

**Wilson Takes State Post**

MONTGOMERY- Former Florence-Lauderdale tourism director, **Debbie Wilson**, will become North Alabama regional director for tourism and the manager of the state's welcome center program according to last week's announcement from state tourism director, **Lee Sentell**.

Wilson resigned her Florence-Lauderdale position January 13 after serving in the position for twenty years. She will join the state agency February 16. She will supervise forty people at eight information centers on interstates at the state borders and will create displays that communicate messages to five million visitors each year.

Sentell said Governor Robert Bentley instructed cabinet members to recruit the best possible people for senior positions during his second term which begins next Monday. "I approached Debbie several months ago and didn't stop until she agreed," Sentell said.

Wilson will remain involved with the Shoals community as the North Alabama regional director. The state tourism agency assigns a staff member to be a liaison with each of the state's four regions.

"I've worked with Debbie for most of the twenty years she has been at Florence-Lauderdale Tourism. She is a creative, high energy professional who is totally committed to our industry... She will be fantastic in her new role," Sentell added.



Wilson



**Courier Journal**

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**Your Toys Were Shared**

SHEFFIELD- Over 1400 toys and \$500 in cash and gift cards were collected in the Shoals area during the fourth annual Bank Independent and WAFF-48 Toy Share toy drive. This surpassed 2013 donations. All donations in the Shoals were presented to the William Porter Foundation and Safeplace of the Shoals for distribution to local families prior to Christmas Day.

"We have seen the donations to our Toy Share drive grow every year since we started the program. Watching the community continue to give back to their neighbors has been

See TOYS... Page 6

**New Women's Center Helps Consolidate**

**Breast Health**

FLORENCE - Eliza Coffee Memorial Hospital will celebrate the opening Wednesday of a dedicated out-patient center designed to meet the health needs of women in the Shoals and beyond.

The Tri-State Center for Breast Health at ECM East consolidates recommended annual health tests and screens in one central location.

"While our hospital has offered all these services for many years, the consolidation of services in one convenient out-patient location will provide ease of scheduling, faster service, less stress, and quicker results for our patients,"

See HEALTH... Page 23

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For information about advertising in this spot, call 256-764-4268

**20 Ounce 14U Nets \$2,566**

FLORENCE-The Tuscumbia Division of Buffalo Rock-Pepsi recently presented a check to the Community Action Agency on behalf of the Shoals Meals on Wheels program for \$2,566. The check represents proceeds from a holiday season Pepsi Challenge fundraiser.

The Courier Journal, Shoals Radio Group, and Big River

See SHORTS... on Page 2

**5 Extra Words FREE!**

this month only on all Classified ads.



See Page 6

Liz Johnson and Wanda Lamp present a check to Dr. Jimmy Gardiner, President of the Tuscumbia Education Foundation, on behalf of the Enterprise Holdings Foundation. In November 2014 the Tuscumbia Education Foundation awarded thirty-two grants to the Tuscumbia City Schools totaling \$38,387. Their fund-raising goal for 2015 is \$50,000. Enterprise Holdings Foundation will be a Superintendent's Circle level corporate sponsor, having donated \$2,500 to TEF for the upcoming year. Courtesy photo



**Grant for TEF**

**12 for Life Banner for Florence High**

MONTGOMERY - Florence High School has been selected as a 2014 CLAS Banner School. The CLAS Banner School program was created in 2001 to recognize schools in Alabama that showcase outstanding programs and service to students. There were 152 schools or programs



See CLAS... on Page 6

**Inside this Issue**

- Ask the Attorney
- Adopt-A-Friend
- Shoals Dining
- Hocus Focus
- Soaps Preview

- Mike Randall Talks Commission
- Dave Ramsey



- The StepCrew
- Game Day Winners
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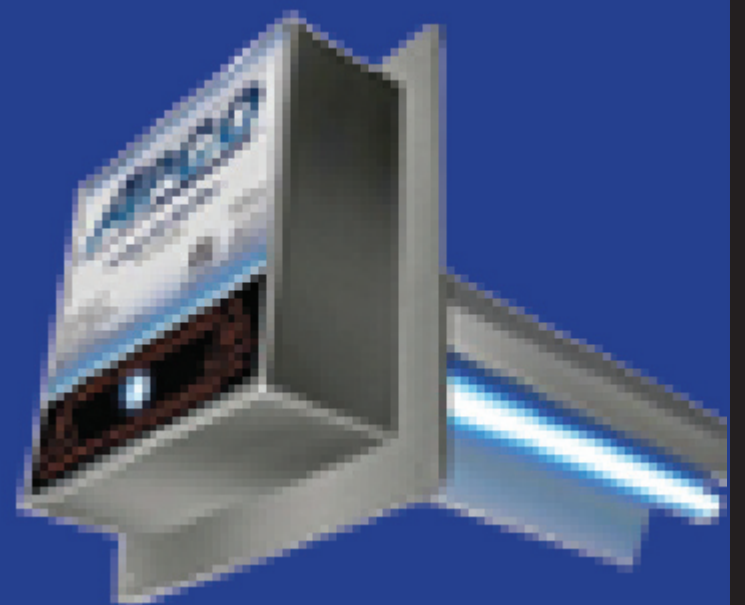
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YELLOW  
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**Shorts...**

20 Ounce 14U  
Nets \$2,566

Continued from Page 1

Broadcasting helped promote the 20 ounce 14 U promotion at dozens of Shoals area convenience stores.

The fundraiser fell a little short of the \$3,000 goal, according to local Buffalo Rock GM, Mike Hamilton. However, Hamilton plans on taking a little bit different approach as he prepares for the 2015 campaign. He plans on approaching the fundraiser differently later this year.

Meals on Wheels program director, Eva Graham, said the fundraiser was a big help. She said, "I have a waiting list and I want to get those people on the program as fast as I can." The medical community is also referring older patients to the Meals on Wheels program when they are released. However, with more private funds still to come in for the new year, Graham is hopeful she can feed more people this year. "We've had several new people who have joined the effort to try to fund the program."

You also may donate to the Community Action Center of North Alabama by mailing a check a check for Meals on Wheels to 745 Thompson St. Florence, AL 35630.

**Site Review at NWSCC**

PHIL CAMPBELL -- Northwest-Shoals Community College will host a site review January 21-23 for continuing accreditation of its Associate Degree Nursing Program by the Accreditation Commission for Education in Nursing (ACEN).

The public is invited to meet the site visit team and share comments about the program in person at a meeting scheduled at 3:30pm on January 22 at the Phil Campbell Campus in room OC203.

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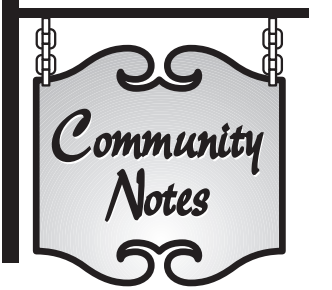
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**While the holidays typically bring a slowdown to blood donations**, this winter's flu epidemic and the cold weather in the southeast cut even deeper into the blood supply. LifeSouth Community Blood Centers is now in emergency need for blood. Donations 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 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.

**Connection Ministries** first bus trip Grand Ole Opry at the Ryman, January 30th/31st, for info phone 256-383-3594.

**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 [tammymholt64@comcast.net](mailto:tammymholt64@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 St. Francis Project** announces the application deadline for 2015 grants is January 31. \$100,000 in grant monies available. For an application and guidelines go to [www.stfrancisproject.com](http://www.stfrancisproject.com). Please submit by mail or in person to Trinity Episcopal Church, P.O. Box M, Florence, AL 35631 or 410 N. Pine St., Florence. Applications received after the 31st will not be considered. For more information, call 256-764-6149.

**Helen Keller Hospital** is pleased to announce a partnership with Enroll Alabama to host Affordable Care Act education and Health Insurance Marketplace enrollment sessions for Open Enrollment 2015.

Enroll Alabama is a nonpartisan organization whose mission is to maximize the number of uninsured Americans who enroll in health coverage made available by the Affordable Care Act.

Open Enrollment will take place through February 15, 2015. Information sessions will begin this month to highlight the Health Insurance Marketplace application process, tips, and success stories. All sessions are free and open to the public.

Enrollment sessions will be held at the following dates and times at the Muscle Shoals Public Library:

-January 20, 10 am-5pm  
-February 3, 10am-5pm  
Questions about these sessions should be directed to Catherine Rice at [crice@aidactioncoalition.org](mailto:crice@aidactioncoalition.org).

Enroll Alabama is a nonpartisan organization whose mission is to maximize the number of uninsured Americans who enroll in health coverage made available by the Affordable Care Act.


# ADOPTIONS

## WILLIAM JOHNSON

### ATTORNEY

Call 256-383-5082  
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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.



## Shoals Psychiatric Medicine Clinic

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**LOOKING FOR AN HOURLY** or live-in caregiver for older gentleman in the Florence area - experience only. Send resume or brief history, rates, and qualifications to stainededgl@msn.com or mail to: Caregiver, 116 West Mobile Street, Florence, AL 35630. TFN

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Treating the Causes of Leg Pain, not just the symptoms.



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Courier Journal

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➔ **HOW MANY WEEKS?** Multiply the number of weeks - X - the cost of the ad.....

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## Mail

MAIL - Fill out this form and mail or deliver to address below  
Cash, Check, Credit / Debit Card

## Office

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

## Questions?

call our office  
**256-764-4268.**

## CLAS...

Continued from Page 1

nominated this year for this prestigious assignment. Fifteen schools/programs were selected as 2014 CLAS Banner Schools out of 154 nominees. Florence High School's 12 for Life Program was nominated for this award by Florence City Schools superintendent, Dr. Janet Womack. The program is sponsored by Southwire in the Florence Industrial Park.

"This year's CLAS Banner School Award winners provide an exceptional example of a school's significant impact in furthering the cause of public education and the interests of the students they serve. Additionally, it demonstrates the willingness of Florence High School to go above and beyond its organizational mission to make Florence a better place to live and to better educate Alabama's and America's future generations," said L. Earl Franks, CAE, executive director of the Council for Leaders in Alabama Schools (CLAS).

The schools honored include:

- **Bear Exploration Center**, Montgomery Public Schools;
- **BC. Rain High**, Mobile County;
- **Booker T. Washington Magnet High**, Montgomery Public Schools;
- **Calhoun County Alternative Education Program**, Calhoun County;
- **Decatur High Engineering Program**, Decatur City;
- **Enterprise High**, Enterprise City;
- **Florence High 12 for Life Program**, Florence City;
- **Handley Middle**, Roanoke City;
- **Leeds Elementary**, Leeds City;
- **Leon Sheffield Magnet**, Decatur City;
- **Pincrest Elementary**, Sylacauga City;
- **Russellville High**, Russellville City;
- **W. H. Council Traditional**, Mobile County;
- **Davidson High**, Mobile County;
- **W. D. Robbins Elementary**, Mobile County.

These honorees will be recognized at a luncheon March 4 in Montgomery.

## Toys...

Continued from Page 1

an incredible experience," said Bill Howard, Bank Independent Shoals Area President. "I want to thank everyone who helped make our 2014 Toy Share drive such a great success."

Since the Bank Independent Toy Share drive was introduced in 2011 as the Joy of Sharing, both participation and community need have continued to increase. This year a total of 3400 toys and over \$800 in donations were collected at Bank Independent's 28 locations across northwest Alabama.

In addition to the William Porter Foundation and Safeplace of the Shoals, Toy Share recipient organizations included the Angel Tree Program

in partnership with Lexington High School, Committee on Church Cooperation of Morgan County, North Alabama Christian Children's Home, Department of Human Resources of Franklin County, Department of Human Resources of Lawrence County, Department of Human Resources of Limestone County and Rogersville Volunteer Fire Department.

**PAGE ONE PHOTO: left to right with just a portion of the toys collected are Bank Independent's Selina Swinea and Hillary West, Elaine White and Melanie Vick of Safeplace, and Debbie Gardner of Bank Independent.**

Courtesy photo Bank Independent

Courier Journal

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### 219 W. Tennessee St.

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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 publication as space permits. Please submit all materials in written form to:

**219 W. Tennessee St.**  
**Florence, AL 35630**  
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Saturday, Jan. 24 • 9am-3pm

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Entry numbers will be given out at 8:30am on Saturday

PLEASE BRING HELP TO LOAD LARGE ITEMS!

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# All Together Now

Introducing the Tri-State Center for Breast Health at ECM East. For the first time, all women's out-patient services are conveniently located in one spot, on the campus of ECM East. Here, you'll find:

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- Physician-assisted stereotactic biopsies
- Bone density testing
- Ultrasound testing
- Other medical services specifically for women!

Having these services in one place makes it much more convenient for you, and ECM East is easy to navigate. This is a win for women throughout the tri-state area!

## Tri-State Center for Breast Health at ECM East

Join us for a Grand Opening and Open House on Wednesday, January 21, from 11:30 - 1:00. 2111 Cloyd Boulevard, Florence

After our ribbon cutting, we'll give tours of the Center so you can see everything we have to offer. The Tri-State Center for Breast Health means our services are all together now, and we're all working together to serve you.

[www.ecmhospital.com](http://www.ecmhospital.com)



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CARS ARE SOLD FOR PARTS ONLY AND AS IS • CASH ONLY

We are open from 8-5, Mon-Fri, anyone who wishes to come and look at the vehicles can do so before the auction. Bids will be accepted until 5 pm on January 30th. All cars must be paid for by Monday, February 2nd and be picked up by Thursday, February 5th. Please contact us with any questions.

YEAR/MAKE/MODEL	VIN	TOWED FROM
92 Chevy Lumina	2G1WL54T9N1118765	River Rd. / Jasper Hollow Rd.
99 Chevy Tracker	2CNBJ13C3X6914340	Hwy. 72 / Denton Rd.
02 Ford Taurus	1FALP52U0VA273405	4048 Co. Rd. 41 / Hawk Pride Mtn.
79 Chevy Caprice	1N69G9S130154	Sterling Blvd. / Avalon Ave.
95 Oldsmobile Cutlass	1G3WH12M4SD346699	Ridge Dr. / Broad
04 Ford Ranger	1FTYR14U94PB14703	Sheffield, AL
99 Dodge Durango	1B4HS28Y6XF542632	Sheffield, AL
Honda Elite Moped		Hatch / 30th St.
94 Pontiac Grand Am	1G2NE1539RM561128	Sheffield, AL
03 Toyota Echo	JTDBT123235034526	Mitchell Hollingsworth
01 Audi A4	WAUDC68DX1A146997	Co. Rd. 200 / Co. Rd. 81
99 Ford Explorer	1FMYU22E2XUB01180	Veterans Dr. / Seminary St.
02 Honda Accord	1HGCG668X2A057376	Hwy. 17 / Co. Rd. 224
98 Cadillac Deville	1G6KD54Y6WU747472	Simpson St. / Bellmeade
75 Ford F350	F37YUX03972	1051 Co. Rd. 61
93 Jeep Grand Cherokee	1J4FT68S4PL519811	Veterans Dr. / Walnut St.
99 Ford Explorer	1FMYU22X0XUA54362	Mitchell / Bluff
04 Ford Taurus	1FAPP53U34A130930	Helton Dr. / Bradshaw Dr.
99 Saturn SL2	1G8ZK5274XZ190619	Cox Creek
96 Chevy GMT-400	1GCEC19M9TE118967	Kolby Lane
94 Nissan Pathfinder	JN8HD17S7RW215765	Cloverdale Rd. / Cox Creek
99 Chevy Silverado	1GCEC14V1XZ159060	Broadway / Office Depot
95 Nissan Maxima	JN1CA21D8ST628979	Hines Tire, Florence
95 Chevy Corsica	1G1LD55M8SY290186	Florence Library
07 Hyundai Elantra	KMHDU46D07U156934	Jackson Hwy. / McGee St.
98 Oldsmobile Bravada	1GHDT13W4W2724781	Co. Rd. 15 / Co. Rd. 137
90 Ford Escort	1FAPP919XLW136848	St. Florian Gas
89 Toyota Supra	JT2MA70J2K0126419	Florence, AL
99 Ford Crown Vic	2FAPP74W3XX178080	Royal Ave. / Huntsville Rd.
91 Volvo 740	YV1FA884XM2505495	Chisholm Rd. / Gresham Rd.
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# ASK THE ATTORNEY



**Thomas McCutcheon**

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**I** was hurt on the job and my employer's worker's compensation insurance paid for all my medical bills and sent me money while I was off work. My doctor has said I can go back to work on limited duty and my employer has said that they will find me something to do. Overall, I've been treated pretty well but what happens when the doctor removes all the restrictions and I've finally recovered and go can back to my old job? I am a welder.

*Jason, Tusculmbia, AL*

**A** Workers compensation is there to pay your medical bills and pay 2/3 of your wages while you are off work. The 2/3 of your wages is known as temporary total disability or TTD. That is supposed to approximate your true wages because that pay is tax free. In real life, people find TTD to be less than

their wages and they end up short on money unless they savings or a spouse that has an income.

Your employer is saving money by accommodating your restrictions. Everything that you cost them from medical bills to the final settlement will be recovered by the insurance company in the form of increased workers compensation premiums. Nonetheless, many employers treat workers well and welcome them back to work while others are not so kind. Many employers don't want an injured employee on their premises and really resent an employee that gets hurt.

I talk to people that are injured on the job every day, several times a day. Often people who get hurt want to tell me why it is the employer's fault or a co-employee's fault that they were hurt. I explain to them that under the law of workers compensation, they don't have to prove who was at fault. There is an interesting case where an employee had a trip and fall injury and could not say why they had a trip and fall injury or what they tripped over and the court held that that was not a work related injury even though it happened on the job at WalMart.

Under the Workers Compensation Act if you have a permanent injury, typically after surgery, you will be entitled to some payment for that permanent injury. If you make a full recovery, and I hope you do, and the doctor gives you no restrictions and a zero impairment rating and you haven't had surgery, after your medical bills are paid and your TTD is paid and your mileage is reimbursed that probably concludes your claim. If you do have a permanent injury, depending on what part of your body was injured, you will have a claim for payment. Under certain circumstances, workers have the right to insist on vocational re-training for a job more suitable for them after their injury.

If you have any further questions about your case or would like to talk to me in person, I'll be happy to answer any question that you have.

*Buckle up and drive safely.*

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

facebook: McCutcheon and Hamner, P.C.

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

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

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# Soap Opera Preview

**THE BOLD AND THE BEAUTIFUL** Rick's bad behavior escalated to a whole new level when he lashed out at Ivy and Caroline. Liam then got into a physical altercation with Rick while defending the girls' honor. Bill attempted to woo Katie back by showing her his softer side. Brooke returned from Italy and was stunned by the changes that had occurred since her departure. Liam and Ivy took their relationship to the next level. Bill threatened Maya not to cross his family. *Wait to See: Caroline is given a good reason to move on with her life.*

**DAYS OF OUR LIVES** JJ flipped out when he found Paige getting close to an old foe of his. Melanie told Daniel about her decision to date Brady. Rafe impulsively pulled Jordan into a kiss. JJ and Eve shared another heated moment. Daniel expressed major concern about Melanie seeing Brady. Chad, feeling betrayed by Jordan, retaliated in a sneaky way. Ben was arrested. Jennifer became suspicious when she unexpectedly found JJ and Eve together. Nicole met with her mysterious source, who gave her a tip about Serena. The war escalated between Victor and Clyde. *Wait to See: Chad realizes he's made a terrible mistake.*

**GENERAL HOSPITAL** Sonny turned the tables on "Fluke" by sharing with him his theory about his real identity. Alexis sensed something was amiss with Sam. Michael was affected by Carly's enthusiasm about him working with Lucas. Shawn finally confronted Jordan with his suspicions about her identity. Nina opened up to a new friend at Shadybrook. Ava

awakened from a nightmare and realized that someone was cryptically watching over her. Lulu offered Morgan a job. *Wait to See: Nina realizes that she's in danger.*

**THE YOUNG AND THE RESTLESS** Avery asked Dylan to back down from the fight over the coffeehouse. Phyllis warned Kelly to stop playing games. Billy told Chelsea there was something about Gabriel he didn't trust. Ashley asked Stitch if he shared private information about Jabot with Victoria, but he denied it. Adam urged Sage to keep her end of the deal and press Nick for information on Gabriel's past. Lauren confided in Jill about Michael's condition. Summer and Fen met in the coffeehouse and proceeded to get into an argument about Austin. Later, Fen asked Kevin if he had feelings for Mariah. *Wait to See: Nikki's drinking gets out of control.*

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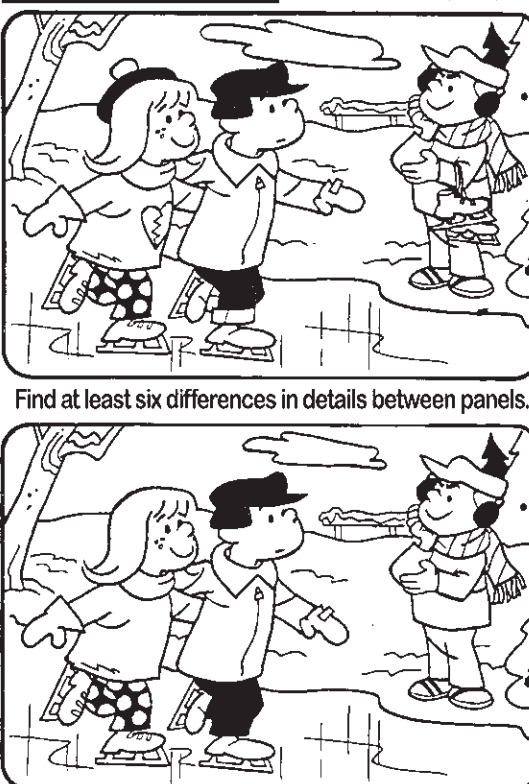
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"...but unless you repent you will all likewise perish" Luke 13:3

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**Commentary**

# The Right Time to Take a High Road

**D**ebbie Wilson has been the executive director of Florence-Lauderdale Tourism for twenty years. I was among a few dozen people in the mayor's conference room the day Eddie Frost held the press conference for the announcement. I did not know Debbie beforehand. However, she had a contagious attitude and we could tell she couldn't wait to get started. After the news conference, I told the mayor that I thought he had made a good choice. He smiled and said, "I think so."

**In A Few Words**



**TOM MAGAZZU**  
Editor

He was right. Twenty years later Florence-Lauderdale Tourism is used as

See COMMENTARY HIGH ROAD... on Page 13

## An Impressive Run

**T**he Lauderdale County girls basketball team has won eleven state championships. That is more than any other boys or girls team in Alabama. They have two different back-to-back-to-back championship runs under two different coaches, Larry Sinyard from 1991-1993 and Brant Llewellyn from 2012-2014.

The current team has an array of players whose talents, tenacity, and basketball acumen routinely overwhelm opponents. Among those players is a set of identical triplets, Emma,

See COMMENTARY (2) RUN... on Page 13

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

# Courier Journal



## CELEBRATE DANCE WITH STEP THE CREW

FLORENCE - On Stage Concert Series is proud to present The StepCrew in performance on January 27 at the University of North Alabama's Norton Auditorium. The StepCrew is a sensational new Celtic inspired



evening with six of the most charismatic dancers performing today. Led by the Pilatske Brothers (Jon & Nathan) from Ontario, The StepCrew is the first of its kind to combine three unique styles of dance: Irish Step, traditional tap dancing, and the extraordinary Ottawa Valley Step dancing. The group takes Celtic dance to the next level as the production demonstrates with flair and humor the similarities between these various forms. It introduces the loose-limbed and hilariously virtuosic Ottawa Valley style. The Pilatske Brothers and Cara Butler are well-known by fans of The Chieftains, having toured with them for over a decade. This is a Celtic show unlike any other.

See STEP... on Page 24

# in the Shoals

January 21, 2015

## Happening THIS WEEK

### Two Will Present at TVHS Meet

TUSCUMBIA - The Tennessee Valley Historical Society will hold its winter quarterly meeting at 2:30pm on Sunday, January 25 at the Helen Keller Library Conference Room located on North Main Street in Tusculmbia. There will be two complementary presentations.

The first, in recognition of Black History Month, will feature TVHS Vice President, Rev. Dr. David E. Gregg's power-point presentation: "The Genesis of Black Schools and Education in the Shoals Area (circa 1866)."

This comprises a timeline snapshot of history and events covering a couple of cross river institutions: Burrell Slater School in Florence and the Colored School of Tusculmbia, as it was commonly referred to during the early 1900's.

Gregg is pastor of the Florence Blvd. Baptist Church in Florence and has researched Civil War history for more than 35 years.

See TVHS... on Page 13

HERITAGE PRESERVATION, INC. (HPI), THE COMMUNITY-BASED HISTORIC PRESERVATION ORGANIZATION for Florence and Lauderdale County, will host its annual public meeting on Sunday, January 25 at 2pm in the meticulously-restored Keystone Business Centre building at 205 South Seminary Street in downtown Florence. The ninety-minute meeting will feature a presentation by Mr. David Breland of Decatur, Alabama, who will talk about the guidelines for preservation/restoration of structures that are used in his city. Refreshments will be served and a tour of the fine old building which was originally a cotton exchange will be conducted for those who wish. For further information, contact: Billy Warren, President of Heritage Preservation, Inc. at 256-768-3031 or email bwarren@florencek12.org

BREAKFAST AT THE LEXINGTON SENIOR CENTER takes place January 24 from 6:30-9am. Eggs, bacon, sausage, gravy, chocolate gravy, grits, jellies and hot biscuits.



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## BASKETBALL

<b>Women</b>	<b>Thursday, Jan. 22 • 6pm</b> at West Florida Pensacola, FL
	<b>Saturday, Jan. 24 • 2pm</b> at Valdosta State Valdosta, GA
<b>Men</b>	<b>Thursday, Jan. 22 • 8pm</b> at West Florida Pensacola, FL
	<b>Saturday, Jan. 24 • 7pm</b> at Valdosta State Valdosta, GA



A FOOD GIVE AWAY takes place at Tennessee Valley Community Church at 119 N. Pine St, Florence on Saturday, January 24 from 8am until everything is gone. Please bring recent utility bill and picture ID.

THE SINGLE ADULT MINISTRY FOR SENIORS (40 and above non-denominational) meets Saturday, January 24 at 6pm at the Cross Point Church of Christ Student Center. Dinner and a movie. Bring your favorite dish. 256-767-1869.



## 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

### Did You Live Through It?

Editor:

In her letter of January 14, Irene Billingham wonders why sexually abused victims don't tell or why they wait for months or years to tell.

It is obvious that you have never had it happen to you. You should be thankful for that.

You need to look at how these types of cases are handled in the 'justice' system.

Girls and women are bashed for how they dress, who they talk to, or how they may act. They are treated as if they were asking for it. They are usually dragged through the mud by defense lawyers trying to get the pigs they represent out of criminal charges. Then you have the threats that are made to the one molested or raped. For instance, "Your family will be killed," "Nobody will believe you," "I will return to do it over again or make it so you are never seen again." Any threat they think will keep the victim from spilling. Nine times out of ten

*The idea that if we make nice with an enemy that he/she will tell us everything we wish is a fantasy.*

times those threats work.

In addition, these cases aren't about the sexual side. Rather, it is about control over the victim. The assault takes part of the person and makes them feel ashamed and dirty. Sometimes the assault is so harsh the person's only protection is making their mind go to a place that protects them. Sometimes the truth doesn't come out for months or years because of how far back in the mind the person shoved it.

As a SURVIVOR of child molestation

and rape, I can tell you that it never goes away. It makes trusting another person even tougher and you are treated like you are damaged goods.

Before you want to judge why it takes a victim so much time to tell, try asking a person who lived through it.

Also, the perverts do know right from wrong. They just choose to not do the right things.

Tracy Lieb  
Waterloo

### Education is Not 'Truth'

Dear Editor:

With so much false teaching and perversion of the Scripture, it is no wonder that a massive amount of people are confused and are increasingly becoming unconcerned about religious things.

How long a person has been

See LETTERS... on Page 19

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

Commentary

High Road...

Continued from Page 12

a template for other agencies in Alabama. It is among the most respected in the southeast and Wilson has a lot to do with that.

However, some animosity among board members and the tourism staff has surfaced over the past couple of months. A video of the December 11 meeting may have been the tipping point. The meeting was posted to YouTube (December 11, 2014 Tourism Board Meeting) as is normal practice. The circus atmosphere was met with outrage by many. Board members Kelly Kelley and Kelli Gaputis (chair), and director Wilson were on the defensive several times during the meeting as David Abramson, David Muhlendorf, and Alex Nelson controlled most of the discussion. Concerns from Kelley and Gaputis about several procedural issues and thousands in questionable outsourcing expenses were met with an especially unprofessional attitude by Nelson.

The ladies remained dignified in that meeting when blindsided with a motion that was apparently discussed by other board members beforehand. Reasoned objections by the ladies were met with insults and innuendo. It rivaled a third grade argument about who gets to take the ball out to recess. Although some regrets were reported in the days afterward, no public apologies were forthcoming.

The January meeting was more tempered.

Then, last Tuesday, Wilson abruptly resigned her position as executive director in a letter to board chair Gaputis.

The next morning, state tourism director, Lee Sentell, named Wilson to a state tourism position. She will be overseeing forty staff people in eight welcome centers and will also have oversight of the north Alabama region that covers the Shoals area.

The Florence-Lauderdale Tourism office will be fine while the board considers someone for the open executive director's position. There are several highly-experienced people on staff. They all know their jobs and there shouldn't be as much as a bump in the road in the short term.

Wilson will take a couple of weeks off and will start her new role with the state February 16.

Good for her. Regardless of the reasons for the resignation, she shouldn't have to put up with such disrespect.

Wilson took the high road when an opportunity arose. Sentell's gain is our loss.

Let's hope that the two ladies on the tourism board receive a little more respect as they continue through 2015. Maybe an ideal agenda item would be to consider expanding the board beyond the current five members. Do you think that will happen?

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Commentary (2)

Run...

Continued from Page 12

Ella and Ivy Wallen, whose mother, Buffy Thompson Wallen, played on the first state championship team at LCHS in 1987.

Many others are daughters of former LCHS state championship team members and/or have also been coached by them at various levels. Allison Cruce's father, Brian, was a key member of Bradshaw's state championship team in 1976. The winning at LCHS is expected, anticipated, and contagious.

The Lady Tigers are 26-0 in games played through January 16 of this year. Most of the current players have played together since early grade school.

In addition to the opportunity of defending their string of three consecutive state championships, other accolades could loom on the horizon. The 2014-2015 version of the Lady Tigers have continued a team winning streak which began after a loss to Lexington almost two years ago, on February 1, 2013. Coach Llewellyn will insist that it was not a team goal when the season started. However, if top-ranked LCHS is still undefeated on Thursday, January 22, this team has an opportunity to set a new girls state basketball record of 73 consecutive wins during the semi-finals of the Lauderdale County Tournament. Just being in a position to discuss such a possibility is phenomenal. No let downs, off-nights, or prolonged defensive lapses, no coaching fatigue, no allowing opposing players to have a special performance - for 70 consecutive games.

Regardless of whether the record is attained this week or a fourth consecutive state championship is secured in March, coach Llewellyn and these young ladies at Lauderdale County High School deserve a special tip of the cap.

Your community is very proud of you.

History...

Continued from Page 12

The second presentation by president, Tom McKnight, "The Great Medicine Wheel of Life," is a talk based on an American Indian conceptual, ideological and philosophical framework that generated personal insights and impact.

McKnight's service with the United Nations in nineteen countries and member of Tusculumbia American Legion Post 31 Color Guard, involvement with a number of other community oriented organizations highlight his profile.

The meeting is free to the public. Refreshments will be served at the meeting's conclusion. Visit the Society on the web at <http://buildingthepride>

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# DAVE Says

by DAVE RAMSEY

## UMBRELLA POLICY?

Dear Dave,  
I follow you on Twitter, and I was wondering if you recommend buying an umbrella policy. If so, how much?

Dean

Dear Dean,  
If you've started to win with money and build some wealth, an umbrella policy is some of the cheapest insurance you can buy. It's just about the biggest bang for your buck.

Here's an example. In most states, you can get an extra \$1 million in liability coverage added to your car insurance and homeowners insurance as an umbrella policy for as little as \$200 a year.

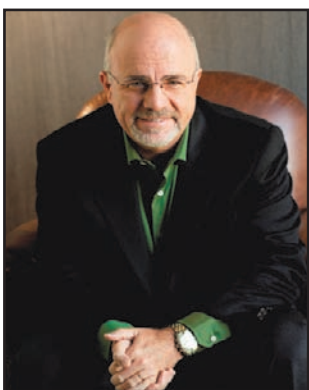
There's no problem if you don't have any money. But if you've got some cash, and you bump into somebody, it's a really good thing to have that extra umbrella insurance policy in liability situations!

—Dave

## DROP THE ARROGANCE!

Dear Dave,  
My son is in his thirties and has been married for seven years to a girl from a wealthy family. Her parents provided them with a lot of financial support over the years, but now they're getting divorced and he has come to us for the money to make this happen. On top of all this, when we ask him why he doesn't have the money he tells us it's none of our business. We don't like his attitude, but we're not sure what to do.

Dee



Dear Dee,  
This is a grown man we're talking about, and if he's going to take on the lifestyle and actions of a grown-up he needs to act like one and take care of his responsibilities. I understand he's your son, and he's hurting right now. Still, it takes a ton of arrogance to beg money from someone and tell them the reason they don't have it is not their business.

If he seriously wants to get into some financial counseling and start becoming accountable for his money — to himself and to you — then you might consider helping him out financially. But at this point, you're giving a drunk a drink if you just hand him money because he wants it.

Anyone can make a mistake, Dee. But it's not your job to fund his irresponsible behavior or his arrogance!

—Dave

Dave Ramsey is America's trusted voice on money and business. He's authored four *New York Times* best-selling books: *Financial Peace*, *More Than Enough*, *The Total Money Makeover* and *EntreLeadership*. The *Dave Ramsey Show* is heard by more than 5 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

## Letters...

### Education is Not 'Truth'

Continued from Page 12

preaching or how high an education one may have bears no weight when it comes to truth or error. Just ask Saul of Tarsus who was dead wrong when it came to his knowledge of the truth and Jesus Christ. (Acts 9:4-5) Just ask Peter, Andrew, James, and John who were mere Galilean fishermen. (Acts 2:7)

The Gospel is for all men and women of all walks of life. Since we all must listen to the words of God's Prophet Jesus (Acts 3:22-23, Hebrews 1:1-2), and Jesus said, "The word that I have spoken the same will judge him in the last day" (John 12:48), all men and women must be able to comprehend what is written. What is written in Scripture answers the question, "What must I do to be saved?" (Luke 13:3, Matthew 10:32-33, Mark 16:16) The Bible answers the question, "Once I am saved, am I always saved?" (Colossians 1:21-23, 1 Timothy 4:1). Is there a place of eternal damnation called hell? The Bible has the answer. (John 5:28-29, Matthew 25:31-46). The Gospel of Jesus Christ is God's power unto salvation and not the doctrines of men. God's word alone is truth. (John 17:17) God's word alone reveals the will of God for all of mankind. "Grace and peace be multiplied to you in the knowledge of God and of Jesus our Lord, as His divine power has given to us all things that pertain to life and godliness, through the knowledge of Him, who called us by glory and virtue." (2 Peter 1:2-3)

While a letter like this will not suffice in addressing each of these questions to a point of satisfaction to the reader, a careful study of the Bible will provide the answer to the very important questions that are often addressed here on the editorial page.

"...let God be true but every man a liar..." Romans 3:4.

Stacy Dean Crim  
Tuscumbia

### Threats Are NOT Torture

Dear Sir:

There has been extensive discussion and the media has devoted considerable editorial space to the torture issue. However, much of the dialogue involves opinions by persons who have no idea what they are talking about. The word torture causes an emotional response which evokes images of Nazi torture chambers. Sen. McCain does not help with his analogy of what he went through in Vietnam which was vengeance by a sadistic enemy rather than a search for information.

The CIA program was different; it was restrained and closely monitored. The report issued by the Senate Intelligence Committee is

a self-serving, incomplete smear job that is unfair to the men and women of the Agency. I worked alongside the foreign service for almost ten years. Although I had nothing to do with the so-called torture program, I became very aware of the CIA culture which encourages patriotism, professionalism, and respect for law.

I expect that there are bad apples, but I never met one. The fact is that he/she would be quickly outed by peers. The report in question cost \$40 million. The writers did not interview a single person involved in the program, nor did they describe anything related to torture except for water boarding used in training programs for special military forces and CIA officers. I would give odds that any Democratic zealot, Paul Krugman for example, would have written the document for a fraction of the cost with equal credibility.

The inferences in the report are that any use of coercion including threats is torture. That is simply not true. The idea that if we make nice with an enemy that he/she will tell us everything we wish is a fantasy.

Jimmy Wayne Cosby  
Rogersville

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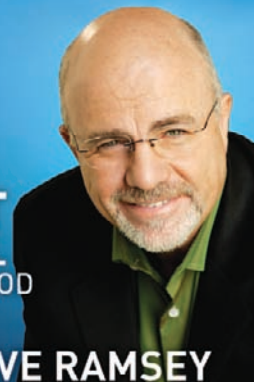
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# PREVENT FIRES AT HOME THIS WINTER

Winter is synonymous with many things, but few people would rank home fires atop their list of things that remind them of winter. However, according to the United States Fire Administration, more than \$2 billion in property loss occurs in winter home fires each year, and more than 900 people per year lose their lives to winter home fires.



and make sure you have installed a screen in front of the fireplace to prevent embers or sparks from jumping out of the fire and possibly igniting any nearby items or materials.

- Inspect smoke alarms. Properly functioning smoke alarms can save both your home and your life. When functioning properly, smoke alarms can alert you to a fire early on, giving you time to extinguish a small fire before it spreads or to escape a larger fire before it threatens your life. Inspect your smoke alarms periodically regardless of the season and make sure you have at least one functioning alarm on each level of your home.

Perhaps the most troubling thing about those statistics is that winter home fires are entirely preventable. By taking certain precautions, men, women and children can greatly reduce the risk of home fires.

- Have the furnace inspected. Ideally, furnaces should be inspected and any problems addressed before the arrival of winter. But many homeowners forget this routine maintenance until that first cold day when it's time to turn the heat back on. If you have not yet had your furnace inspected, schedule an inspection with a local HVAC professional, who can make sure all controls and emergency shutoffs are fully functioning. If you discover an issue during a self-inspection, call a professional to make the repairs. Unless you have experience in HVAC repair, it's best to let the pros handle any repairs because the stakes are so high. Home fires often result from faulty equipment, so only trained professionals should be inspecting and repairing your home furnace.

- Be especially careful when using portable heaters. Portable heaters can warm up those areas of the house that always seem to be too cold in winter, and such devices also provide a backup plan in case of a broken heating system. But the USFA notes that, in 2011, heating equipment was involved in more than 53,000 home structure fires in the United States,

accounting for 14 percent of all reported home fires. When using portable heating equipment, such as space heaters, radiators and portable fireplaces, do not place such devices anywhere close to items that can burn. Upholstered furniture, bedding, mattresses and clothing can ignite in seconds, so keep portable heating devices away from such items. And always turn portable heating devices off when leaving the room where they are in operation.

- Address frozen pipes correctly. Water pipes in a home can freeze depending on how cold the home gets. It might be tempting to thaw such pipes with an open flame, but such an approach is highly dangerous, as the pipe may begin to conduct the heat and ignite the wall structure inside the space. When addressing pipes you suspect are frozen, thaw them with hot water or even a laboratory-tested handheld dryer rather than an open flame.

- Treat your fireplace with kid gloves. Fireplaces make great gathering spots for families in the winter, but only when they are operated safely. Before lighting the first fire of the season, have the fireplace and chimney inspected and

cleaned to reduce the risk of fire. Once the time comes to spark your first fire, do not use flammable liquids to start or accelerate the fire



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# Breast Health...

Continued from Page 1

stated Scott Edwards, Director of Imaging Services at ECM Hospital.



The available tests include digital mammography, bone-density studies, ultrasounds and now on-site stereotactic biopsies.

Currently, if an abnormality is detected through the mammography process, patients are re-scheduled for a surgical or stereotactic biopsy. With our new on-site stereotactic unit, the "next step" becomes easier to schedule and complete. The stereotactic procedure uses x-ray guided equipment in the removal of suspicious cells for pathology diagnosis.

"Investing in the latest technology and designing our facilities for the ease and comfort of our patients is a key goal of our organization," said Russell Pigg, Chief Executive Officer for ECM Hospital. "The Tri-State Center for Breast Health is right in line with our objectives for the communities we serve. With the cooperation of our radiologists and surgeons, we were able to make this diagnostic center become a reality," added Pigg.

The center will celebrate a ribbon-cutting and open house on Wednesday, January 21 from 11:30am-1pm. The public is invited to attend and participate in a tour of the area.

Over the past several years, ECM Hospital has recruited and brought to the tri-state area over 60 new medical providers, new service lines such as neurology, rheumatology, endocrinology, infectious diseases, gerontology and enhanced cardiac and vascular services. These efforts reflect our mission - treating you like family and the peace of mind that comes from extraordinary

care close to home.

For more information about this event or other programs and/or services, please contact Tom Whetstone, Communications Director at 256-768-8888 or jtwhetstone@chgroup.org.

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Because of sin (falling short of God's righteous standard), we are separated from God and are spiritually dead (Romans 3:23). However, God loves us so much that he provided a way for us to connect with Him by sending His Son, Jesus who never sinned, to die in our place as payment for our sin.

To begin a personal relationship with God, agree with Him about your sin and your need for forgiveness. If you are ready to make this choice, as an affirmation of your belief, you may wish to pray a prayer like this one:  
*Dear God, I understand I am a sinner, but I believe Jesus died for my sins, and I now accept His gift of eternal life. Thank You for forgiving my sins. Thank You for my new life. From this day on, I choose to follow You and Your will for my life.*

If you begin a personal relationship with God through His Son, Jesus, please share this with someone. To learn more, visit [www.sbc.net/knowjesus](http://www.sbc.net/knowjesus).

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# Step...

Continued from Page 12

Having performed in the U.S., Canada, Asia, and Europe, the dancers' performances blend to form what Riverdance's Jean Butler calls, "[a] focus, energy and sheer virtuosity on display that very simply cannot be missed."

The StepCrew is part of the annual On Stage Concert Series. StepCrew includes a powerful five-piece ensemble backing three world-class fiddlers, and exquisite vocals. Balcony student/parent tickets are \$10 each. Orchestra and/or mezzanine seats are available to the general public for \$35 each. Contacting the Kennedy-Douglass Center for the Arts at 217 E Tuscaloosa St. in Florence, 256-760-6379, Monday-Friday from 10am-4pm or online at onstage.ticketleap.com. Visit Shoals On Stage on Facebook or stepcrew.com.

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Florence City Schools  
COMBINED STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES  
ALL GOVERNMENTAL FUND TYPES AND EXPENDABLE TRUST FUNDS  
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2014

FUND TYPES DESCRIPTION	GOVERNMENTAL				FIDUCIARY		TOTAL (Memo Only)
	GENERAL	SPECIAL REVENUE	DEBT SERVICE	CAPITAL PROJECTS	EXPENDABLE TRUST	EXHIBIT F-II-A	
<b>REVENUES</b>							
STATE REVENUES	21,256,968.96	148,500.67	286,063.66	642,942.34	0.00		22,334,475.63
FEDERAL REVENUES	1,540.00	5,107,266.50	0.00	0.00	0.00		5,108,806.50
LOCAL REVENUES	16,201,747.34	1,687,663.64	7,799.38	3,144,564.81	1,022,876.23		22,064,651.40
OTHER REVENUES	381,064.73	172,682.56	0.00	0.00	0.00		553,747.29
<b>TOTAL REVENUES</b>	<b>37,841,321.03</b>	<b>7,116,113.37</b>	<b>293,863.04</b>	<b>3,787,507.15</b>	<b>1,022,876.23</b>		<b>50,061,680.82</b>
<b>EXPENDITURES:</b>							
INSTRUCTIONAL SERVICES	22,475,739.68	3,157,125.30	0.00	205,629.83	321,015.44		26,159,510.25
INSTRUCTIONAL SUPPORT SERVICES	6,725,293.68	880,241.51	0.00	175,803.70	406,185.54		8,187,524.43
OPERATIONS & MAINTENANCE	4,403,934.63	6,312.94	0.00	161,998.65	11,426.50		4,583,672.72
AUXILIARY SERVICES	1,820,334.35	3,169,028.35	0.00	0.00	29,726.14		5,019,088.84
GENERAL ADMINISTRATIVE SERVICES	1,249,209.59	148,548.33	0.00	35,393.00	0.00		1,433,150.92
CAPITAL OUTLAY	0.00	0.00	0.00	8,183,891.79	0.00		8,183,891.79
DEBT SERVICES							
PRINCIPLE	0.00	0.00	875,370.20	294,802.08	0.00		1,170,172.28
INTEREST	0.00	0.00	1,321,286.75	5,330.33	898.46		1,327,515.54
OTHER DEBT SERVICES	0.00	0.00	3,044,339.35	0.00	100.00		3,044,439.35
OTHER EXPENDITURES	301,082.98	427,329.28	0.00	0.00	194,783.39		923,195.65
<b>TOTAL EXPENDITURES</b>	<b>36,975,594.91</b>	<b>7,788,585.71</b>	<b>5,240,996.30</b>	<b>9,062,849.38</b>	<b>964,135.47</b>		<b>60,032,161.77</b>
<b>OTHER FUND SOURCES (USES):</b>							
TRANSFERS IN	290,748.35	325,042.11	2,000,739.15	677,295.94	80,404.08		3,374,229.63
OTHER FUND SOURCES	204,711.65	0.00	3,040,981.85	0.00	27,500.00		3,273,193.50
TRANSFERS OUT	415,862.18	145,065.68	0.00	2,671,897.09	141,404.68		3,374,229.63
OTHER FUND USES	0.00	0.00	0.00	0.00	0.00		0.00
<b>TOTAL OTHER FUND SOURCES (USES)</b>	<b>79,597.82</b>	<b>179,976.43</b>	<b>5,041,721.00</b>	<b>(1,994,601.15)</b>	<b>(33,500.60)</b>		<b>3,273,193.50</b>
<b>EXCESS REVENUES &amp; OTHER SOURCES</b>							
OVER(UNDER)EXPENDITURES & OTHER FUND USES	945,323.94	(492,495.91)	94,587.74	(7,269,943.38)	25,240.16		(6,697,287.45)
<b>BEGINNING FUND BALANCE - OCT 1</b>	<b>5,760,878.87</b>	<b>1,691,101.61</b>	<b>239,532.86</b>	<b>20,758,782.15</b>	<b>446,583.03</b>		<b>28,896,878.52</b>
<b>ENDING FUND BALANC - SEP 30</b>	<b>6,706,202.81</b>	<b>1,198,605.70</b>	<b>334,120.60</b>	<b>13,488,838.77</b>	<b>471,823.19</b>		<b>22,199,591.07</b>

**FLORENCE CITY SCHOOLS**

G/O School Warrants Series 2009-A Debt Service Schedule				Tax Anticipation Warrants Series 2008 Debt Service Schedule				Series 2014 PSFA Bonds (Leveraged) Debt Service Schedule			
Period Ending	Principal	Interest	Total	Period Ending	Principal	Interest	Total	Period Ending	Principal	Interest	Total
9/30/15	580,000.00	89,682.50	669,682.50	9/30/15	273,285.00	0.00	273,285.00	9/30/15	181,481.30	113,462.85	294,944.15
9/30/16	595,000.00	72,782.50	667,782.50	9/30/16	273,285.00	0.00	273,285.00	9/30/16	185,925.74	108,859.15	294,784.89
9/30/17	615,000.00	53,863.75	668,863.75	9/30/17	273,285.00	0.00	273,285.00	9/30/17	191,851.66	103,192.49	295,044.15
9/30/18	635,000.00	33,233.75	668,233.75	9/30/18	273,285.00	0.00	273,285.00	9/30/18	198,888.69	96,336.94	295,225.63
9/30/19	655,000.00	11,298.75	666,298.75	9/30/19	273,285.00	0.00	273,285.00	9/30/19	206,666.46	88,225.83	294,892.29
<b>TOTALS</b>	<b>3,080,000.00</b>	<b>260,861.25</b>	<b>3,340,861.25</b>	<b>TOTALS</b>	<b>1,710,000.00</b>	<b>0.00</b>	<b>1,710,000.00</b>	<b>TOTALS</b>	<b>2,646,664.02</b>	<b>809,197.33</b>	<b>3,455,861.35</b>

Apple Lease Debt Service Schedule				Progress Bank - Band Booster Debt Service Schedule			
Period Ending	Principal	Interest	Total	Period Ending	Principal	Interest	Total
9/30/15	297,455.31	2,677.10	300,132.41	9/30/15	5,395.20	851.50	6,246.70
<b>TOTALS</b>	<b>297,455.31</b>	<b>2,677.10</b>	<b>300,132.41</b>	9/30/16	5,125.73	1,120.97	6,246.70

Tax Anticipation Warrants, Series 2012 Debt Service Schedule				QSCB Funds Debt Service Schedule			
Period Ending	Principal	Interest	Total	Period Ending	Principal	Interest	Total
9/30/15	140,000.00	830,000.00	970,000.00	9/30/15	0.00	28,590.44	28,590.44
9/30/16	1,240,000.00	810,000.00	2,050,000.00	9/30/16	0.00	28,590.44	28,590.44
9/30/17	1,280,000.00	765,800.00	2,045,800.00	9/30/17	0.00	28,590.44	28,590.44
9/30/18	1,335,000.00	713,500.00	2,048,500.00	9/30/18	0.00	28,590.44	28,590.44
9/30/19	1,390,000.00	659,000.00	2,049,000.00	9/30/19	0.00	28,590.44	28,590.44
9/30/20	1,550,000.00	592,450.00	2,142,450.00	9/30/20	0.00	28,590.44	28,590.44
9/30/21	1,625,000.00	513,075.00	2,138,075.00	9/30/21	0.00	28,590.44	28,590.44
9/30/22	1,710,000.00	429,700.00	2,139,700.00	9/30/22	0.00	28,590.44	28,590.44
9/30/23	1,800,000.00	341,950.00	2,141,950.00	9/30/23	0.00	28,590.44	28,590.44
9/30/24	1,890,000.00	249,700.00	2,139,700.00	9/30/24	0.00	28,590.44	28,590.44
9/30/25	1,975,000.00	162,950.00	2,137,950.00	9/30/25	0.00	28,590.44	28,590.44
9/30/26	2,065,000.00	92,475.00	2,157,475.00	9/30/26	1,533,000.00	7,147.76	1,540,147.76
9/30/27	2,050,000.00	30,750.00	2,080,750.00	<b>TOTALS</b>	<b>1,533,000.00</b>	<b>321,642.60</b>	<b>1,854,642.60</b>
<b>TOTALS</b>	<b>20,050,000.00</b>	<b>6,191,350.00</b>	<b>26,241,350.00</b>				

Series 2014 PSFA Bonds (Leveraged) Debt Service Schedule			
Period Ending	Principal	Interest	Total
9/30/15	1,204,331.81	1,338,549.39	2,542,881.20
9/30/16	2,026,051.47	1,294,638.06	3,320,689.53
9/30/17	2,092,234.90	1,225,595.14	3,317,830.04
9/30/18	2,174,547.35	1,145,534.17	3,320,081.52
9/30/19	2,257,603.63	1,060,701.10	3,318,304.73
9/30/20	2,341,296.08	973,010.54	3,314,306.62
9/30/21	2,452,407.18	858,967.96	3,311,375.14
9/30/22	2,573,888.65	738,735.57	3,312,624.22
9/30/23	2,701,110.86	611,860.59	3,312,971.45
9/30/24	2,834,073.81	478,130.97	3,312,204.78
9/30/25	2,962,777.50	347,574.68	3,310,352.18
9/30/26	3,100,000.00	211,605.16	3,311,605.16
9/30/27	3,240,000.00	103,677.50	3,343,677.50
9/30/28	3,380,000.00	0.00	3,380,000.00
<b>TOTALS</b>	<b>33,804,619.33</b>	<b>10,426,245.83</b>	<b>44,230,865.16</b>

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**KOGER LAWN SERVICE & Pressure** Washing, houses, piers, boathouses, decks, driveways & walkways. Repair & build decks. 256-366-3133 02-11

**HOLT'S ELECTRICAL SERVICE**-residential & commercial. Reasonable rates. Owner: Steve Holt 256-412-4770 01-21

**BUSHHOGGING WORK - GOOD** equipment. 20 years experience. E.R. Pitts 256-767-4263 01-21

**GET CASH FOR ALL YOUR UNWANTED ITEMS.** After Christmas means all that old stuff has to go and we know some buyers. Advertise this month and receive 5 EXTRA WORDS FREE on all classified ads - business or private party. Place your ad by calling 256-764-4268 or place it online at www.courierjournal.net.

**WILL BUY JUNK CARS WITH OR** without title. 256-394-1984 01-21

**SHEFFIELD'S PLUMBING & HOME** Repair. Call 256-412-1951 01-21

**TWO CEMETERY LOTS COLBERT** Memorial Gardens, with side-by-side individual crypts. Section of the cross, \$2,200. 1-850-217-8123 01-28

**1997 TOYOTA CAMRY - GOOD** condition. Asking \$2,500. 256-760-9185 01-28

**2012 FORD MUSTANG** Convertible, Certified, automatic, cloth, 62k miles, \$15,977, financing available, call JD 256-577-1056 or 256-764-3351 01-21

**PAYING CASH FOR ESTATES** also contents of barns, sheds, garages, storages; and gold. Call 256-577-4816. 01-28

**CERAMIC TILE - NEW OR REPAIR.** Any type. 256-810-4117 01-28

**SEWING MACHINE REPAIR, MOST** makes & models. Free estimates. Ken's Sewing Center, 256-381-0161 01-28

**WANTED DEAD OR ALIVE! JUNK** batteries, \$5 each. Ranger Battery Co. 426 Royal Avenue. 256-766-0473 01-28

**WE BUY APPLIANCES**, refrigerators, stoves, washers, and dryers, call 256-275-2276 01-21

**2001 MERCURY VILLAGER VAN** V6 automatic, front and rear air \$3,900. 256-710-8120 01-21

**DRIVEWAY ROCKS & GRAVEL** dump truck loads delivered & spread. 256-740-7406. www.ShoalsDirt.com 02-11

**PAINTING: WANT THE BEST** painters in town? Call Darryl Cantrell for free estimate. 256-335-9066 02-11

**2012 FORD FUSION SE, CLOTH**, power windows and locks 73k miles, \$11,887, financing available, call Tony 931-213-1386 or 256-764-3351 01-21

**FLORENCE MONUMENT CO.** Granite & Bronze Memorials, we also cut death dates. 1950 Helton Dr., Florence. 256-766-5118 01-28

**15 PASSENGER VAN RENTAL-** \$75/daily, \$350/5 days, \$450/7 days, Unlimited miles. 256-415-2000 01-28

**LATE MODEL USED ENGINES &** transmissions, 90 day guarantee, also brake work & tuneups. Call Gary 256-332-5366 01-28

**PROUD TO SERVE THE** Underwood/Petersville & Cloverdale area. West Tire & Auto, 256-764-7899 01-28

**I BUY JUNK CARS, TRUCKS,** vans & catalytic converters. Call Jason 256-810-1221 02-18

**FOUND JAN. 2 - SMALL DOG** - male in the Brookwood area of Killen off County Rd 103 - Looking for its mommy or daddy. Please call and identify. 256-810-8030. 01-21

**DOLLS FOR SALE. \$20-UP.** Very good condition. Adora, Berenguer, Secrist, Gotz. 256-394-6103 01-21

**MANSELL ROOFING - DISCOUNTS** to veterans, and seniors, all work guaranteed, free estimates, 256-383-3218 01-21

**ON SALE! 2 FOR \$30 BLACK OIL** Sunflower Seed 40lb bags at Pet Depot. 244 Seville St Florence & 519 Avalon Ave. Muscle Shoals. 01-21

**2009 LINCOLN MKS, LEATHER,** moonroof, navigation, loaded, 48k miles, \$15,688 financing available, call Tony 931-213-1386 or 256-764-3351 01-21

**WORK WANTED 2 CHRISTIAN RNS** want Parttime sitting/companion job, Muscle Shoals area seniors only. \$10/hour. 256-627-4690 256-381-3028 01-21

**2008 CHRYSLER PT CRUISER** \$5,750, 90K miles. nice! 256-247-6004 www.capautosales.com 01-21

**HANDYMAN HAUL JUNK, RAKE** leaves, cut thickets, pressure washing, clean out gutters, painting, carpentry. 256-810-3893 02-04

**CLEAN CLOSET CLASSIFIED SPECIAL** all month long. Receive 5 EXTRA WORDS FREE on all classified ads in January. The deadline is always Friday for the following week's issue. Buy, Sell, Trade, Rent, Promote, Congratulate. 256-764-4268 or place your ad online at www.courierjournal.net.

**PRIVATE SITTER, REFERENCES,** 30 years experience, female only. Retired CNA, hospitals, rehab, private home, Monday-Friday only 256-383-3913 01-21

**BUILDING DEMOLITION - ALL** types of structures, haul away, clear lots, building pads, ThomLac Excavation & Construction 256-483-9656 02-25

**2014 NISSAN ALTIMA 2.5S,** automatic, power seat, 33k miles, \$16,688, financing available, call Shannon 256-412-1551 or 256-764-33511 01-21

**OLD ELECTRIC TRAINS WANTED** - Lionel or American Flyer. Cash. 256-757-5325 01-28

**PREMIUM BLUEBERRY PLANTS,** two year, potted. \$3.50 each, Collinwood, TN. 931-724-5236 Closed Friday p.m.-Saturday. 02-11

**WE BUY JUNK CARS, TRUCKS,** or Vans, with or without titles. We buy scrap metal. Pay top dollar. Call Joel 256-483-7434 or 256-303-7609. 01-28

**T & M TILE AND STACKED** Stone Floors, backsplash, custom showers, 40 years experience. 256-577-6854 02-11

**LOOKING FOR AN HOURLY** or live-in caregiver for older gentleman in the Florence area - experience only. Send resume or brief history, rates, and qualifications to stainedegl@msn.com or mail to: Caregiver, 116 West Mobile Street, Florence, AL 35630. TFN

**HOME IMPROVEMENTS** Additions, Decks, Garages, painting, tile, flooring and more. 256-335-2135 02-11

**I BUY JUNK VEHICLES - CARS,** trucks & vans. Pay cash. Call Chris 256-856-0577 02-11

**MOBILE HOME FOR SALE** \$6,500 16x70, 2BR, 2BA. 256-335-4426 01-28

**A & A REMODELING** Additions, bathroom, kitchen remodeling, replacement windows. Accept credit cards. We can do it all! 256-762-1023. 02-11

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[www.thompsonchiropractic.com](http://www.thompsonchiropractic.com)

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**Consignment Dates:**  
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**Wednesday, January 21 - 9 am to 5 pm**  
**Thursday, January 22 - 9 am to 5 pm**  
**Friday, January 23 - 9 am to 5 pm**

**Auctioneer's Note:** No equipment will be taken day of auction - call for sellers commission rate.  
**Directions:** From the intersection of Hwy 17 (Chisholm Rd) and Hwy 133 (Cox Creek Pkwy) in Florence, go north on Hwy 17 for 7-3/10 miles to auction site on the left, right beside the Zip City Fire Department.  
**Terms:** 10% Buyer's Premium - Cash or good check day of sale. There will also be no, No-Sale fee.

**For more pics & info, go to [www.auctionzip.com](http://www.auctionzip.com), look under Bailey Auction House**

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**256-349-5694**

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.



**NOTICE**

It is hereby given that on February 6th at 10am, contents of the following units will be sold at *Climate Guard Self Storage*, 2803 Florence Blvd., Florence, AL 35630. Tenants may satisfy their indebtedness prior to the time of sale. The auction will be inside our facility at *Climate Guard Self Storage*.

Jarvis Austin	Unit B52
Josh Frost	Unit B38
Kenneth Kiser	Units 5, 65, 66
Jessica Mangum	Unit D6
Troy Perry	Unit D3
Russell Bryant	Unit A3
Stacey Saunders	Unit 389

Tony Couch-Auctioneer Lic #657

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 News & Tips on the Shoals Market



**COMMISSION**

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

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

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

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

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

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

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

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

Questions for Mike Randall  
 Coldwell Banker Pinnacle Properties  
 2093 Florence Blvd, Florence, AL 35630

Mike Randall, REALTOR®  
 Associate Broker | ABR, CRS  
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**Real**

**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 01-21

**HOME FOR SALE - 164 Nance**  
 Street, Florence, AL. Contact 225-775-6533 Negotiable \$50,000. 02-04

**IT'S READY FOR YOU IN**  
 Petersburg! 20 Co Rd 290, Florence - 4BR, 2BA, 1,270 Sq ft, \$57,950. Century21/Clement Realty 256-764-8743 01-21

**KENDALE GARDENS HOME**  
 For sale. On 1.5 acres with winter lake views. Totally renovated 2 story, 4BR, 2.5BA, full basement with tornado shelter & exterior exit. Front entry, lounge & separate dining rooms all with hardwood floors. Fully renovated open plan kitchen with family room & sunroom, new appliances, tiles, new carpets & fresh paint throughout. New bathroom fixtures, new wiring & more!!! \$235,000. 256-767-5421 01-21

**FOR RENT: 308 S** Washington Tusculmbia, 2BR 1.5BA, central heat/air, stove, fridge, dishwasher, \$475 plus deposit. 256-810-0809 01-28

**MOVE IN SPECIAL 1ST** month rent free Colbert Square Apts. Sheffield 1 & 2BR \$250, \$275, \$285 appliances, central heat/air washer/dryer connection, deposit \$250. 256-764-3137 01-21

**105 S. MAIN ST. HOUSE** in Florence. 3BR, 2BA with appliances, central heat/air, washer/dryer connection. \$450 rent, \$450 deposit 256-764-3137 01-21

**TUSCUMBIA LOT, VIEW OF** TN River. 1.5 Acres, Camper, Boat building, Bath house with laundry. \$48,000. 205-412-2369 01-28

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**BRECKENRIDGE APTS - 2BR,** 2BA, one level, pool & security cameras, pet friendly \$600 per month \$300 dep. 256-383-1877 01-28

**FOR SALE YORK TERRACE** 4BR, 2BA house \$79,900. Possible owner financing. 256-263-8494 01-21

**FOR RENT - 3BR, 1BA** in East Florence. Great for college students. \$500 a month, deposit required. Call 256-627-2855 01-21

**TOWN CREEK APARTMENTS** is accepting applications for 1, 2, & 3BR. Rent based on income, no credit check. Equal Housing Opportunity. 256-685-3360 01-28

**FOR SALE - 320 S. RICHARDS** Florence 2BR, 1BA. \$17,000 K&H Inc. 256-349-0000 01-28

**STUTTS PROPERTIES**

**FLORENCE:**

- 414 Plum St., 3BR, 2BA ..... \$600
- 606 Martha Ave., 3BR, 1BA ..... \$475
- 227 N. Orleans, 3BR, 2BA ..... \$550
- 402-B W. Tombigee St., 3BR, 1BA, Apt .... \$450
- 269 Woodcastle Dr., 3BR, 2BA ..... \$750
- 550 Co. Rd. 124, 3BR, 1.5BA ..... \$750
- 3450 Cloverdale Rd., 2BR, 2BA, Apt. ... \$450
- 116 Creekwood Dr., 4BR, 3BA ..... \$1,300
- 305 Robinhood Dr., 4BR, 2.5BA ..... \$1300

**COMMERCIAL:**

- 1314 Avalon Ave., 4,800 sq. ft. .... \$2,000
- 6183 Hwy 72E ..... \$900
- 1533 N. Wood Ave., 1,800 sq. ft. .... \$600
- 16031 Hwy 72, Rogersville, 1,100 sq. ft. . \$550

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# Estate

**FOR SALE BUILDING LOT**  
Eastridge subdivision Killen, \$18,500 OBO, possible owner finance. 256-764-9250 01-28

**1.25 ACRE, 4BR AND TOO**  
many amenities to list. All for \$110,000 in Florence. Century21. Ask for Friday. 256-436-0544 01-21

**HOUSE FOR RENT - 3304 E**  
13th Ave, Sheffield, AL, York Terrace Subdivision, 2BR, 1BA. 256-627-7372 02-04

**911 C FAIRCHILD AVE.** Apts. Florence. 2BR, 1BA appliances, central heat/air, washer/dryer connection \$375 rent, \$300 deposit. 256-764-3137 01-21

**FSBO 130 FT WATER** front, 2BR, 1.5BA cabin in Lakewood Estates. Two and half miles below Wheeler Dam, \$179,000. 256-446-5733 01-21

**ELK SHORES RIVER LOT**  
and adjoining 20 acres, with common pier/boat ramp, \$85,000. 256-431-5510. 02-11

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

**712 STEVENS AVE (HOUSE)**  
Muscle Shoals 3BR, 1BA, appliances, central heating/air, washer/dryer connection \$650 rent \$650 deposit 256-764-3137 01-21

**COMMERCIAL OFFICES FOR**  
Rent 1,250 sq ft. 1 block off Woodward on John R, 1300 block. 256-383-1877 01-28

**RENT TO OWN TUSCUMBIA**  
nice neighborhood, 2BR, 1BA nice home with carport attached utility room and extra lot. \$3,000 down toward down payment, \$495 month rent, see at: www.rentshoals.com. 256-766-6992 Serious only. 02-11

**FOR RENT - 212 PAMPLIN**  
Ave, Petersville. 3BR, 1.5BA, brick, central heat, carport, \$650 monthly, \$500 deposit. 256-412-1331 01-28

**MADISON SQUARE**  
Townhomes Florence, 2BR, 1.5BA, appliances, central heat/air, washer/dryer connection, swimming pool \$450-\$500 rent, \$300 deposit. 256-764-3137 01-21

**JUST THE RIGHT FIT!** Need a little extra space but don't want to spend a fortune? 523 High St., Florence - 3BR, 1BA, 1,318 sq ft, \$24,900. Century21/Clement Realty 256-764-8743 01-21

**2524 HOUGH RD. 3BR, 2BA,**  
1275 sq. ft. Move in ready, \$89,900. 256-710-0788 or 615-887-0462. 01-28

**CONDO FOR RENT - 2BR 2BA**  
402 E Aqua Vista, Panama City Beach, gulf front. \$450/week, \$1,100/month. 256-366-9163 01-21

**THANK YOU** for reading the Courier Journal! TFN

**4BR, 2BA BRICK HOUSE**  
Greenhill school district; \$89,900, owner financing; 1.5 acre flat, 10% down payment. 256-436-5002 02-18

**FOR RENT: 231 WILSON** Ave., 4BR house, fresh paint, new appliances, fenced backyard, \$850 month, \$850 deposit. Call Monica 256-366-1174 or Rena 256-627-7692. 01-21

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**510 HIGH ST. APTS.** Florence, 2BR, 1BA, appliances, central heat/air, Water Inc. \$325, \$300 deposit 256-764-3137 01-21

**SMALL 4BR HOUSE FOR**  
sale, \$69,900. 1 acre fenced, 2 miles east of Navistar Colbert County. Owner financing available, small down payment, move in. 229-343-0570 01-21

**JACKSON APARTMENTS -**  
Sheffield. 1st month rent free. 3BR, 1BA, \$425 rent, \$300 deposit. Appliances, CH/A, W/D conn., back patio. 256-764-3137 01-21

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Center 522 Second St. MSC 35661. Furnished & unfurnished office spaces available for rent. Ideal for law office, accounting firm, clinical/medical practice, or other professional tenants. Many amenities available. Flexible lease terms. For more information call 256-627-8979, 256-710-0748. 01-21

**HOUSE FOR SALE - 5 HUGE**  
BRs, 2BA, 2,112 sq. ft., 8 miles from Wise Alloys. Leighton. \$92,900. 229-343-0570. 01-21

**407 ST. LOUIS POSSIBLE**  
owner financing. 2BR, 1BA, \$39,900. \$450 mo. 256-263-8494 01-21

**ROOM FOR RENT: CABLE TV,**  
new carpet, freshly painted, \$100 week. 256-856-2509 01-28

**GREENHILL HOME FOR** Lease  
3BR, 1BA, \$600 month, 1 acre. 256-483-1465 02-18

**KENDALE GARDENS**  
wooded corner lot. Frontage on Hickory Cove or Taylor Dr. River access, priced to sell 256-272-7007, 256-483-8577 02-04

**WHEELER VIEW DRIVE LAKE**  
Lot for sale, \$90,000 OBO. 256-349-0000 01-28

**CEDAR ARMS APTS.**  
Florence, 1BR, 1BA, appliances, CH/A, near UNA, water included. \$310 rent, \$300 deposit. 256-764-3137 01-21

**MUSCLE SHOALS RENT TO**  
own. 2BR, 1BA, central heat/air, \$2,000 down, \$535 a month, 114 Grand Ave 256-412-5448 01-21

**FOR RENT - 1-2 BEDROOM**  
Apartments, North Florence. Appliances, W&D connections. \$325-\$425+ deposit. 256-764-3986 01-21

**4 CREEK LOTS, CREEKSIDE**  
Subdivision, Anderson, AL. \$9,500 each or \$25,000 for all! 256-431-5510. 02-11

**TUSCUMBIA FOR SALE BY**  
Owner 3BR, 1BA, New central unit. Appliances. Front porch and fenced in yard. Gas logs, very nice. \$79,900. 256-762-8241 01-21

**CAN YOU FIND THE**  
differences in the two drawings? Look for Hocus Focus each week, only in your Courier Journal. TFN

**ROOM FOR RENT - BIG** house  
near mall. Fully furnished lock & key, washer/dryer, utilities, cable, wireless internet, all free. No deposit, \$395 per month. 256-810-7456 01-21

**I BUY REAL ESTATE, ANY**  
price. K&H Inc. 256-349-0000 02-18

**UNIQUE OWNERSHIP**  
Opportunity! 158 Franklin St. N., Florence - 2BR, 1BA, 1,239 sq ft, and 827 sq ft finished attic space, \$31,500. Century21/Clement Realty 256-764-8743 01-21

**FOR RENT: 414 W Tombigbee**  
Florence. 3BR, central heat/air, stove, fridge, dishwasher \$550 plus deposit. 256-810-0809 01-28

**SHOAL CREEK LEASE/**  
Purchase, 5BR, 2BA, updated, Reduced to \$1,295. 256-810-7610 01-21

**FLORENCE RENTALS IN THE**  
\$500's. 3BR, 2BA, mobile home with 7 acres. Also 52 acre farm. Owner Financing. Call Monty Allen Patriot Real Estate 256-366-5976. 01-21

**FOR RENT: 2BR, 1BA,**  
Florence, \$450 a month. 256-627-0414 01-21

**BY OWNER - 3BR, 1.5BA,** gas  
fireplace, kitchen appliances, enclosed garage & storage buildings. \$79,900. 256-762-7967 02-18

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papers every week across the Shoals - When it comes to print advertising, We Mean Business! TFN

**OWNER FINANCE - \$3,000**  
down, \$400 mo. 2BR. Cozy little house in Cherokee. Call Lee 256-577-7369 02-18

**FOR RENT 3BR, 2BA, MOBILE**  
home in Central Area. Nice home central heating/air. Section 8 accepted. \$550 dep, \$550 mo. all lawn maintenance included, no pets. 256-762-4101 01-21

**FOR RENT, BROOKS SCHOOL**  
District, 3BR, 2BA, Mobile Homes \$450 month. Butch Collins Properties, 256-710-2443 02-11

**WATERLOO RIVERFRONT**  
For Rent: Beautiful 1905 cabin with acreage, 2BR, 1BA down, with loft area, fireplace and modern appliances. Deposit and references required. \$595 per month. 901-292-1328 01-21

**BY OWNER - 410 COUNTY**  
Rd. 456, 2 acres in Killen Singlewide and partially built 2BR home. \$30,000 OBO. Call 256-412-7531 01-28

**NORRIS AVE. APTS** Florence  
2BR, 1BA, appliances, central heating/air, washer/dryer connection \$375 rent, \$300 deposit. 256-764-3137 01-21

**FOR RENT, GREENHILL** Area,  
14x70 Mobile Home, 2BR, 2BA, water furnished, no pets, \$400 month, \$200 deposit. 256-366-8440 or 256-366-5712 01-28

**FOR RENT - 2BR, 1BA**  
apartment with stove and refrigerator. Florence, \$300 a month, plus security deposit, call 256-627-7493 01-28

**FOR RENT: SHEFFIELD 5BR,**  
2BA house, available 2/1/15. \$600 per month. Call Paul, 256-335-9782 01-28

**DUPLEX FOR RENT: 409 ST.**  
Louis St. Sheffield. 2BR, 1BA, \$400 a month, \$200 deposit. 256-263-8494 01-21

**MUSCLE SHOALS 2BR, 2BA**  
clean, extra room, quiet \$600 month. Close to schools and Florence. 256-412-5188 01-21

**501-D AVALON (APT)**  
Sheffield. 1BR, 1BA, appliances, Win A/C, Elect. Heat. \$325 rent, \$300 deposit. 256-764-3137 01-21

**HICKORY HILLS - NICE**  
3BR, 2BA home. Great neighborhood, \$1,200 mo \$1,200 deposit. www.rentshoals.com 256-766-6992 02-25

**COMMERCIAL BUILDING**  
1,500/3,000 sq. ft. of retail space on Helton Dr. near Florence Blvd. \$750/\$1,400. 256-740-7328 01-28

**NORTH FLORENCE 3BR, 1BA,**  
stoned, large lot, fenced, full basement. New gas furnace, detached garage, \$65,000. 256-762-7620 01-21

**COUNTRY LIVING WITH**  
a View. Low maintenance 2BR brick house with full basement. \$69,000. Century21. Ask for Chuck. 256-436-1224 01-21

**COLONIAL GARDENS (Apts.),**  
Tuscumbia. 2BR, 1.5BA, appliances, CH/A, W/D conn. Swimming pool, \$425 rent, \$300 deposit. 256-764-3137 01-21

**MUSCLE SHOALS 912**  
Waverly 3BR, 2.5BA, 1,700 sq. ft. carport, 24x28 garage, 12X16 storage, appliances, curtains, \$118,900, 256-381-4825 01-21

**FOR RENT NEAR UNA. 3BR**  
house, \$650 per month, \$600 deposit. Lawn maintenance included. 256-810-2069 02-25

**FOR RENT: 142 Fairgrounds**  
Rd. 3BR, 2BA, stove, fridge, dishwasher, central heat and air, \$680 plus deposit. 256-810-0809 02-11

**800 SANNONER SQUARE**  
Apts. Florence: remodeled units. 1st Month Free. 1 & 2BR, 1BA, near UNA, hardwood floors, new appliances, new AC/heat units, laundromat. \$350-\$375 rent plus \$25 water, \$300 deposit. 256-764-3137 01-21

**MOBILE HOMES FOR**  
Rent- Completely furnished including all utilities & furniture. Off Elledge Ln. 738 Green Acres Dr. Tuscumbia. No pets, nice quiet shady location. Also camper spaces. No texts. 256-412-5847, 256-275-1310, 256-314-6272 01-21

**ROOM FOR RENT - BIG** house  
near mall. Fully furnished lock & key, washer/dryer, utilities, cable, wireless internet, all free. No deposit, \$395 per month. 256-810-7456 01-21

**2BR DUPLEX APT.** Rogersville,  
central H/A, W/D, stove refrigerator. Water provided. Great location, \$450 month, \$400 deposit. 256-762-4673. No calls after 5pm. 01-28

**RENT - 145 EAST DUNCAN,**  
3BR, 1BA, central heat and air, hardwoods, \$650 monthly \$500 deposit. 256-412-1331 01-28

**MORE THAN MEETS THE** eye.  
855 Cobb Dr., Leighton- 5BR, 3.5BA, 4,535 sq ft, \$149,900. Century21/Clement Realty 256-764-8743 01-21

**HENSLEY GRAVES** Properties  
Serving the Shoals Since 1947! 1, 2, and 3 bedrooms from \$250-\$595. 256-766-4700 www.hensleygraves.com

**1407 COLORADO AVE**  
House, Florence, 2BR, 1BA, appliances, electric heat, window air, washer/dryer connection, \$400 rent, \$400 deposit 256-764-3137 01-21

**FOR RENT: WILSON SCHOOL**  
District, 3BR, 1.5BA, central air, \$600 a month, Petersville. 256-627-0414 01-21

**FOR RENT - 3BR, 2BA HOME**  
in Brooks school district. All appliances, furnished, including washer/dryer, 2 car carport, detached shop and large deck. \$600 monthly, \$500 deposit. 256-702-4941 01-21

**WATERLOO RIVERFRONT**  
For Rent. 3BR, 2BA mobile home with beautiful wood floors, 2 sets french doors, huge deck, natural spring on acreage joining TVA woods to river. Deposit and references required, \$550 per month. 901-292-1328 01-28

**FOR RENT: NICE 2BR, 1BA**  
112 Button Ave. \$300 deposit, \$425 mo. Section 8 approved. 256-335-4346 01-21

**FOR RENT HOUSE, 802**  
Tuscaloosa Street, 3BR, \$485 rent, \$300 deposit. 2229 Houston Street, very small, \$260 rent, \$200 deposit. 256-766-4981, 256-412-2358 01-21

**FOR SALE BY OWNER**  
Florence, Underwood. Neat 3BR 1.5BA. Central heat/air. Large kitchen + appliances. Wood laminate floors. Laundry room and carport. Large fenced lot and large workshop. \$78,950. 256-762-8241 01-21

**LION'S DEN APARTMENTS**  
Florence, 1 Room Efficiency Apartment. Walking distance of UNA, \$450-\$575 rent, includes all utilities, cable & WIFI. Student discount available. 256-764-3137 01-21

**EVERY HOME EVERY WEEK,**  
only the Courier Journal. TFN

**Cherry Hill Homes Family Apartments**  
2 & 3 Bedrooms Available, rent based on Income/Utility Allowances. Located on Florence Blvd. Background checks conducted. Must be at least 19 years old to apply. Must be able to obtain utility services.  
**Office: 452 Cherry Hill Homes, 256-760-5322**



**Hickman Property Management**  
View available properties at [hickmanproperty.com](http://hickmanproperty.com)

**SHOALS PROPERTY MANAGEMENT INC.**  
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*New Properties! Great Prices!*  
**1/2 OFF 1st Months Rent with Approved Credit**  
Credit Check is NOT based on your FICA score, no one fails if you have income!

**HOUSES:**

- 4305 Huntsville Rd, 2/1 .....\$395
- 3204 Huntsville Rd, 2/1 .....\$450
- 4301 Huntsville Rd, 2/1 .....\$450
- 106 Broadway, 3/1 .....\$495
- 405 Enterprise, 3/1 .....\$495
- 904 Fairchild, 3/2 .....\$625
- 1902 N. Wood Ave, 4/2.....\$695
- 414 Hensley Court, 5/2 .....\$895
- 1031 Tune Ave, 4/2 .....\$995
- 130 E. Oakhill Dr, 4/2.....\$995

**APARTMENTS**

- 1 & 2 Bedroom Apts within walking distance of UNA .....starting at \$350
- 2 & 3 Bedroom Apts in other locations of Florence .....starting at \$450
- 2BR Town Home in Central .....\$500
- 2BR, 1BA apts in Sheffield.....starting at \$350

**Come See Amanda for Your Rental Needs**  
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**2-BEDROOM HOME & LOT - LIVE AUCTION**  
**Tuesday, January 27<sup>th</sup> • 10 AM; Prebid until 9 AM**  
**120 White Road ~ Minor Hill, Tennessee**

- 2 Bedrooms: large master
- 1.5 Baths • Large Living Room
- Kitchen/Dining Room Combo
- Laundry Room • Storage Building

Call Daniel Culps at  
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**HUNTSVILLE: (256) 859-5682**  
**ATHENS: (256) 232-7788**  
**ARDMORE: (256) 423-4454**  
Mickey Fowler, CAI, CES, AARE, ; ALSL466, TNSL1442, TN Firm 2315, MSSL718F, GASL1394

**EVERY HOME, EVERY WEEK**  
The most cost-effective avenue to market your goods or services to **OVER 69,000** Shoals area homes!



# Notes...

Cont. from page 4

**U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) State Executive Director Daniel Robinson** announces dates and locations for additional public meetings on new Agricultural Risk Coverage (ARC) and the Price Loss Coverage (PLC) programs which provide revenue and price loss payments to eligible producers for the 2014-2018 crop years. These meetings are being conducted in collaboration with the Alabama Cooperative Extension System and the Alabama Farmers Federation. The following public meeting sessions are scheduled in NW Alabama. ADVANCE REGISTRATION is Necessary! January 28 10am - Morgan County Extension Office, Hartselle 256-773-2549. January 30 10am - Lawrence County Extension Office, Moulton 256-974-2464.

Each meeting will begin with an overview of the 2014 Farm Bill and a comprehensive presentation on using online decision tools. In the afternoon, producers will be able to work in the computer lab beginning at 1pm. To use the online tools, producers must set up a user identity with a password. The meetings are free and open to the public; however, producers are asked to contact the facility hosting the session where they want to attend and register by phone. Producers can register for the morning session, the afternoon session or both sessions. During the afternoon hands-on exercises, seating will be limited to ensure all participants have access to a computer.

**Autism Support Group -** Living with Autism - will meet January 22, 10am-12noon at Florence-Lauderdale Public Library, 218 N. Wood Ave, across from Wilson Park. Refreshments served.

Contact [bridgethedges4@gmail.com](mailto:bridgethedges4@gmail.com) or 256-764-6414 for more info. Meets every 4th Thursday of the month with special guest speakers.

**Marvin Morrow Will Be Singing** Friday, January 23 at 7pm at Piney Grove Holiness Church, Waterloo, located off Hwy 20 near AL-TN state line. For info call 256-766-1534. Everyone welcome.

**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.

**Fourth Saturday Breakfast** at the Zip City Community Center, on January 24 from 6:30-9am. Menu includes eggs, sausage, bacon, biscuits, gravies, grits, juice and coffee. Adults \$6, children under 12, \$3. Proceeds used for Center expenses. Everyone is invited.

**The American Legion Post #11 Florence/Lauderdale** will be have a free Veterans' Breakfast from 7-9am on January 24. Hosted by the Auxiliary Unit #1 members.

**The Singing Prayer Warriors** from Tupelo, MS will be singing at the Cloverdale community Center Saturday, January 24 from 7-9pm. Everyone is welcome.

**The Monthly RSVP Luncheon** at the Cloverdale Community Center will be Tuesday, January 27 at 11:30am. Entertainment will be the Friday Fretters. Everyone welcome.

**NAMI Shoals Educational Meeting** Tuesday, January 27 at 7pm at NAMI Shoals office, 749 Thompson St., Suite A, Florence (behind Burger King on Florence Blvd.) Speaker and topic to be announced.

**Florence Parks & Recreation/ The Club** (where boomers and seniors come together as one), offering an activity that will 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.

See NOTES... page 30

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Last week's winner is Adam King of Leighton who correctly guessed "Entrance to RTJ Golf Courses, Muscle Shoals"

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 on Wednesdays after 12 Noon.

**BLOWN TEXTURE CEILING**, sheetrock repair, knock down, orange peel finishes, licensed, insured, free est. Mark 256-627-5966 02-18

**WANTED TO BUY ARROWHEADS** and collections. Call 256-686-1330, 256-565-3626. 01-21

**2002 FORD EXPLORER XLT**, \$4,150 Nice! Only 102K miles. 256-247-6004 [www.capautosales.com](http://www.capautosales.com) 01-21

**SIDING, SHUTTERS, SOFFIT** Fascia, Gutters, Sidley Exteriors 256-335-9650 02-04

**2006 TOYOTA AVALON**, 24,000 miles, \$22,500. 256-760-0805 01-21

**NEED A VEHICLE? GOOD NEWS** no credit, young credit, bad credit no problem! call Chapman 256-702-8323 or 256-764-3351 01-21

**FOR SALE: COUCH \$45; SOFA** table, great shape \$35; large mirror \$25; Dryer \$75. Call 256-760-9134 ask Ralph 01-21

**2-1/2 YEAR OLD MALE ENGLISH** Setter, FDSB certified, dew claws removed, \$50. 256-366-3986. 01-21

**1999 JEEP CHEROKEE 4 DOOR**, 4x4, red, good tires & brakes, new head liner, new shocks, runs good \$3,200. 256-766-2550 01-21

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**GRAVEL DRIVEWAYS BUILT** repaired & fixed, also deliver gravel. 256-740-7406 [www.shoalsdirt.com](http://www.shoalsdirt.com) 02-11

**BUYING STERLING SILVER** Flatware, Highest Prices Paid! North Florence Coins/Jewelry. 7 Points Shopping Center. 256-764-0008 02-18

**JR. LAWSON TREE SERVICE-** Tree trimming/stump grinding/removal. Licensed/bonded, free estimates, Beat any price! 256-856-7028, 256-229-5130 02-18

**NOTICE**

The contents of the following storage units at Second Street Storage and Ridge Point Storage in Sheffield, AL will be sold at auction on Monday, February 9, 2015 at 10am. Debts may be settled in full by owner prior to date of sale.

NAME	UNIT#
Anthony Morris	57
Dean Jackson	124
Daercia Barnett	128
Muhummad Sanders	161
Debbie Evans	58
Tajuana Hankins	43
Gregory Johnson	26
Tiara Scott	40-E
Barbra Stanfield	114
Scotty Harrison	5
Quentin Garner	25-F
Paul Whitson	33
Gregory Cole	181
Tonya Cosby	15
Robert Anderson	150
Donald Garner	185
Asisan Baker	171
Tony Carter	31-C
Emily Ayers	28-B
Laura Tisdale	153
Cory Hannah	4
Jearlene Murphy	59
Jeremy Michael	15 Ridge Point
Virgil Hunsburger	53 Ridge Point
Sharon Kerr	48 Ridge Point

**WE BUY RIDING MOWERS**, John Deere, Cub Cadet, Troybuilt, Kabota, Craftsman, all brands, Zero-turns, running or not. 256-275-2276 01-21

**CAMPER** bumper/5thwheel, good to excellent condition. Reasonably priced. 256-810-8411 01-28

**HANDY MAN PLUMBING**, carpentry, baths, kitchens, floors, door trim, framing, drywall, etc. Experience. First hour free. 256-443-2153. 01-28

**CONCRETE CONSTRUCTION** Driveways, Sidewalks, Slabs, Patios, Free Estimates. 256-263-9273 01-21

**CARD IT!** Now it is easy to place your ads on our 24 hour/7 day automated ad line, 256-767-4077 or visit our website, [www.courierjournal.net](http://www.courierjournal.net). Just put it on your debit or credit card TFN

**CASH PAID FOR BABY ITEMS**, strollers, cribs, car seats. Also buying blue jeans. 256-324-1127, 256-324-2444 02-18

**1997 CHEVY S10 EXTENDED** cab. 4cyl. Automatic. 133k mi. \$2,200. 931-307-3736 01-28

**Insulation**

**TERMINIX**

**256-303-5911**

**PROM AND PAGEANT DRESS CONSIGNMENT SALE**

**Mommy Mart**

"Let Us Sell Your Dress."

**Grand Openings**

**January 10 & 24**

*Dress sale will continue 12-5pm daily thru April 2015*

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 Greenhill, AL

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This free community paper called the Courier Journal is a vital force in our community. We live here, we work here, our kids attend school here, we shop here, and we love it here. Because we feel so connected, we want everyone to feel the same way.

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**I BUY JUNK CARS, TRUCKS,** Vans w/without title, catalytic converter, pay top dollar. 256-702-2067 04-01

**BABY BASSINET \$10.** miscellaneous furniture, bedroom suites, china cabinet, tables, sofas. All excellent condition. 256-718-0673 01-21

**I BUY JUNK OR UNWANTED** cars, trucks, vans, buses catalytic converters. Call 256-349-9808 02-18

**LEYLAND CYPRESS TREES** \$9.95, blueberry bushes \$7.95, call Longrider Supply Company 256-767-6068 01-21

**AKC STANDARD POODLE PUPPIES** 9 weeks, 2 males, vet checked, \$850. 256-412-8418 01-21

**2000 GMC SONOMA, KING CAB,** 4 cylinder, automatic, \$800 down, \$200 a month. Jerry Baggett 256-757-1823 01-28

**WASHER/DRYER; \$150, ANTIQUE** Dining Room Suite; \$700. King and Queen Victorian Chairs; 4 @ \$225 ea. 2 Mahogany bedroom, suites; \$550 ea. Light Pecan wood bed with footboard, boxsprings and mattress. \$375. 256-355-5833 01-28

**FINAL EXPENSE PLANS (BURIAL** Policy) For more details and pricing please call Andy Mashburn (256-740-1532. 02-04

**2014 JACKSON BIG TUNA KAYAK** 2 seat on top. Used 10 times. \$1,300. 256-247-7150. 02-11

**WOMEN'S BEGINNER PISTOL** Class \$69, No experience required. NRA Certified Instructor, Mel Thompson, Call for class times and dates! 256-810-1235, Ask about private classes also! 02-11

**WASHER, \$175. DRYER, \$100.** Works great. Microwave, over the counter, \$75. 256-740-9163, 256-810-6663. 01-21

**GRAVITY WAGONS, CUTTERS,** box blades, boom poles, hay spears, plows, farm trucks, trailers, 6-24 volt battery chargers. 256-324-8042. 01-21

**CAREGIVER - CNA WITH 15 YEARS** experience will sit, run errands, and light housekeeping. 256-483-2018. 01-21

**WE BUY OUT HOUSEHOLD** contents, garages, barns, sheds. Call today 256-275-2276 01-21

**2 LOTS AT EAST LAWRENCE** Memorial Gardens, 1 vault; \$3,500. Option of buying another lot for \$495. 256-506-6286 01-28

**FIREWOOD FRANK - SPLIT OAK** firewood. Winter's not over! Delivery available. 256-335-5304, 256-394-5630 02-25

**VACUUM CLEANER REPAIR,** most makes & models. Free estimates. Ken's Sewing & Vacuum Center, 256-381-0161 01-28

**DIAMOND SOLITAIRE RING** Certified 1.56 ct, round with 2.50 ct side diamonds, 18kt white gold. Appraised \$20,000. Sell; \$7,200. 256-565-8786 01-28

**WHITE LAWN TRACTOR 16.5** bagger, 400 hours, runs good, \$400. 256-710-6714 01-21

**BUYING USED CARS, TRUCKS,** Vans, Boats, Campers, Good condition. 256-810-8411 01-28

**2000 GMC 2500 EXTENDED CAB,** loaded, no leather, white, 142k mi., new tires. \$5,000. 256-355-9340, 565-6800. 01-28

**TRASH OR TREASURE - I WILL** haul away those items you don't want, appliances, anything. 931-201-1686 01-21

**2012 FORD FUSION SE, CLOTH,** automatic, 65k miles, \$11,977, financing available, call Chapman 256-702-8323 or 256-764-3351 01-21

**PARRISH VARIETY, USED** appliances, couches, chairs, dining tables, TVs, bedroom suites w/ mattresses, pocket knives, new Alabama football pictures, much more. 3102 Huntsville Rd., Florence, 256-766-4187, 256-710-6662 01-28

**2007 CHEVROLET HHR SPORT,** \$5,750, 106K miles, nice. 256-247-6004 www.capautosales.com 01-21

**2001 FORD F350 4X4, 7.3** liter, turbo diesel engine, black, extended cab with toolbox and new leather seats, new tires, 5th wheel hitch, runs great. \$13,500 OBO. 314-662-6382 01-28

**DRIVEWAY ROCKS & GRAVEL** dump truck loads delivered & spread. 256-740-7406. www.ShoalsDirt.com 02-11

**PAINTING: WANT THE BEST** painters in town? Call Darryl Cantrell for free estimate. 256-335-9066 02-11

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**ROOFING - LEAKS REPAIRED,** chimneys flashed, valley repair. All work guaranteed. Free estimates. 256-383-3218 01-21

**CLEAN CLOSET CLASSIFIED** SPECIAL all month long. Receive 5 EXTRA WORDS FREE on all classified ads in January. The deadline is always Friday for the following week's issue. Buy, Sell, Trade, Rent, Promote, Congratulate. 256-764-4268 or place your ad online at www.courierjournal.net.

**2007 SALEEN MUSTANG 38K** miles, excellent condition, no trade, asking \$17,500. 256-767-5734 call after 5 pm or leave message. 01-28


**HOME IMPROVEMENT,** additions, masonry work, decks, drywall, electrical, plumbing, tile, kitchens, baths & more. 256-856-0702 01-21

**WORK WANTED: LITE** Housekeeping; Sitter/Companion for elderly. Eight years experience, references available. 256-764-2781 01-21

**I BUY JUNK CARS, TRUCKS,** Vans w/without title, catalytic converter, pay top dollar. 256-702-2067 04-01

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**A System Versus The Savior**

*Colossians 1:18* "And he (Christ) is the head of the body, the church: who is the beginning, the firstborn (Christ) from the dead; that in all things he (Christ) might have the preeminence." Being raised in a religious system for 21 years, I can verify the errors that can come from over-regulating Christianity. Christ was proclaimed by its leaders to be the supreme object of all worship, but over time He (Christ) was through subtily and inductive reasoning, replaced with rituals, ordinances, ceremonies, and the greater emphasis was placed more on the church than on Christ. Any church that affirms that it is part of being saved has replaced Christ with another Christ and another gospel that Paul the Apostle warned us about in: *Galatians 1:6&7 & 2 Corinthians 11:4 & verses 12-15*, and Christ in *Matthew 24:24*, which also see. The blindness and darkness is greatly increased when defending a lie. Christ is ignored when emphasis is placed on men and their own efforts to save their's and other men's souls.

As a kid, I was surrounded by religious people who believed that ours was the right way and the only way. I had no peace or security or assurance of anything. I have been asked frequently what caused me to leave this religious system. My simple answer was this: "A man showed me a Bible and asked me if I believed it and I said yes." In short, this man directed me to faith in a living Saviour (Christ) and not in a "situation changing system." A system that was drawn up out of motivation through doubt, worry, uncertainty and fear. If you are in church that is more concerned about your righteousness and your works than the finished work and righteousness of Christ, you are in the wrong church. Notice this warning in: *2 Corinthians 11:3* "But I fear, lest by any means, as the serpent beguiled Eve through his subtily, so your minds should be corrupted from the simplicity that is in Christ." Notice Christ's words in: *Acts 26:18* "To open their eyes, and to turn them from darkness to light, and from the power of Satan unto God, that they may receive forgiveness of sins, and inheritance among them which are sanctified by faith that is in me." Have you ever made that transition?

Bill Bishop, Pastor  
**Beacon Baptist Church**  
Rogersville • 256-247-7733  
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Visitors welcome!

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WEEK OF JAN. 19, 2015

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**Notes...**

Continued from page 27

**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](http://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.

**Charcot-Marie-Tooth Branch Group Meeting** - Mt. Zion Church of Christ Activity Building 6900 CR 61 Florence on Thursday January 29 from 6-8pm. Guest speaker: Rodney Vaden Representative of ALLARD. This meeting will focus on orthotic management of CMT, education, awareness, advocacy, current events for the CMTA. CMTA branch groups are for those who have Charcot-Marie-Tooth disorder, their families/caregivers/supporters. If you plan to attend or would like general information, please call: Tina Smith at 256-366-5273 email [TinaSmith@rcmh.org](mailto:TinaSmith@rcmh.org) or Todd Oyen 256-810-6582 email [ToddOyen@gmail.com](mailto:ToddOyen@gmail.com). You can also visit the CMTA website at [www.cmtausa.org/supportgroups](http://www.cmtausa.org/supportgroups). Refreshments served.

**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 Florence.

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.

**Muscle Shoals Schools Will Have Local Musicians Performing "And The Beat Goes On"** Friday, January 30. The event is sponsored by the Muscle Shoals Education Foundation in hopes of increasing interest and appreciation for music and reiterating the significance music has had on the thriving city of Muscle Shoals. This event is being held in honor of the legendary Rick Hall, the father of Muscle Shoals music. "And The Beat Goes On" event will start with a kick off celebration on Thursday evening, January 29, 6:30pm, at Highland Park Baptist Church 503 Wilson Dam Road, Muscle Shoals.

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

**Heavenly Blessed and Jimmy Cox & Friends** will be singing at Cloverdale Community Center Friday, January 30 from 7-9pm. Open mic for gospel singing. Everyone welcome.

**Zip City Community Center** Adult game and fellowship night, Thursday, January 29, 6-9pm. Bring your cards and snacks and join in the fun and fellowship. Info - 256-764-6032.

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**GAME DAY SCORE CARD** 

Joseph Salter of Killen was the winner of Week 20 (the CFP Championship Game). Joseph wins a \$50 Gift Card from Legends!

**Game Day Score Card winners from the 2014 season include**

Pierre Clark, Sheffield	Rose Russell, Florence	Danny Thigpen, Florence	Emily Waldrep, Town Creek
Jacqueline Herston, Florence	Garvis Dixon, Florence	Mike Pesto, Muscle Shoals	Kyle Baker, Sheffield
Jess Benson, Florence	Allison Waldrep, Town Creek	Marion Jacobs, Florence	Lorene Vick, Russellville
Wayne Gargis, Florence	Chancey Bruce, Florence	Nathan Evans, Florence	Travis Card, Florence
Charles Gross, Florence	Cynthia Clark, Sheffield	Jeremiah Butler, Sheffield	Joseph Salter, Killen

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