his last dental exam and cleaning, but clearly something was wrong.

Turns out that not only did he have an abscessed tooth, but dental X-rays also showed a large amount of bone resorption, a bone remodeling process that invades the tooth structure. It's normal when it involves the loss of baby or puppy teeth, but veterinarians are seeing it more often in the permanent teeth of dogs. Keeper had to have three teeth removed.

Keeper's experience is just one of the reasons that veterinarians are adding dental X-rays to the professional cleaning process. His veterinarian, Gershon L. Alaluf, DVM, explains: "When you look at a dog's teeth and see tartar, that's just the tip of the iceberg. It doesn't tell you what's going on underneath the gumline. Usually there's infection, and on dental X-rays we can see pockets of infection, plus root resorption and bone resorption."

Oral and dental disease are by far the

most common problems affecting dogs and cats. By the time they are 3 years old, 80 percent of dogs and 70 percent of cats have some form of gum disease. Tartar isn't just ugly; combined with bad breath, it's a signal that your pet's teeth and gums are probably infected, painful or both. Other signs include difficulty eating, constant drooling and lethargy.

Unfortunately, dogs and cats can't tell us that their mouths hurt, so all too often they go without treatment because a professional cleaning is considered cosmetic rather than medically important. But oral bacteria don't affect just the mouth. Over time, they can cause infections that enter the bloodstream and spread throughout the body, damaging organs such as the heart, liver and kidneys.

What can you do? We've said it before and we'll say it again: Brushing is the No. 1 way to help keep dental disease at bay. If you start when your puppy or kitten is young, he'll get used to it and accept it more readily.

Here are some options to prevent tooth decay if your pet says "no way" to brushing:

❖ Wipe the teeth with a moist gauze pad or dental wipe. That can help to remove the plaque that hardens into tartar.

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♣ Ask your veterinarian about gels, rinses or sprays that contain chlorhexidine or zinc ascorbate cysteine (ZAC) compounds. The enzymes in chlorhexidine products dissolve plaque and help reduce bacteria, and ZAC compounds encourage collagen production to stimulate repair of gum tissue.

Lay in a supply of tartar-control chews and toys (available for dogs and cats) that contain enzymes to help reduce plaque.

reduce plaque.

❖ Cut back on the daily skinny vanilla lattes and put the cost toward your pet's dental care. At \$3.25 a pop, you can save more than enough over a year's time to cover the cost of a cleaning and any necessary extractions.

An annual professional cleaning that gets below the gumline — something that can't be done with a non-anesthetic shine-up — can help ensure that dental problems are found early and treated, which saves you money and saves your pet unnecessary discomfort. Even better, you may find that once his mouth doesn't hurt anymore, your pet is acting young again, for the first time in a long time.



Dental disease left untreated is painful and may even shorten your pet's life.

Cat's body heat saves baby's life

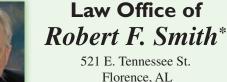


- A Russian cat named Masha found an abandoned infant and saved his life by curling up with him to keep him warm and then meowing loudly to attract attention. Thinking the cat had been hurt, a woman went out to check on her and found the baby, who it was later determined was in good health despite his exposure to the cold. The longhaired tabby cat, who lives in the Russian city of Obninsk, doesn't belong to anyone, but people in the neighborhood feed her and watch over her. Since her heroic act, Masha has been getting lots of all her favorite foods.
- How often should you bathe your dog? Most dogs can get by with monthly baths, but weekly is better if they spend a lot of time on your furniture or bed or suffer from environmental allergies, which are caused by absorption of dust, pollen and mites into the skin. If you use a mild shampoo and conditioner and rinse well, even a daily bath is fine.
- · Scientists who study the feline genome are looking for a few good cats to donate some DNA, not to mention funding, for the effort to sequence the genomes of 99 domestic cats. The insights already gained include discovery of the cause of polycystic kidney disease, reducing its prevalence in Persians, work toward development of drugs that could treat the condition in cats and possibly in humans, and genetic differences between domestic and wild cats. Researchers are seeking donations to help raise money for the sequencing, which costs \$7,500 per cat, but DNA samples are welcome, too. Any cat and owner can participate, says geneticist Leslie Lyons of the University of Missouri in Columbia. For more information, visit felinegenetics.missouri.edu.
- Dr. Marty Becker and Kim Campbell Thornton

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special adoption fee of \$25 which includes my vaccines & spay. To adopt me, call the Florence Shelter at 256-760-6676!

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State Plans **Purging of** Special Ed **Complaints**

MONTGOMERY-Alabama State Department of Education (ALSDE) has scheduled the destruction of certain special education records for February 17. Records to be destroyed pertain to special education complaints filed and special education mediation records maintained from April 1-December 31, 2009, special education process hearing requests filed from January 1-December 31, 2008.

If you are the parent of a child, or a student aged 19 or older, or a former student aged 19 or older involved in a special education complaint, complaint, a special education mediation, or a special due process hearing, with records maintained at the ALSDE during this time frame, you may request the complaint records, mediation records, or due process hearing records, pertaining to your child or yourself, by mailing or faxing a signed, written authorization to release the records to: Bernice Rush-Harrison or Clark Waggoner:

Alabama State Dept of Education **Special Ed Services** Post Office Box 302101 Montgomery, AL 36130-2101 Fax: 334-242-9192

Your letter should include the student's name, current mailing address, and telephone number. Unless we receive a signed, written request for the complaint records, mediation records, or due process hearing records, these records will be destroyed on February 20, 2015.

If you have questions, olease contact Rush-Harrison or Waggoner at 334-242-8114.

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Communism or Free Markets?

Continued from Page 25

and redistributed. Because we live in a sinful world we can see the ill effects of communism.

In history communism is always followed by tyranny. Why? Productivity is taxed by force and given to another. If this was done by anyone besides government, it would be called theft. Theft is always immoral no matter what name you give it. Because of greed the money does not go to those who really need it. Rather, it goes to those who know how to play the system as government officials and big corporations do. That is why communism has always been the enemy of American freedom.

Free market is the idea that a person can make his own decisions, good or bad. Yes, that is overly simplified; and no, the free market is not perfect. You might have to move to find a job, or do with less, but it is the American spirit. Not always easy, but it is the foundation of this country. Today we see our government taxing and regulating businesses to death. Then they turn around and help out the largest of them. This is sad and not what made our country great.

The rest of the world has always wanted to come here, not for communism, but for freedom. With that in mind, I commend Limestone county commissioner Ben Harrison for his steadfast stance on the free market, not to give incentives to corporations like Polaris.

Limestone county chairman Mark Yarbrough the made statement that Commissioner Ben Harrison was too idealistic in his view of the free He veritably market. admitted that the chairman is bought and paid for corporations. The Limestone commission owes an apology to all the other businesses that have been here for years. Not only are our local businesses being overlooked, but we are sending money to Minnesota. How many employees does a business require before you will give them money? Are only the largest rewarded?

We complain about Washington bail outs and Obamacare, but you are doing the same thing. The only one with enough guts to do what is right is Ben Harrison.

Jack Hall Athens

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COMMON QUESTIONS

A good indication that your home has made it on a buyer's "short list" is if the prospective buyer is asking questions.

Before making an offer, buyers usually have questions about the home they are considering. Many of these questions can be answered ahead of time, thus giving the buyer piece of mind to move forward with writing an offer on the property once they've decided this is the one.

While there's no way to anticipate every possible question or concern a buyer may have, there are many that we hear often enough that the information can be ready ahead of time.

Here are some common questions a buyer will ask if they are seriously considering a home:

Where are the property lines or do you have a copy of an existing survey? If you have a survey, it's a great idea to leave this out on the counter for showings and also have a digital copy that your REALTOR can easily send to prospective buyers or other agents. This will make a buyer feel very comfortable with the property, especially if you are selling acreage. This will also help them understand where the boundary lines are, if there are any known encroachments, etc... If you don't have a survey, provide a tax plat just to give a general idea.

How much are the average utilities? This question is asked about 99.9% of the time. While it might seem easy to just leave a copy of the utility bill on the counter, the buyer really wants to know the 12-month average. The utility department can provide you with a "Utility Summary" that will include the amount each month as well as the average for the year. Save a step in the consideration process and have this information ready.

How much is Homeowner's insurance? Most people are aware that homeowner's insurance premiums may fluctuate, but the annual amount you are currently paying will at least give the buyer an idea of the range in which they may anticipate paying and how it may affect their mortgage payment.

How much are the taxes? This information is readily available online and most agents will gather this for their buyer, however it doesn't hurt to have this available when the buyer is looking at your home so they can quickly see the amount and how it may also affect their mortgage payment. -mr

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

<u>Questions for Mike Randall</u> Coldwell Banker Pinnacle Properties 2093 Florence Blvd, Florence, AL 35630

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3BR, 1BA HOME FOR RENT in North Florence, Maple Ave. Section 8 accepted. \$525 mo, \$500 dep. www.rentshoals. com Knight & Humphries Inc. 03-04

EDGEMONT SUBDIVISION, 4BR, 1.5BA. Hardwoods, ceramic, basement. Appraised \$107,000 will sell for \$89,900. 256-446-8562 02-04

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FOR RENT - 1-2 BEDROOM Apartments, North Florence. Appliances, W&D connections. \$325-\$425+ deposit. 256-764-3986 02-04

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KILLEN, BROOKS SCHOOL District. House with basement, 5BR, 2BA, \$750 month. Butch Collins Properties, 256-710-2443 02-11

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LAND FOR SALE - 2+ ACRES, Co. Rd. 16, 5 minutes from Florence. \$30,000. 256-349-1285 02-11

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MUSCLE SHOALS, 208 Anna, 3BR, 2BA, garage, storage, fenced backyard, \$151,900. 256-383-4667 02-04

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SMALL 4BR \$64,900. 1 acre fenced, 2 mi. E. of Navistar Colbert County. Owner financing available, small down payment, animals welcome. 229-343-0570 02-11

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FOR SALE BY OWNER Florence Brick, 4BR, 2BA, Large living room and kitchen. Stainless appliances. Formal dining. Laundry with washer/ dryer/freezer. New roof and central unit. Fenced yard. \$116,900. 256-762-8241 02-11

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FOR RENT APARTMENT: 18R, unfurnished, \$300 mo. \$150 deposit, good location, Florence, 256-764-7852. 256-767-0162 02-04

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THE BEAUTIFUL Steffy confronted Ridge about his budding relationship with the much younger Caroline. Rick chewed out Wyatt for his lengthy absence from the company. hearing After about Wyatt's embarrassment, Liam and Bill asked him to join forces to teach Rick a lesson. Caroline worried that Steffy's presence could cause a problem for her and Ridge. Rick filled Maya in on his tumultuous history with Amber. Brooke told Deacon how much she disapproved of Ridge dating Caroline. When Steffy vented about all that was going on at Forrester Creations, Liam made another attempt to get her on board with his plan. Ridge invited Caroline to his new home for a memorable evening. Wait to See: Quinn questions Deacon's loyalty to her.

DAYS OF OUR LIVES Paul made an emotional admission to Sonny. Paige considered taking Theresa's advice on how to find out the identity of JJ's lover. Aiden had to act quickly when Hope's unexpected return threw a wrench in his plans. Abigail was furious when she learned the truth about what instigated Chad and Ben's fight. Serena schemed to get what she wanted from Eric. Adrienne and Lucas were drawn together more than ever before, then received some stunning news. Eric was surprised by Serena's behavior. Daniel had a serious talk with Melanie and Brady about their relationship. Nicole shared a warm moment with someone unexpected. Paul was unknowingly headed for an explosive encounter. Wait to See: Eve is devastated

GENERAL HOSPITAL Franco and Nina made a pact. Fluke revealed the devastation that was about to happen on the Haunted Star. Elizabeth and Sam quickly tried to warn their loved ones about the danger aboard. Fortunately, an unlikely hero emerged to save the passengers. Sloane and Julian made a bargain. Sam updated Patrick on what she learned about Jake. Agent Sloane and Nathan supervised a search for one of the bodies. Tracy unloaded on Ned about her shocking discovery. Nikolas threatened Helena's life. Morgan and Kiki were taken aback by a devastating revelation. Sabrina arrived home to find some unexpected visitors asking for help. Wait to See: Helena

offers Tracy a deal.

THE YOUNG AND
THE RESTLESS At the ranch, Jill presented Victor with a contract to buy Chancellor. Kelly ran into Jack, who tried to tell her that he wasn't giving up on Phyllis. Nick worried about Nikki's health. Constance's estate manager warned Sage and Adam that if he found out their marriage was fraudulent, they would lose everything. Paul and Christine searched for more clues. Lauren was concerned that Michael was making bucket list. Chelsea and Billy discovered that Gabriel moved in across the hall. Devon visited Neil to ask how soon the doctor thought he might get his sight back. Kelly held firm on the wish that she and Jack would end up together. Nikki had a heartto-heart with Summer. Avery accused Dylan of not trusting her. Wait to See: Adam's cover is nearly blown.

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1996 MOOMBA 5.7L MERCRUISER V8. Green and White w/Cover Stereo. Good Condition. Matching Trailer. Docked on Wilson Lake. \$7,500. 256-446-0463 02-25

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GUITAR 98 FENDER Stratocaster \$450, 256-229-5266

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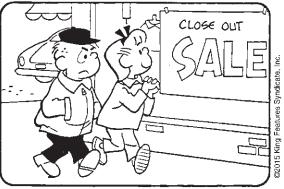
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Community Notes...

Continued from page 4

Florence Parts and Recreation Department will be conducting registration for Spring Youth Softball now through February 27 for girls 5-12 years of age and Spring Youth Baseball now through February 27 for kids 3-12 years of age. You can register at warm FBABD. of age. You can register at www.FPARD. com. Age control date is May 1, 2015. Registration fee is \$35 per player. For more information contact David Dolan at 256-760-6628.

While the holidays typically bring a slowdown to blood donations, this winter's flu epidemic and the cold weather in the southeast cut even deeper into the blood supply. LifeSouth Community Blood Centers is now in emergency need for blood. Donations are down 40% from where the supply needs to be to provide hospitals with enough blood for patients. This has especially impacted the supply of Type O blood which is needed most

O-negative is the universal blood type that can be used by anyone in emergencies. O-positive can be used by anyone with a positive blood type. The Centers for a positive blood type. The Centers for Disease Control reported in early January that 43 states, including Florida, Georgia and Alabama, are experiencing either high or widespread flu activity. Donors must be 17 or older, or 16 with parental consent, weigh a minimum of 110 pounds and be in good health. A photo ID is also required. For information, call 1-888-795-2707.

LifeSouth Blood Drives - February -ECM Center, 205 Marengo Street, Florence, 256-765-7038. The hours are: Monday-Friday, 9am-5pm; Saturday, 9am-3pm;

Keller Center, 1208 S Jackson Highway, Sheffield, 256-383-3535. The hours are: ne hours are: Monday-Friday, 9am-5pm.

Wednesday, February 4, 1-6pm, Marriott Shoals Hotel & Spa, 800 Cox Creek

Pkwy, Florence Friday, February 6, 7:30am-3:30pm, Central High School, 3000 Co Rd 200,

Saturday, February 7, 8am-4pm, 115th Signal Battalion, 4151 Helton Dr., Florence Sunday, February 8, 12-7pm, Wal-Mart, 13675 Hwy 43, Russellville

Monday, February 9, TBA Tuesday, February 10, 10am-6pm, Cherokee Elementary School, 1305 North Pike, Cherokee . Wednesday, February 11, 9am-3pm,

Shoals Outpatient Surgery, 103 Helton Court, Florence

Wednesday, February 11, 4-7pm, Kmart, 105 Cox Creek Pkwy, Florence Stateline Singers will be the guest

singers at Revival Tabernacle, Robertson Blvd. Sheffield on Thursday night February February 2015 American Red Cross

Blood Drives for Lauderdale, Colbert and Franklin Counties. Your help is very much appreciated! Donors can schedule an appointment at or get additional information at www.redcrossblood.org Teresa Becker 256-990-0830.

Tuesday, February 3, 10am-3pm, UNA Baptist Campus Ministries, Auditorium, 670 N. Wood Ave, Florence.

Wednesday, February 11, 8:30am-2pm, Lexington High School, American Red Cross Bloodmobiles in front of Gym, 101 School Street, Lexington.

Thursday, February 12, 10:30am-3:30pm, First United Methodist Church, Basement "Fellowship Hall", 415 North Seminary St, Florence. Tuesday, February 17, 8am-2pm, Southern Homes, American Red Cross

Bloodmobile, Russellville, Employees only.

at Creekside Church on Roberts Lane, Florence at 6:30pm. The Tea Party Patriots of North Alabama invite everyone to come out to this important meeting and become informed on what is happening in our North Alabama Dance Club Invites You to a Free Class for Members (\$10 for non-members) West Coast Swing Lesson, Thursday, February 5, 6:30-8pm at Shoals Academý, Parkway Shopping Center, Florence,

Ann Eubanks will be in the Shoals

area on Thursday, February 5 to give a presentation on Common Core, the big

money behind it, and how it is connected to Agenda 21 The meeting will take place

The level of step(s) taught will be tailored towards the members that come. Everyone will come away with something new. Dance practice will follow the lesson for those who want to stay and practice. Dress is Casual. Volunteer instructors are Suzy Robbins & Donny Berryhil

For more information, contact Suzy Robbins at 256-740-1661.

Florence Parks & Recreation/The **Club** (where boomers and seniors come together as one), offering chair exercise classes Joints In Motion! There is no charge for these classes. M/W/F 8:45-9:30am, at The Club, 450 Country Club Drive, Florence, AL 35630, for more information please call the Club M-F 8am-5pm. 256.760.6420.

The Zodiac Players, adult wing of the Shoals Community theatre, will present the Steinbeck classic "Of Mice and Men" at the Shoals Theatre in downtown Florence February 5-8. The show is directed by Steifon Passmore. Curtain times are 7:30pm Thursday, February 5-Saturday, February 7 and 2pm on Sunday, February 8.
Synopsis of the show: Lennie and

George, Depression-era farmworkers are trying to scrape together enough money to buy a house of their own. In this heartbreaking American classic, Lennie causes trouble on the job and George must choose between protecting his friend or continuing to pursue the American dream.

Advance tickets for all performances are \$12 for adults and \$9 for students. Tickets at the door are \$13 for adults and \$10 for students. In addition, there will be two school performances on February 3. For more information or to make reservations, visit our website at shoalstheatre.org or call 256-764-1700.

Fish Fry at Colbert Church of Christ Saturday, February 7, 12:30-6pm. All you can eat \$10. (All proceeds go to mission

Neil Scott Benefit Auction - February 6, 7pm at the Waterloo High School old

Neil Scott, the former owner of Waterloo Market & Grill, was recently diagnosed with pancreatic cancer. He will be starting chemo soon. no insurance. All proceeds from the auction will go toward Neil's medical bills. Anyone wishing to donate can do so at the Waterloo Market & Grill or bring your money to the auction. neil has been a big supporter of the Waterloo community for several years.

For more information you can call: 256-767-6538, 6am-6pm or 256-760-3381 after 6:30pm. Please help support this auction, a great cause for a fine man!

See NOTES... page 34

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The Zodiac Players Announce **Auditions** for their upcoming production of "A Closer Walk with Patsy Cline." Auditions will be held by appointment at the Zodiac Theatre. For information or to make an appointment for audition, call 215-808-4467 between 10am-2pm Audition times and dates are February 14, 1-4pm; February 15, 2-5pm; February 16 (callbacks only) from 6-9pm. The show dates are April 9-12 at the Shoals Theatre. The show is directed by Shonda K. Purvis.

Parts are available for one female

(25-40) with very strong voice to portray Patsy Cline; one female (teenager) for nonspeaking role; one-five males (to appear 25-60) for comedic speaking roles only with no singing; four males (ages vary) to portray Jordanaires, Patsy's back up singers. (two tenors, one baritone, one bass). Musicians are also needed, but do not have to be at auditions. The band will consist of a piano player, bass player, guitar player, fiddle player, drummer, and pedal steel guitar player, if available Auditions for non-singing roles will consist of cold readings from the script. Singers should prepare 16 bars of a song which best shows your vocal ability. You will need to provide your own accompaniment. Anyone interested in acting, playing with band, or working backstage should call the above listed number.

Clothes Give Away - Thursday, February 5 from 8-10am at the Care Center, First Baptist Church, Killen.

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was by one to condemnation, but the <u>free gift</u> is of many offences unto justification. For if by one man's offence death reigned by one; much more they which receive abundance of grace and of the gift of righteousness shall reign in life by one, Jesus Christ. Therefore as by the offence of one *judgment* came upon all men to condemnation; even so by the righteousness of one the free gift came upon all men unto justification of life. Did you know that free gift means free gift?

How do you get this free gift of righteousness unto justification? Jesus Christ paid your sin debt and suffered your hell for you, to free you from sin. Ask Him for it. Are you afraid or are you ashamed of Him? Man, how simple does God have to make it? All the work needed to get you to heaven has been done by Christ. Ephesians 2:8-9 For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast. Titus 3:5 Not by works of righteousness which we have done, but according to his mercy he saved us, by the washing of regeneration, and renewing of the Holy Ghost. Romans 10:13 For whosoever shall call upon the name of the Lord shall be saved. Christ died for us so He could justify us with His righteousness. Ask Him for it today. You need Christ's righteousness to get in heaven, not yours. How in the world can you turn salvation down when Christ offers it to you freely? Salvation is a free gift from God. Your works can't produce or keep it. Wake up.

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Community Notes...

Continued from page 33

Tharptown Friendship Holiness **Church** will have a singing Saturday, February 7 at 7pm with Larry Crumptom Glorybound Bluegrass. Everyone

For more information call Janice at 256-466-0496, Charles at 256-460-5480, Helen at 256-332-1785 or Etta at 256-332-5893

Underwood-Petersville Community **Center Breakfast** – Please join us for our First Saturday Breakfast, February 7, from 6-9am. Menu: scrambled eggs, sausage, bacon, biscuits, pancakes, grits, wonderful chocolate gravy, sausage and regular gravy, juice, regular and decaf coffee Adult plates are \$6 and children 10 and under is \$3. Proceeds go toward the center

Also, please join us for our monthly luncheon at 11:30am First Thursday of

each month with special guest.
As always "thank" for your support.

The Loving Locals Winter Author **Festival** is Saturday, February 7 from 10am-3pm at Cold Water Books in featured Authors include: David Curott, Dr. Patrick Daughterty, Betty Bolte', Tonya S. Holly, David Hope, Debra Joy Willow, Debbie Bell Bradford, Charles Jackson, E. G. Glover, Cabot Barden, Sherri Graves Smith, Phil Russell, Sabrina Hays, Edie Hand, Annie Cole, Freda S. Daily, Labretta Donegan, and Hester Bass (10-12 only). Anyone interested may call 256-381-2525 *** 256-762-7044. Or message: sandi@coldwaterbooks.net

North Alabama Dance Club presents A Valentine Dance, NADC's February Dance, Saturday, February 7, 7-10pm, Shoals Elks Lodge, 408 Nashville Avenue, Sheffield. Music provided by "DJ Donny B". Admission-Members: \$4, Guests-Adult \$6, Driving 50 miles one-way \$3

We will teach a Simple Waltz Line Dance - we want EVERYONE to dance it with us for VALENTINE !!

For more information, contact Suzy at 256-740-1661 or any member or board member suzyfromal@comcast.net or www. facebook.com/northalabamadanceclub.

Florence Parks and Recreation **Department** will be conducting registration for Youth Soccer now through be conducting March 8 for ages 4-14 years old. You can register at www.FPARD.com. Registration fee is \$45 per player. For more information contact Nicole Lambert at 256-760-6628.

Need a free hot meal? Soup Kitchen Ministry - February 9 (and every second Monday of the Month) from 5:30-7:30pm at Muscle Shoals First Assembly of God located at the corner of Avalon and Gusmus Avenues, Muscle Shoals

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On Sunday, February 8 at 2pm at the Helen Keller Library in Tuscumbia, Muscle Shoals resident, Civil War buff and antique gun collector Lloyd Jackson will be talking about the April 27, 1865 (the day after the Lincoln assassination) explosion of the Mississippi River side wheel steamboat SS Sultana, which was carrying approximately 2300 just-released Union prisoners of war (at least one of which spent time earlier recuperating at Pope;'s Tavern in Florence). Some 1700 men died, making it the worst disaster in US maritime history, even worse than the April 14, 1912 sinking of the RMS Titanic, which killed 1517 people. The talk is Free to the Public!

Florence Parks & Recreation/The **Club** (where boomers and seniors come together as one), offering an activity that not only challenge you but get you stepping in time. Square Dance Classes are sponsored by the Singing River Squares on Friday nights, 7-8:30pm, at The Club, 450 Country Club Drive, Florence, AL 35630, for more information please call the Club M-F 8am-5pm. 256.760.6420.

Heart Conference at Calvary Baptist Church of Florence, 516 Cox Creek Pkwy, on February 8-12 with Jeremy Frazor and The Frazor Evangelistic Teám. Sunday, February 8 at 9am and 6pm. Monday

Wednesday, February 9-11 at 7pm.

Deeper Life Seminars 30 minutes before each evening service. Music concert Tuesday, February 10 at 7pm. Nursery and children's classes provided at all service. Youth "Cola Wars" Activity on Thursday,

February 12 at 5:30. For more information, 256-415-7352 or www.calvaryflorence.org

VFW Post 8640, Sheffield, meeting dates at 5pm on the second Monday of each month.

Dates: February 9, March 9, April 13, May 11, June 8, July 13, August 10, September 14, October 12, No meeting in

November, December 14. Questions: Commander Jessie Qualls, 256-577-9511.

Florence Parks & Recreation/The **Club** (where boomers and seniors come together as one), offering nutritional lunches Monday-Friday for those over 60 years. Lunches are based on age and not need. Suggested donation \$1 for lunch. For those that no longer drive we also provide transportation for those wanting to partake of our activities during the morning hours through lunchtime. Suggested donation \$1. For more information please call the Club M-F 8am-5pm. 256.760.6420.

Found Object Art Class offered exclusively at the Tennessee Valley Museum of Art. This found objects class is a fit for adults of all experience levels. Make a Valentine-themed work of art while enjoying a creative artistic experience based in the folk art tradition. Learn essential techniques and about the history of found

February 10 9am - 12pm. Instructor: Provie Musso. Fee: \$50 (supplies included)

Payment Due at time of registration Credit card information may be given by calling TVAA: 256-383-0533. Make checks payaĎle to TVAA and mail to: TVAA P.O. Box 474 Tuscumbia, AL 35674. The course is limited to 10 participants - so REGISTER NOW! http://www.tvaa.net/education/for-

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"Hi Neighbors of the Shoals" Monthly Coffee takes place Tuesday, February 10, 10am at the Florence Public Interested women who are newcomers to the Shoals area should call 256-275-3810 for more information.

Kennedy Douglass Brown Bag Lunch **Meeting** will be at 11:30am on Friday, February 13 at the Kennedy Douglass Center for the Arts, 217 East Tuscaloosa St., Florence. At 12noon, our speaker will be Allen Tomlinson, publisher of 'No'Ala'. For questions, please call 256-760-6379.

Ritz Cinema Society Presents - Private Violence - The screening of the fourth film in the 2014-2015 Southern Circuit Tour of Independent Filmmakers. www. privateviolence.com, Saturday, February 14 \$10 students & TVAA members, \$15 adults & non-members.

Price per film includes: reception with Kit Gruelle (Film subject), Rachel Cabaniss (Executive Director of Safeplace), Ginger Stone (Assistant Director of Safeplace)

\$5 students & TVAA members, \$8 adults & non-members. Price per film includes: film screening and Q&A with Gruelle, Cabaniss & Stone, 6-7pm-Meet/ greet reception with Kit Gruelle in Encore

Hors d'oeuvres. non-alcoholic beverages, wine/beer cash bar. 7pm-Intro to film provided by Kit Gruelle and screening begins. Post-screening Q&A session with Gruelle, Cabaniss and one in theatre.

More information at TVAA.net! Get your tickets NOW! Call 256-383-0533 or visit http://ritztheatre.ticketleap.com today

St. Bartholomew Episcopal Church's Annual Gumbo and Bake Sale will be Saturday, February 28 from 9am-1pm at 1900 Darby Drive, Florence. The Episcopal Church Women's Organization will sponsor this sale of home-made gourmet items. Chicken and sausage gumbo without

shrimp will be \$15 per quart and chicken and sausage gumbo with shrimp will be \$18 per quart. Condiments and special sauces, including Jezebel Sauce, as well as delicious baked goods, will be sold at the event in the Community Hall of the Church.

Homemade pot holders and wash cloths will also be available. The proceeds from the sale will be divided among various church charities and community help organizations

Tickets for the gumbo will be sold by the women of the church until February 21. Purchasing tickets ahead of the sale will guarantee the availability of gumbo for all who are interested. For any additional information about buying tickets call: 256-

Muscle Shoals Area Alumnae Chapter of Delta Sigma Theta Sorority, Inc. Supports Go Red! Did you know heart disease is not just a man's disease? One in three women die of heart disease or stroke, but it can be prevented.

Please join the Muscle Shoals Area Alumnae Chapter of Delta Sigma Theta Sorority, Inc., in conjunction with the American Heart Association, for the First Annual Go Red Luncheon on Saturday, February 14, 12noon at the Alabama Music Hall of Fame, 617 Hwy 72 West,

The speaker for the event will be Dr Gassan H. Abusaid of the Heart Health Center in Florence. Dr. Abusaid is a board certified cardiologist with a subspecialty in interventional cardiology. Come early to browse educational exhibits.

Tickets for the event are \$40. For more information, sponsorship, or ticket purchases, contact Dr. Thelma M. Robinson at 256-764-1919 or Mrs. Doristine Grimes at 205-410-5331.

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by Hal Kaufman





1, Love, 2, Mine, 3, Camel, 4, Pans. 5. Lip. 6. Viol

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