

219 West Tennessee St. Florence, AL 35630 256-764-4268

Volume 132 Number 12

January 6, 2016

**POSTAL PATRON**

**Church Takes David's Name**

FLORENCE—The new Anglican Church in the Shoals now has a new name, St. David's Anglican Church of the Shoals.

Members of the congregation were encouraged to submit ideas to the Archbishop Foley Beach who would make the final name selection. St. David's was chosen because so few are named St. David's and so many are named for saints in the New Testament. David was a shepherd, musician, poet, warrior, and a king. He was a man and a sinner, yet the Bible says, "a man after God's own heart."

The local congregation is part of a national movement to reform the church, reaffirming that the Bible is God's Word which cannot be revised to fit our personal ideas of right and wrong. St. David's Anglican Church currently meets every Wednesday at 6pm at Good Shepherd Lutheran Church building, located at the corner of Darby Drive and Cloyd Blvd in Florence.

**Local Song Reaches #1**

NASHVILLE—International recording artist **Kimberly Glover** was honored recently at Opryland Hotel ballroom in Nashville. Kimberly's Christian song entitled, "Sometimes He Says No," written by **Jim Fennell** climbed the charts to

the number one position week ending November 23 and again on week ending December 21 on the Australian Indie Radio Chart.

This is the third Christian song by Glover to hit the number one position on the charts in Australia where she has a large fan base. Her songs are currently being played on over 200 radio stations around the world.

Glover and her husband, **Darrell Glover**, were honored with a proclamation from the Tennessee Senate in September. They were recognized for their success in music and promoting Tennessee artists through Northwest Alabama Music Publishing Company's annual Songwriting Contest and their VIP Songwriters Hall of Fame Museum in Lexington, AL.

The Glovers also produce two different local radio shows each week. "Jesus Christ Followers Club" is a Christian Media Ministry Show which airs on WALW FM 98.3 Sundays at 6am in Moulton and it also airs on

See SHORTS... on Page 3

**Courier Journal**

Verification of weekly circulation upon request



Northwest Alabama and...

Courier Journal Perma-Note



**New Year's Bloom**

Santa enjoyed the many **Encore Azaleas** still blooming in the Shoals through the holiday season. Warmer weather, few freezes, and sunlight reaching plants that are in more shaded areas during the summer months allowed some blooms to survive and thrive through December occasionally creating a beautiful holiday showing. These blooms in Killen were captured December 31. Photo illustration, TVM

the **YMCA**

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**Dodge the Fraud**

MONTGOMERY—The Alabama Securities Commission (ASC) recently released its annual list of

top investor threats and urged investors to use caution when approached with unsolicited investments, especially those involving promissory notes, oil and gas deals, and real estate investment opportunities, including non-traded real estate investment trusts.

"Education and information are an investor's best defense against investment fraud," ASC Director, Joseph Borg, said.

The top threats to investors were determined by surveying members of the North American Securities Administrators Association, of which the ASC is a member, to identify the most problematic products, practices or schemes. The following were cited most often in North America and Alabama:

**1. Unregistered Products/Unlicensed Salesmen:**

The offer of securities by an individual without a valid securities license should be a red alert for investors. Con artists also try to bypass stringent state registration requirements to pitch unregistered investments with a promise of "limited or no

See FRAUD... on Page 19

**Clean Closets!**

**CLASSIFIED SPECIAL**

5 Extra Words FREE on all Private or Business Classifieds

**Shoals Women Compete**



Heaslett

MONTGOMERY—Select high school senior girls from across Alabama will be in Montgomery for the 59th Distinguished Young Women of Alabama program January 15 and 16 at Frazer United Methodist Church.

Makalyn Heaslett, 2016 Colbert County Distinguished Young



Woman, will be participating in the upcoming State Program as will Lauderdale County Distinguished Young Woman, Madison Morris. Heaslett attends Muscle Shoals High School. Morris attends Florence High School.

See WOMEN... on Page 6



Morris

**Inside this Issue**

- Adopt-A Friend
- Dave Ramsey
- Pet Connection



- Game Day Score Card
- ALABAMA CLEMSON
- Ask the Attorney
- Soaps • Lio • Hocus



- A Daily Paint
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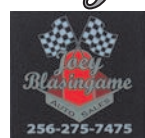
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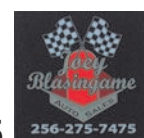
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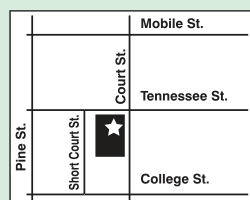


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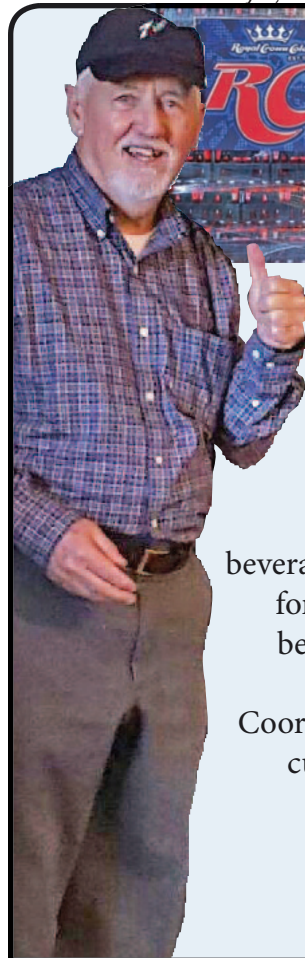
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**HAPPY RETIREMENT BILLY**

**Congratulations Billy Stokes on your retirement!**

Billy served the Shoals for over 30 years as a general manager in the beverage distribution business for various companies and beverage brands including Sun Drop, RC Cola, and Coors. Thank you to his loyal customers and employees over the years.

Love,  
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## SHORTS...

Continued from Page 1

### Local Song Reaches #1

WKSR FM 106.7 in Pulaski, TN at 10am every Sunday morning. Their other radio show titled, "Kim's World of Talent," airs every Saturday morning at 6am on WKSR FM 106.7 in Pulaski, TN. On this show they promote talented singers and songwriters and help them reach a new audience for their songs.

The Glovers are producing a new Christian Comp CD product this year for use on radio and live shows. The CD will include songs from several Christian Singers. Songs are now being accepted for the project. If you have a Christian song that you would like to submit for possible publication on the CD project, please call 256-229-8814 for more information.

### A Successful Athens Event

ATHENS- Six hundred north Alabama and southern Tennessee seniors came into Athens by busses and cars December 17-19 to enjoy fellowship, lunch, and a senior Christmas program presented by "YESTERDAYS" Event Center on Brownsferry Road.

The December edition of their Senior Lunch Matinee Series was expanded to three days because of the overwhelming response and the 250 guest seating capacity for each of these lunch events. Special guests attended these events including State Senator Bill Holtzclaw who joined director Glenn Hall onstage the first day to welcome the attendees during opening announcements. The Morgan County Commission on Aging brought in 126 guests on Friday from their senior centers all over Morgan County.

**Congratulations Kimberley Terry Glover!**

FOR THE #1 HIT SONG  
"Sometimes He Says No"

on the Australian Radio Chart two weeks!



International recording artist and radio show host Kim Terry Glover and husband, Darrell Glover, shown with proclamation from the Tennessee Senate honoring them for their success in music and promoting TN artists through their N.W. Alabama Music Publishing Company's Annual Songwriting Contest and VIP Songwriters Hall of Fame Museum in Lexington, AL.

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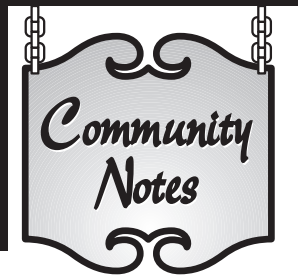
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**Edgemont UMC Young Adult Sunday School Class** will study a series by Adam Hamilton called "Confronting the Controversies" Sunday, January 3 - February 14. It looks at seven controversial issues of our time from a Biblical perspective as well as provides a model on how to engage in this kind of dialogue while respecting all those involved. They will meet at 10am in conference room. Church is located at 1330 Eauclaire Ave., Florence.

The last few copies of **Memories of Coffee High School 1917-2004** are available at PSI on Court Street in downtown Florence put together by Rose Sullivan, a former yearbook sponsor at Coffee. It is compiled from all 87 Coffee Pot annuals. Parts of all decades are included with sections such as Sports, Clubs, Faculty, Who's Who, and more... Too much to mention. The hard back book has 110 pages of memories, \$45. If you can't get to Florence, mail a check payable to Rose Sullivan, 313 Government Blvd., Muscle Shoals, AL 35661. She will get one in the mail immediately.

**VFW Sheffield Post 4919** will have a **dance** every Friday and Saturday Night. The doors open at 6pm, the band starts at 7pm.

**CEU's for Counselors, Nurses, and Social Workers** available at the Winter Workshop presented by The Healing Place, Muscle Shoals. The workshop is scheduled for Friday, January 8, 8am-4pm at Cross Point Church of Christ, Florence.

Pre-registration is \$65. Registration at the door is \$70. For 2 or more people the pre-registration discount is \$45 per person (at the door the rate will be \$50). The student pre-registration discount rate is \$32 (at the door the rate will be \$35). Lunch will be provided.

Timely topics will include: Healing Techniques after Trauma, Dealing with Teen Issues, Man's Grief, Couples Grief, Suicide Prevention Counseling Session and Grief Counseling after a Suicide. Other topics are Unwind Before you Unravel and Experiential Stress Relieves for All Ages.

For more information, call The Healing Place 256-383-7133.

**Swamp John Fish Fry** at Cherokee Lions' den Friday January 8 from 4-7pm. Fish, chicken tenders, shrimp or combination plates with sides and drink for \$10. Dine in or carry out.

The **Sharp Family** will be singing Friday, January 8 at 7pm at Piney Grove Church, Waterloo. Located off Hwy 20 near AL-TN state line. For info call Pastor Robert Gilchrist, 256-766-1534. Everyone welcome.

**Zip City Neighborhood Watch Meeting** - Sunday, January 10 at 2pm at Zip City Fire Department.

**Day by Day, grief support** for bereaved families whose child has died, meets Sunday, January 10, at 3pm at Woodmont Baptist East Campus, 2002 Darby Drive, Florence. To receive the monthly newsletter, email [anita.watkins@comcast.net](mailto:anita.watkins@comcast.net) or [nhargett@comcast.net](mailto:nhargett@comcast.net). The January meeting will be led by Ann Hester. Everyone welcome.

**New Rock Church of God in Christ** will sponsor the Ninth Annual Dr. Martin Luther King Jr. Youth Basketball Tournament at Mount Moriah Primitive Baptist Church on January 15.

This annual event helps support the West Florence Neighborhood Plan and Community Growth program. It helps children apply Godly principles to their everyday lives.

Mount Moriah is located at 818 W. Irvine Ave, Florence. Opening ceremonies will begin Friday, January 15 at 4pm and Saturday, January 16 at 10am. Closing ceremonies will begin at 8pm, Saturday.

To register your team, call Yolanda Johnson at 256-263-8070. Registration fee is \$200.

See NOTES... page 30

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**Boneless Beef Sirloin Tip Steak 1 lb. 3.19**

**Boneless Country Style Pork Ribs 1 lb. 1.69**

**Gwaltney Sliced Bologna 12 oz. pkg. 1.19**

**John Morrell Sliced Bacon 12 oz. pkg. 2.59**

**Piggly Wiggly Sausage 16 oz. roll 2.59**

**John Morrell Sliced Ham 7 oz. tub 2.39**

**FRESH PRODUCE**

**RUSSET Potatoes 2.99 10 LB. BAG**

**ROMA SALAD Tomatoes 2.29 LB.**

**EXTRA LARGE Bell Pepper 65¢ EACH**

**PIGGLY WIGGLY Peanut Butter 3.64 40 OZ. JAR**

**PIGGLY WIGGLY Spring Water 3.59 24 PACK 1/2 LITER BTL.**

**PIGGLY WIGGLY Cottage Cheese 2.39 24 OZ. CTN.**

**YELLOW Onions 1.45 3 LB. BAG**

**GREEN Cabbage 39¢ LB.**

**CALIFORNIA Cantaloupe 2.49 EACH**

**VIVA Big Roll Towels 3.39 PKG. OF 2**

**PIGGLY WIGGLY Chicken Noodle or Cream of Chicken Soup 1.37 26 OZ. CAN**

**PIGGLY WIGGLY Frozen Biscuits 3.59 20 CT. PK.**

**PEPSI & ALL Pepsi Products 4/\$5 2 LITER BTL.**

**BUSH'S Chili Beans 89¢ 16 OZ. CAN**

**BETTY CROCKER Hamburger Helper \$1 5-7 OZ. BOX**

**PIGGLY WIGGLY Sugar 1.69 4 LB. BAG**

**PIGGLY WIGGLY Tastes Like Butter 99¢ 16 OZ. TUB**

**TOTINO'S Frozen Pizza 2/\$3 10-10.9 OZ. BOX**

**PIGGLY WIGGLY Frozen Crinkle Cut French Fries 2/\$4 2 LB. BAG**

**TINA'S Frozen Burritos 2/\$1 4 OZ. PKG.**

**MAXWELL HOUSE Original Coffee 2.69 12 OZ. BAG**

**OLD FASHION Frozen Yogurt or Ice Cream 4.49 4 QUART PAIL**

**NORTHERN Double Roll Bath Tissue 3.99 6 ROLL PK.**

**PIGGLY WIGGLY Vegetable Cooking Oil 4.99 GALLON JUG**

**PIGGLY WIGGLY Frozen Whipped Topping 2/\$4 12 OZ. TUB**

**PIGGLY WIGGLY Salad Dressing 2/\$4 16 OZ. BTL.**

**PIGGLY WIGGLY Ketchup \$1 24 OZ. SQUEEZE BTL.**

**PIGGLY WIGGLY Dry Northern Beans 2/\$4 2 LB. BAG**

**S.O.S. COUPON (Save Our Schools)**  
**1%** of your total will go to the school of your choice (Central or Waterloo)  
Please present this coupon to the cashier before your order starts.  
Hwy. 200 • Central Heights

**PIGGLY WIGGLY Deluxe Macaroni & Cheese or Shells w/Cheddar 1.59 12 OR 14 OZ. BOX**

**PIGGLY WIGGLY Cheese Singles 2/\$4 12 OZ. PKG.**

**PIGGLY WIGGLY Large Eggs 2/\$3 DOZEN CTN.**

**Pepsi & All Pepsi Products 3/\$12 8 PACK 12 OZ. BTL.**

# THE DOLLAR Stretcher



Want to live better on the money you already make? Visit [TheDollarStretcher.com](http://TheDollarStretcher.com) for hundreds of articles to help you stretch your day and your dollar! c. 2016 Dollar Stretcher, Inc.

**BEFORE I BUY...**  
 I recently completed my first big cross-country move. I have moved in the past, but this was my first grand-scale, hired- moving-company move. In the process of packing, I tried to get rid of as much as possible. As the arrival time for the moving van (and dawn) approached, this process became a matter of dumping a lot of stuff in the garbage. What was most of it? Trinkets from places I'd visited, as well as various knick- knacks I had picked up on Saturday afternoon recreational shopping trips. In the time since my move, every time I consider the purchase of an item, I

think to myself, "Would this end up in the trash if I had one day left to pack my house?" If the answer is yes, I don't buy it. I just went on a weekend trip to a big tourist spot and bought nothing but a few postcards to take home. I wish I could say the same for my spouse, but that's another matter. JP

### MOTIVATION

I motivate my kids by giving them time off chores. If they get a mix of A and A minuses, they get a week off of dishes. If they get all A and no A minuses, they get two weeks off. This has been unbelievably motivating for them and not a large price to pay for me. Diane

**Metal Roofing**

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**SUMMER SAVINGS**  
 When my two younger brothers and I were "tweens," my mother set up a five-gallon empty water jug for our change. We all pitched in for the entire year. When summer came around, we all sat around with mom to roll it and take it to the bank. We divided the money by three and that was our spending money for our summer vacations. My brothers and I learned great money-saving skills from this. January would be a great time to start this tradition! Jennifer S.

**SEPTIC TANK CARE**  
 For those of you who have septic tanks in your yard, once a month (I do it the first to make it easy to remember) put one tablespoon of baking yeast in the kitchen sink or commode and flush it down. This does the same as the more expensive items advertised on TV. RVI

**REMEMBER TO PRETREAT**  
 Recently, I came upon the idea to put any clothing with stains that need pretreating on a hanger before putting it in the clothes hamper. When I do laundry, it reminds me to check that

item and pretreat before washing, which saves me from accidentally forgetting and ruining clothing. Kristi

See DOLLAR... page 9

**1998 HONDA PRELUDE PEARL/** black interior, new Goodyear tires, 200K miles, \$3,100. 256-370-7349 01-06

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- Mirrors WALL & TABLE.
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Select Group Of Home Accents Now Marked

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SELECTION WILL VARY BY STORE.

Items Labeled the spring shop™

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- D.I.Y. Jewelry Kits
- Bead Stringing by On-A-Card®, On-A-String™ & On-A-Wire™
- Timeline by Bead Treasures™  
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- Charms by A Bead Story™ & Charm Me!™ Only FEATURING STORY LOCKETS AND THE MONOGRAM COLLECTION. DOES NOT INCLUDE STERLING SILVER.

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- Seasonal Fabric  
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- Home Decor & Apparel Trim by the Yard **30% OFF**

---

\* DISCOUNTS PROVIDED EVERY DAY; MARKED PRICES REFLECT COMPARABLE PRICES OFFERED BY OTHER SELLERS FOR SIMILAR PRODUCTS.

HOBBY LOBBY.

PRICES GOOD IN STORES MONDAY, JANUARY 4 - SATURDAY, JANUARY 9, 2016. PRICES GOOD ONLINE SUNDAY, JANUARY 3 - SATURDAY, JANUARY 9, 2016. SOME ADVERTISED ITEMS NOT AVAILABLE ONLINE. SALES SUBJECT TO SUPPLY IN STOCK. SELECTION AND QUANTITIES VARY BY STORE. AD DOES NOT APPLY TO PRE-REDUCED ITEMS.

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Courier Journal

# Classifieds

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Must call in or fax to get 5 words free option. Offer is valid on all types of classified advertising. Limit 2 items per ad in "for sale" ads. Offer valid through 1/22/16 with payment in advance. No limit to number of ads placed, and all ads must be published by the 1/27/16 issue. Excludes the 4 wk./\$12 offer on private party ads.

- Commercial Rate** 20 15 WORDS or fewer Prepay - applies to all REAL ESTATE and anyone engaged in sale of goods/services on a recurring basis or for profit, licensed or not. ea. add. word - 50¢ CASH DISCOUNT - 15 words-6 Weeks \$33 .... **\$6<sup>50</sup>** Week
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**HOW MANY WEEKS?** Multiply the number of weeks - X - the cost of the ad.....

			15	
				20

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RED LINE: Add \$3 per ad per week. Buy 5 weeks of RED LINE, get the 6th free (\$15 plus cost of ads). Only the top line of each classified ad can be red, 24 characters and spaces MAX. - 20 characters & spaces MAX for Real Estate ads.

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**Office**

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

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

## Women...

Continued from Page 1

Their week begins on January 8 as both young ladies from the Shoals will be staying with Rick and Lee Anne Miller, one of the program's host families in the Montgomery River region.

While in Montgomery they will visit various groups and community venues while preparing for the program.

Heaslett's achievements include: Alabama Governor's School 2015, Student Council Senior Class Secretary and Historian, Student Council Junior Class Representative, Yearbook Staff, National Honor Society, MSHS Dane Team - Co-Captain and Founding Member, Universal Dance Association (UDA) All-American Dancer (2014, 2015), Anchor Club, Key Club, FCCLA, Fellowship of Christian Trojans (FCT), Students Against Destructive Decisions (SADD), Senior Homecoming Attendant, Miss Trojan Beauty - First Runner Up (2015)

In addition, her activities include: Highland Park Baptist Church Youth Group and Mission Team (Mission trips to Carlsbad, CA, Tijuana, Mexico and Chiquimula, Guatemala), Eliza Coffee Memorial Hospital Volunteer, Fill-A-Belly Volunteer, Applause Fine Arts Student; Butler Studio Model; and Disney Princess (Belle) for the Cinder Ella Company

Morris's achievements include: Sophomore Class Vice President 2013-2014, Cross Country Coach's Award 2013, Student Council Historian 2015-2016; Spanish Honor Society, Freshman Homecoming Maid, Selected Congress of Future Sciences & Tech Leaders, Cross Country State Champion 2014, Selected for Future Medical Leaders, Selected for NSLC on Medicine and Health Care, Outdoor Track & Field State Championship relay team

Morris's activities include: Woodmont Baptist Youth Group, Jr. Civitan, Fellowship of Christian Athletes, Varsity Cheerleading, Creative Writing Poetry, Stardust Club of Florence, Varsity Track & Field, Special Olympics, and peer tutoring at Florence High School.

Distinguished Young Women participants will compete for \$41,000 in cash scholarships and over \$2 million in college granted scholarships.

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**ADVERTISING EXECUTIVES**  
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 Sadonna B. Magazzu  
 Judy Cox  
 Steve Lubich  
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**GRAPHIC COORDINATORS**  
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 Jim Allen  
 Andrea L. Gray  
 Gwyn Jones

**OFFICE STAFF/CLASSIFIED**  
 Janie Brasfield  
 Jessica Turner

**CIRCULATION**  
 John Steele

**OFFICE HOURS:**  
 Monday - Friday  
 8:00am - 5:00pm

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**219 W. Tennessee St. Florence, AL 35630**  
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**6'X30" ENTERTAINMENT CENTER** and bookcase, \$100. 256-263-9201. 01-06

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**DECKS AND FENCES - FREE** estimates. Call me at 256-856-4662. References available. 01-13

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[answersingenesis.org](http://answersingenesis.org)

**FEBRUARY 28-29, 2016**

**Conference schedule**

Sunday, Feb. 28	Monday, Feb. 29
9 AM Ken Ham — Genesis & the State of the Culture (Above session held at Broadway Fellowship Campus, 3215 Huntsville Rd., Florence, AL 35630. All other sessions will be held at Simpson St.)	9 AM Ken Ham — Dinosaurs for Kids (grades K-6)
9 AM Dr. Terry Mortenson — Dinosaurs: Have You Been Brainwashed? (youth/college session)	11 AM Ken Ham — Science Confirms the Bible (grades 7-12)
10:15 AM Ken Ham — Genesis & the State of the Culture	6:30 PM Ken Ham — Communicating the Christian Message in a Secular World
6 PM Ken Ham — One Blood, One Race	8 PM Dr. Terry Mortenson — Noah's Flood: Washing Away Millions of Years
7:30 PM Dr. Terry Mortenson — Millions of Years: Where Did the Idea Come From?	

For more information, visit [answersoutreach.org/Florence16](http://answersoutreach.org/Florence16)





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**2014 DODGE RAM 1500 SLT, 4X2,** 32k, \$24,886. Financing JD 256-577-1056 or 256-764-3351 01-06

# ASK THE ATTORNEY



**Thomas McCutcheon**

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

**Q** I recently served as a juror in an automobile accident case. During the trial, the jurors were never told if the driver who caused the accident had insurance. When we started deliberations, we asked the judge if the driver who caused the accident had insurance and we were told that he could not tell us. I wanted to find for the lady who had been injured in the accident but was concerned about making the other driver pay for her damages out of his own pocket if he didn't have insurance. Why couldn't the jurors have been told whether or not the driver had insurance?

- Caroline, Athens, AL

**A** First, let me thank you for your willingness to serve as a juror. Serving as a juror requires sacrifice, but it is the only way our legal system functions properly. Secondly, let me thank you for your obvious attentiveness during the trial and your desire to learn more about our civil justice system.

Without hesitation, I can assure you that the driver who caused the accident had liability insurance. How can I be so sure? The reasons are numerous. First, attorneys such as Tom and I who practice personal injury law represent our clients on a contingency fee basis. This means that if we do not recover money for our clients, we do not get paid. Practicing law is an honorable profession but it is also a business. Employees must be paid, the light bill comes, copier paper must be purchased, the phone bill has to be paid, and so on and so on. Although Tom and I do handle some cases for free, we have a business to run. If any attorney is trying an injury case to a jury, you better believe the other side has insurance coverage. Otherwise, the injured party and the attorney are just wasting time.

Secondly, if the other party is represented by an attorney, you can bet that they have insurance. With the average hourly cost of defense attorneys in the range of \$200.00 per hour and the fact that it takes approximately a year to two years to get a case set for trial, it is not hard to imagine the fees generated by the defense attorney. For example, let's say that it takes 2 years to get an automobile accident to trial. That is 104 weeks (52 weeks + 52 weeks = 104 weeks). Say the defense attorney works 5 hours a week on that file, that is 520 billable hours (104 weeks x 5 hours = 520 hours). Multiply 520 billable hours times the rate per hour, \$200.00, and the total charge is \$104,000.00. Heck, I am attorney and at that amount I couldn't afford myself! As a juror, you are led to believe that you receive complete disclosure of all the facts necessary to properly and fairly reach a decision. A juror, however, is provided only that evidence which the law allows the trial attorneys to present. The law in Alabama does not allow the attorneys or the judge to tell the jury whether the at-fault party has liability insurance. The rationale behind this decision is that law wants the jurors to make a decision based solely upon the facts pertaining to how the accident happened. The fear is that if the jury learns that there is insurance coverage for the accident, they may be more willing to compensate an injured party because it is the insurance company who is spending money and not the person who caused an accident.

The next time you sit down in a jury box in a civil injury case, just remember it's the insurance company sitting at the defense table and it's the insurance company's money on the line!

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)

**f** facebook: McCutcheon and Hamner, P.C.

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# THE DOLLAR Stretcher

Continued from Page 5

CHECK THE BOOK!  
I found the cure for my

kids asking what is for lunch at school, what time is the party, what to bring to a church function, etc. We have a three-ring notebook with plastic page covers. School calendars, sports schedules, event flyers and invitations are posted in the notebook. The kids

can go to the notebook to find the answer to all of their questions and my refrigerator is clear of all the notes.

Jayne

### EXTENDING BIKING SEASON

Biking to work is a great way to save money and get some exercise when the weather is warm. Once that autumn chill sets in, though, it gets a lot less pleasant, especially since there's no easy way to wear a hat or earmuffs under a bike helmet.

Here's a way to keep your ears warm and extend the biking season a bit longer. Take a pair of old socks that are fairly warm (I used acrylic ones worn out in the toes and heels). Tuck the foot of each sock into the opening of the other to form a tube and then stitch the tucked-in socks into place to form a circle. Now you have a warm headband that covers your ears, similar to the ones sold for \$10 in catalogs. Put it on under your helmet, and you're ready to ride.

Amy

### LUNCH FOR DINNER

Last night, I saved some money on my bill at a restaurant. My husband and I were dining out and I just wasn't hungry enough for a full dinner meal. Thinking more of my waistline than my bottom line, I was having a hard time deciding what I wanted. The waitress suggested the lunch plate with the smaller portions. An added bonus was that the cost was smaller too, by nearly \$4! I guess I follow the rules too closely. The menu said that lunch prices ended at 4:00 p.m. I just never bothered to ask for the lunch portion, but that all changed last night. I figure it can't hurt to ask, and I plan to do just that at every restaurant in the future. Three or four dollars doesn't sound like much, but over the course of a year, it adds up to over \$150.

Michelle D. in FL

See DOLLAR... page 23

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**"I" Disease**

That little word "I" appears in the KJV 8853 times. We have all been afflicted with it at one time or another. Usually when a home or church and nation goes from: "we, our, us and together", to: "I, me, mine and my", it's headed for trouble. So on it goes with the sins of pride, rebellion, and yes even witchcraft. Governor Felix replied in **Acts 24:25** "And as he (Paul) reasoned of righteousness, temperance, and judgment to come, Felix trembled, and answered, Go thy way for this time; when I have a convenient season, I will call for thee." King Agrippa echoes in **Acts 26:28** "Then Agrippa said unto Paul, Almost thou persuadest "me" to be a Christian." Neither of these birds were heard from again. Great men are not always wise, neither are wise men always great. **Proverbs 20:6** "Most men will proclaim every one his own goodness: but a faithful man who can find?" This verse is especially apropos in this spiritual, religious, political and wicked generation we live in today.

You have a choice here now, but in eternity you don't. Eternity is a long time to live with a bad decision. The rich man in Luke sixteen fared sumptuously every day. **Luke 16:22-24** "And it came to pass, that the beggar died, and was carried by the angels into Abraham's bosom: the rich man also died, and was buried; And in hell he lifted up his eyes, being in torments, and seeth Abraham afar off, and Lazarus in his bosom. And he cried and said, Father Abraham, have mercy on "me", and send Lazarus, that he may dip the tip of his finger in water, and cool my tongue; for "I" am tormented in this flame." The rich man carried his "I" disease into hell with him.

You have a chance now to either die like the rich man or you can die like Paul, the Apostle, who said in Acts 9:6 "Lord, what wilt thou have me to do?" Paul responded and finished in **2 Timothy 4:7-8** "I have fought a good fight, I have finished my course, I have kept the faith: Henceforth there is laid up for me a crown of righteousness, which the Lord, the righteous judge, shall give me at that day: and not to me only, but unto all them also that love his appearing". It's your soul, do you care?

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**Commentary**

# Scammers Among the Bottom Feeders

The Better Business Bureau launched its BBB Scam Tracker in 2015. They expected tax-related shams to be among the most prevalent on the year's long scam list.

Listed as 24% of all reported scams, tax scams were pinpointed more than the next three categories combined - debt collection, sweepstakes, and tech support scams.

The rest of the top ten were government grant scam, advance fee loans, credit cards, work from home, fake check/money order, and lottery. About 85% of those reporting scams to BBB recognized them as frauds before any money was stolen. However, over \$1 million was lost by unwary victims.

The con men and women sometimes appear as government agents, lawyers, debt collectors, or police officers. Many of the fraudulent calls include intimidation or scare tactics which often result in hasty decisions. Targets are often those who are alone and older from a generation that could leave its doors unlocked at night and that still trusts people to be honest. Unfortunately, our deteriorating morals and ethics means that time of our lives is gone.

BBB officials often describe organized scammers as "imposters." That is far too nice a term. A clown or a Santa Claus is an imposter.

Scammers are low-lives; bottom-feeders who

See SCAMMERS... on Page 28

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

**In A Few Words**



**TOM MAGAZZU**  
Editor

# Courier Journal

# THIS WEEK

in the *Shoals*  
January 6, 2016

*Happening*  
**THIS WEEK**

## KD Exhibitor Enjoys

# A Daily Paint

FLORENCE—Works by John Armistead will be on exhibit at Kennedy-Douglass Center for the Arts in Florence January 14 - March 3. The exhibition includes landscape and figurative paintings in oil and watercolor by this artist from Tupelo, Mississippi.

Armistead is an award-winning artist, author, and journalist. He received First Place at Arts Alive 2015. He is a member of the Portrait Society of America and the Mississippi Arts Colony. Armistead studied art in college, at the Art Students League of New York, and the National Academy of Design in New York City.

Armistead paints every day of the week. "Painting has always been my first love and passion," he said. "I cannot imagine a day without making art," he said.

Kennedy-Douglass Center for the Arts is located at 217 East Tuscaloosa Street. It is open 9am-4pm, Monday-Friday. Admission is free. Call 256-760-6379 for more information.



John Armistead - *Madonna e Bambino*



John Armistead - *Uncle John's Place*

**THE KENNEDY DOUGLASS BROWN BAG LUNCH MEETING** will be from 11:30am-1pm on Friday, January 8 at the Kennedy Douglass Center for the Arts at 217 East Tuscaloosa Street, Florence. Beverages and desserts will be furnished. Billy Warren who will speak on Historic Florence at 12pm. For questions, please call 256-760-6379.

**OVERCOMING THE MENTAL HURDLES OF ORGANIZATION** will be presented at the Florence-Lauderdale Public Library on Monday, January 11 at 6pm with Joy Wallace. Want to get organized for the New Year? Often times we get discouraged, stressed, and overwhelmed about the state of our stuff. We get stuck in a rut. Joy Wallace will be speaking on how to keep sanity while dealing with disarray, know your tendencies, and get help when you need it. Joy is a professional organizer who works directly with clients to ensure that they have a system whereby they can live comfortably and avoid inconvenience in their living or work space.

**CLOVERDALE COMMUNITY CENTER BREAKFAST** will take place on Saturday, January 9 from 6:30-9am. The cost of the breakfast is \$6 for adults and \$3 for children. Profits from the breakfast will go toward the upkeep of the center.

For Tickets call the Ticket Office 256-765-5466 or email Ticket Mgr. Jenn Sharp at jsharp1@una.edu

## BASKETBALL

Women

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Mon., Jan. 11 • 6pm  
vs Union University  
at Jackson, TN



## BASKETBALL

Men

Sat., Jan. 9 • 4pm  
vs Christian Brothers  
at Memphis, TN

Mon., Jan. 11 • 8pm  
vs Union University  
at Jackson, TN



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# YOUR Letters

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

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

## Remember Alzheimer's

Editor:

In the heart of this holiday season, it's important to remember that the greatest gift of all is our health. For the 87,000 people living with Alzheimer's in Alabama and their more than 301,000 caregivers, the holidays can be especially tough.

This week Congress has given us something big to celebrate. Thanks to support from Congressmen Mo Brooks and Robert Aderholt and Senators Shelby and Sessions, Congress made a historic commitment to America's most expensive disease, dedicating an additional \$350 million per year for Alzheimer's research.

These funds will be released immediately to launch new, groundbreaking research that will accelerate the progress toward eliminating this devastating disease.

This new funding means new hope for the future so that maybe in the next

“Our history is being blotted out and revised by academia with an increased vengeance since Jimmy Carter founded the U.S. Department of Education on October 17, 1979.

generation, we can make Alzheimer's history.

I thank the Members of Congress from Alabama for understanding what a significant difference dedicated funding for research will do to help to ultimately develop a cure for Alzheimer's - you've made the season of hope live up to its name.

Visit the Alzheimer's Association at ALZ.org for more information and to get involved.

**Brandi Medina, M.S.**  
Director of Programs & Education  
Alzheimer's Association- Mid South  
Huntsville

## Their Marxist Culture

Editor:

The urban dictionary defines cultural Marxism as, "The gradual process of destroying all traditions, languages, religions, individuality, government, family, law and order in order to reassemble society in the future as a communist utopia. This utopia will have no notion of gender, traditions, morality, God, or even family or the state." The results of the decades of

See LETTERS... on Page 26

# JANUARY 2016

## Calendar of Events



### WEDNESDAY, JAN. 6

#### DIABETES SELF-MANAGEMENT CLASS

9am-1pm • Education Department  
Registration Required

Call 256-386-4030  
to register or for more information.

### FRIDAY, JAN. 8

#### PALS RENEWAL

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to register or for more information.

### THURSDAY, JAN. 21

#### ACLS RENEWAL CLASS

Classes held in HKH Education Department  
Call 256-386-4030 for class information.

### TUESDAY, JAN. 19

#### HEALTHY VALLEY WOMEN

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12noon • Keller Wellcare Center  
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### FRIDAY, JAN. 22

#### CPR CERTIFICATION AND CPR RENEWAL

Certification 10am • River Room  
CPR Renewal Classes 7:30am & 1pm • River Room  
\$50 fee for non-employees.

Please pre-register with the Education Dept,  
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### JANUARY 25-31

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# DAVE Says

by DAVE RAMSEY

## YOU CAN CATCH UP LATER

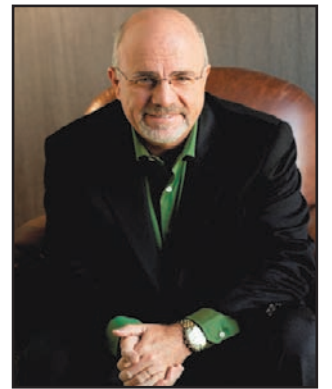
Dear Dave,  
 I work in IT, and I recently learned that I'll be losing my \$88,000 a year job at the end of February. We're debt-free, except for our home, and we have a full emergency fund in place. The problem is we just cash-flowed one daughter's wedding, and we'll be paying for another daughter's college soon. I'll receive a severance package of around \$30,000 to \$40,000, but we're wondering if I should stop contributing to my 401(k) and stockpile cash until another job comes along.  
 Steve

Dear Steve,  
 You've done a great job handling your money, so going a couple of months without contributing to your 401(k) isn't going to mean the difference between retiring with dignity and eating Alpo in your golden years.

In this case, I would temporarily stop funding the 401(k). You're in a high-demand line of work, so I think you'll probably land something soon and maybe even get a raise in the process. The main thing is to be intentional. Go ahead and start networking and lining up interviews now. Try to land something as soon as possible so that you can start at the end of February or the first of March. At that point, you could look at the severance package as a signing bonus. There's not much lost between now and then with what you'd actually gain from what you put into your 401(k). There would be going forward, for sure, but I think you'll be able to make that up pretty quickly.  
 —Dave

## NO NEW YEARS DEBT NEXT TIME?

Dear Dave,  
 We've always just assumed that we would use credit cards for Christmas, and accepted the fact that there would be a mountain of debt to pay off in January and February.



Can you tell us how to make it through the Christmas season next year without accumulating debt?  
 Carol

Dear Carol,  
 Giving is a wonderful thing if your intentions—and your finances—are in the right place. But don't let yourself get trapped in the shopping bonanza just because everyone else is doing it. It's all too easy to try to justify overspending in the weeks ahead just because it's a gift.

It's pretty simple. Look at your budget, and see what you can afford to pay cash for during the holiday season. Once you and your spouse agree on this amount, make a list, check it twice and stick to it! Include the names and amounts you are going to spend on each person or charity. It's just common sense, but it's easy to find something in the mall you "just have to buy." That's where problems start.

Giving is not meant to be stressful on your finances. Give with the right intentions, and give with a financial plan in mind that does not include debt. Another thing to remember is Christmas always falls on December 25th. Don't wait until Thanksgiving to realize it's right around the corner. You could even get a real jump on things, and set a little bit aside each month toward Christmas starting right now!

—Dave

Dave Ramsey is America's trusted voice on money and business, and CEO of Ramsey Solutions. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

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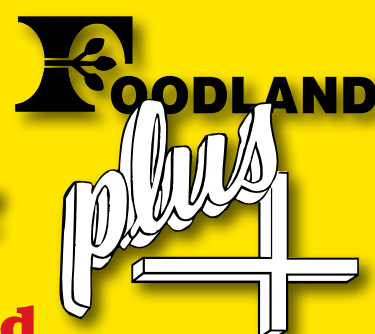


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AD GOOD JAN. 6-12, 2016

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# Soap Opera Preview

## THE BOLD AND THE BEAUTIFUL

Nicole's insecurity reared its ugly head when Zende met Forrester Creations' newest employee. With Ridge being out of town, Rick confessed to Maya his desire to return to the company's CEO seat someday. Sasha stepped in for Nicole to support Zende in his dream of becoming a photographer. Unable to get in touch with Steffy, Liam worried what her reaction would be once she learned that he had been with Ivy all along. Nicole grew increasingly insecure as she witnessed the chemistry building between Sasha and Zende. *Wait to See: A childhood rivalry is reignited.*

## DAYS OF OUR LIVES

The teens snuck in to Club TBD to hold their own New Year's Eve party. Brady and Eric's fate was decided. Nicole said her final goodbye to Daniel. Chad had a major breakthrough. Rafe was concerned when it became clear that Hope would go to any length to get a confession out of Stefano. Philip comforted Belle. Rafe grilled Andre about Dr. Malcolm. Ava "accidentally" left evidence of her secret for Steve to find. Hope and Stefano got into an epic confrontation. Marlena and Roman feared for Eric's future. *Wait to See: Chad proposes to Abigail.*

## GENERAL HOSPITAL

Obrecht believed she had Robin where she wanted her. Jason promised Liz that he would be an active co-parent with her. Franco kept Jake busy with an art project. Alexis was not thrilled with Olivia's involvement with Julian. Robin and Patrick's party served a dual purpose. Jason was in the market for new living arrangements. Laura advised Tracy to take some time for herself. Nikolas was advised to move on without Hayden. Jason and Liz discovered something quite disturbing. Valerie continued to struggle at the PCPD. *Wait to See: Anna turns to Robert for help.*

## THE YOUNG AND THE RESTLESS

Later, Chelsea told Victor that she wanted him to cut all ties with Chelsea 2.0. Stitch was shocked when his past began to catch up with him. Dr. Anderson told Sharon that she wanted to start tapering her meds. Kevin received a great deal of interest in his project but was unsure whom he could trust. Ashley moved forward with her new business venture. Dr. Anderson wondered why Sage was forcing herself to interact with Sully. Marisa warned Luca that Adam would betray him. *Wait to See: Billy's life takes a dramatic turn.*

## Fraud...

Continued from Page 1

risk" and high returns.

### 2. Promissory Notes:

In an environment of low interest rates, the promise of high-interest-bearing promissory notes may be tempting to investors, especially seniors and others living on a fixed income. Promissory notes generally are used by companies to raise capital. Legitimate promissory notes are marketed almost exclusively to sophisticated or corporate investors. Short-term notes that appear to be exempt from securities registration have been the source of most of the fraudulent activity involving promissory notes identified by regulators.

### 3. Advance Fee Loan Schemes and Non-Existent Credit Documents:

In a tight credit environment, small and medium business owners are seeking credit and capital from non-traditional sources. Financial con artists and fraudulent promoters have approached capital hungry businesses with schemes ranging from Advance Fee to promises of major cash/capital infusion.

### 4. Fleecing the Flock:

Church is one of the most common places for Alabama citizens to be scammed. Thieves find ways to worm into the church community and work hard to build trust among leaders, i.e. ministers, elders, and deacons. The thieves then use the church leadership to convince members of the congregation to invest their hard earned dollars into a bogus venture that does not exist and is often simply a Ponzi scheme.

### 5. Oil/Gas Investments:

Many oil and gas investment opportunities, while involving varying degrees of risks to the investor, are legitimate in their marketing and responsible in their operations. However, as in many other investment opportunities, it is not unusual for unscrupulous promoters to attempt to take advantage of investors by engaging in fraudulent practices. Fraudulent oil and gas deals frequently are structured with the limited partnership (or other legal entity) in one state, the operation and physical presence of the field in a second state, and the offerings made to prospective investors in states other than the initial two states. As a result, there is less chance of an investor dropping by a well site or a nonexistent company headquarters. Such a structure also makes it difficult for authorities and victims to identify and expose the fraud.

### 6. Real Estate-related Investments:

Troublesome real estate-related investments identified by securities regulators included non-traded real estate investment trusts (REITs), timeshare resales, and brokered mortgage notes. These types of products often carry higher

risk.

### 7. Ponzi Schemes:

The premise is simple - pay early investors with money raised from later investors. The only people certain to make money are the promoters who set the Ponzi in motion. "Investors should always be wary of unsolicited financial advice or investment opportunities," Borg said.

Before making any decisions with your money, ask questions, make sure you understand the risks, and contact the ASC for detailed background information about those who sell securities or give investment advice, as well as about the products being offered. The Alabama Securities Commission can be reached, toll-free, at 1-800-222-1253 or through its website at [www.asc.alabama.gov](http://www.asc.alabama.gov).

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<b>REGINA WEAKLEY</b>	P.O. Box 2724 Florence, AL 35630	D11	Household Goods, Furniture, Boxes
<b>SYKIE MILLER</b>	110 Cypress Apt. 408 Florence, AL 35630	F20	Household Goods, Furniture, Boxes, and Suitcases
<b>MISTY GRAY</b>	320 County Road 124 Florence, AL 35633	F30	Household Goods, Furniture, Boxes
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## LET A PROFESSIONAL HELP ORGANIZE YOUR HOME AND LIFE



Many people routinely find themselves confronted with situations that could be made simpler if they were just a little more organized. Whether it's lost keys, cramped cabinets or misplaced documents, minor yet inconvenient situations can be mitigated if not eliminated if men and women simply commit to being more organized.

Men and women who struggle with organization may be surprised to learn just how much time and productivity they lose to disorganization. For example, a survey from Ikea found that men and women routinely spend six minutes just looking for their keys. When added up, that's a substantial amount of time that can be put to better use.

Becoming more organized is a popular resolution come New Year's Day, and many people benefit from hiring professional organizers to make their resolutions a reality.

Professional organizers can help men and women reduce clutter in

their homes and offices and regain control over their surroundings. Such professionals also can help solve organization problems, and that can help men and women reduce stress.

Professional organizers know which strategies work, but men and women should know that not all organizers are the same. Some organizers may work as a hobby or be part of a larger cleaning company, while others are certified in organization. When searching for an organizer, determine if he or she belongs to the National Association of Professional Organizers and/or if an organizer has been certified by the Board of Certification for Professional Organizers®. While certification may not be necessary to help you organize your home or business, certified organizers may have more experience.

Organizers may specialize in certain areas. Some deal with corporate and business organization, while others help with real estate staging. Look for one who has

experience working with people of your ilk.

Organizers will want to examine clients' situations before they develop a plan of action. Therefore, do not feel the need to prepare for the organizer's arrival by cleaning up, as doing so may only mask the problems you're having. The organizer will walk through your home or business and assess your needs. Many organizers will suggest you work with them to learn organizational strategies that you can implement on your own so you remain organized for years to come.

Check with the organizer to see what type of packages he or she offers. Some packages may be detailed, while others may just provide a foundation for you to become more organized.

Getting organized is more than just having a clean space. It's about taking control of your environment and improving your quality of life. Professional organizers can help accomplish that goal and keep you organized for years to come.

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Reducing your electricity consumption is an easy way to reduce your environmental footprint. According to the U.S. Environmental Protection Agency, 39 percent of the energy used in America is used to generate electricity.

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But electricity can be generated from renewable resources that do not generally contribute to climate change or air pollution. That's because these renewable resources, which include solar, geothermal and wind technologies, do not burn fuels. If such renewable resources are not accessible to you, then there are additional ways to reduce your electricity consumption.

When purchasing new appliances and electronics, purchase energy-efficient products and operate them efficiently. Energy-efficient windows can bring more natural light into your home, allowing you to rely more on natural light than electricity to brighten your home.

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# Cat & Kids

by Cathy Turner

## Let Love Lead

*Writer's note: We graduated Randall, our youngest son! He turned his tassel and everything! The commencement speech delivered by our oldest son, Garrett, was spot on. His siblings and cousin rapped their newly created Savannah College of Art and Design alma mater. Some of the twenty-five friends and family shared memories. Lora, our daughter, presented an awesome diploma bestowed to "...filmmaker, poet... brother, son, and servant of our Lord and Savior, Jesus Christ." We hummed "Pomp and Circumstance," opened presents, and had Chick-fil-A nuggets and such. Since SCAD's ceremony is not until May, we just couldn't delay congratulating Randall for all his hard work - Suma Cum Laude. Way to go Randall! Love you much!*

*Yes, we rented the Community Center and gathered for what one attendee said was, "The best graduation I have ever been to!" The commencement speaker got a standing ovation. I wish I could share his speech in its entirety, but here is a shortened version for your musing:*

My fellow graduates, Fear. Fear is the great enemy of our time. Fear is the subject of the news. Fear is the weapon of the terrorist. Fear is the fuel of our prejudice. Fear is the opiate of the artist; the lethal injection to our creative spirit. Fear is the root of our doubts. Did I pick the wrong major? Should I have chosen a different path? Can I really do this?

And as those of us graduating today stand on the precipice of the so-called real world—the calm before the storm, the deep breath before the plunge—fear floats calmly beside us, threatening to penetrate us at the slightest sign of weakness. The smallest twinge of uncertainty. The creeping questions. What happens now? What if I'm wrong? What if I can't? What if? What if?

But, my fellow graduates, despite the looming perils of our great enemy fear, courage lives within us all. For after all. When we see a group of young people of color on a street corner at night. When we

sit down on a plane and overhear a conversation held in Arabic. When we are asked by our well-meaning relatives, "Are you sure you want that career?" We have a choice! We have a choice. What do we think? How do we respond? Do we surrender to stereotypes? Do we cower to comfort? Or do we fight fear? What if, instead of thinking, "Those kids look suspicious," we thought, "You are somebody's son and somebody's daughter, and I hope you make it home safely?" What if, instead of assuming the worst, we extended a smile? What if, instead of feeling crushed by the mores of society, we stood up and said, "Yes I choose this career. And your passive-aggressive judgement of how I choose to live my life is nought but chaff in the wind. Because despite the naysayers and the hateration, I am stepping out on faith to pursue my passion. And I am well aware that I may fail spectacularly. But whether I thrive or whether I fall, I will do so knowing I applied myself fully to what I was called to do on this earth."

For are we not called to courage? My Lord and Savior tells me, we were not given a spirit of fear, but a spirit of power. And at the genesis of it all, scripture says, perfect love casts out fear! For love is the antidote.

So let us love freely, unshackled by the chains of fear. Let us love judiciously, with both eyes fixed on justice. Let us love passionately, unleashing our heart-song to the world. And let us love courageously, honoring the familiar and the foreign in equal measure.

And as we leave here today, as we walk boldly down the path before us, as we seek to fulfill the calling with which we were called, may love lead us on. Congratulations graduates! Congratulations Randall.

You can find Garrett's full speech at his YouTube page: <https://www.youtube.com/user/garrettturner7to>

Email comments or suggestions to [CatnKids1@gmail.com](mailto:CatnKids1@gmail.com)

## THE DOLLAR Stretcher



Continued from Page 9

### GROUND BEEF STRETCHER

Last night I had less than a half a pound of hamburger to feed our household of four adults and two children (my husband, myself and my grown son and his family). Rather than everyone having to skimp, I got out my food processor and ground up two green peppers, three large mushrooms, two onions, and three carrots. I added them to my usual meatloaf recipe and my family was not only delighted with the taste (it was much more moist than my usual meatloaf), but we also have a lot of leftover meatloaf for lunches today.

Deborah B.

### CUSTOM FRENCH TOAST

Ever go to make French toast and find that you are out of milk? I use flavored liquid coffee creamer instead. I buy vanilla flavored and just add a shake of cinnamon to it. You can use whatever flavor you like. Add a couple of eggs to the mixture and dip your bread. Fry in light butter. My kids and friends rave over how good it is.

Jeannie S.

### JUST ENOUGH

By removing the tape off the top of the can and placing it halfway across the holes, I solved the problem of dumping out too much cleanser at a time. I can now shake away without wasting it.

G.

### EASY PANTRY INVENTORY

I work full time and I have two kids and a husband. Between homework, changing diapers and house chores, I came up with an idea on how to keep track of what is in my pantry. I just save the grocery store receipt and tape it to the inside door of my pantry cabinet. Once I use the item from my pantry,

I just cross it off my receipt, and if I have time, I add it to my grocery-shopping list. If not, I just highlight the item on my receipt and take the receipt with me to the store. By doing this, I can also compare the price from when I last purchased the item.

Luna in Reno, NV

### STATIC CLING

Do you hate it when your panty hose cling to your slacks in winter? Instead of using one of those spray-on products, just rub a little lotion on your panty hose before you put them on. It's a simple solution to this problem!

Kayla

### WATER WARMTH

Like everyone else, we try really hard not to use our heater during the winter months as it is usually our biggest bill. To help us avoid having to turn on the heater, I bought every member of our family a hot water bottle. We fill it up with hot water and keep it on our feet or close to our bodies when we are relaxing or watching TV. At night, when we go to bed, we fill it up with fresh hot water for the night. This keeps us from having to

turn on the heat and keeps us amazingly warm for the entire night!

UT

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Victoria

See DOLLAR... page 29

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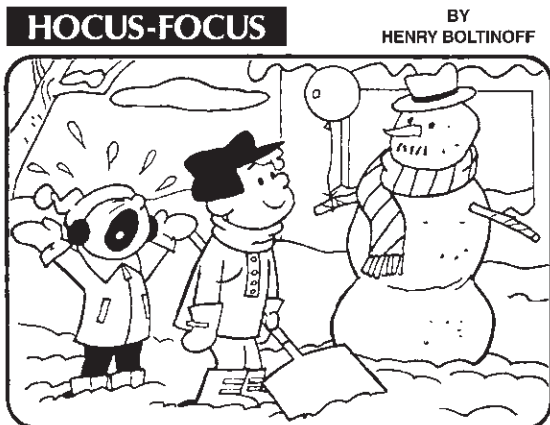
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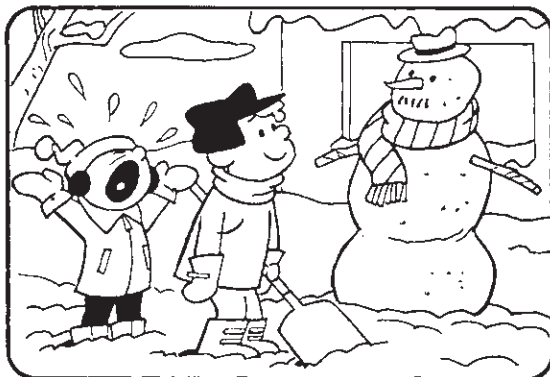
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**TOOTSIE** is a 6 month old Shepherd mix and has been in the shelter for several months. She loves to play with other dogs and is very friendly with kids! Adoption fees includes spay or neuter & rabies. To learn more, call the Florence Shelter at 256-760-6676!



Hi! I'm **BRUCE**. I'm a black lab mix. I was born September, 2007. I'm just a big lovable boy. I'm great with children. I'm not partial to other dogs. I would need a fenced in yard to play safely with my humans. I'm neutered, up to date on my shots, and micro chipped. If you're interested in being my forever family, please call PAWS at 256-383-0690



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## Letters...

Continued from Page 12

### Their Marxist Culture...

Marxist indoctrination by the communist academia is the replacement of our cultural heritage.

Marxism and primitive cultures that are deemed superior to ours are now worshiped. Our history is being blotted out and revised by academia with an increased vengeance since Jimmy Carter founded the U.S. Department of Education on October 17, 1979.

The uneducated youth in our country, who can barely read or write a complete and coherent paragraph is evidence of the DOE's achieving cultural Marxism. There is no shortage of Lenin's "useful idiots" with brains addled by legal and illegal drugs and agitated by paid Alinsky-style community organizers.

Useful idiots are easily manipulated individuals without a compass, without a country, with allegiance to global citizenship and Mother Gaia, humans ruled by emotion and devoid of rational thinking. These idiots are used skillfully to implement cultural Marxism, to disseminate poisonous ideas, chaos, decadence, and worthless entertainment parading as art. The Black Lives Matter, on the payroll of elitist billionaires who

want to change society in their utopian global Marxism, have taken over campuses around the country making outrageous demands of administrators. The university which was once the bastion of freedom of speech and assembly, tolerance, and diversity, caved like a house of cards to the demands of a few crazed lunatics.

Parents send their

children to college and pay overpriced tuition to transform them into radicals crying racism, bigotry, and manufactured white privilege in the most tolerant country in the world while they taking full advantage of minority grants, minority scholarships, affirmative action, and quotas.

Euell White  
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petconnection

# LOST & FOUND

## A Missing-Dog Story Has a Happy Ending Thanks to an Identification Tag

By Kim Campbell Thornton  
Universal Uclick

It's one of the most alarming phone calls a pet owner can receive: "Hello? I've found a dog. His tag says 'Thornton' on it, and it has this phone number."

That was the call I received last month while I was in Oklahoma, visiting my parents. My husband was recovering from surgery and had a cold, so we placed the dogs with a pet sitter who had kept them many times previously.

I was stunned and frightened. Had all the dogs escaped the sitter's home, or just this one? Were the other two still running loose somewhere? I rummaged for a pen and some paper so I could take down the caller's name and phone number. I called my husband to alert him that he needed to call the person and arrange to get our dog. I wasn't sure which one it was, since Keeper and Harper both have brown-and-white coloring.

Then I called the pet sitter. "Do you have my dogs?" He admitted that Keeper was missing — he had somehow slipped out of the house unseen. They were searching for him. Happily, Harper and Gemma were still there. I let him know that Keeper had been found — turns out he was just next door — and that my husband would be by soon to pick them all up.

You might say that I'm a little obsessive when it comes to the amount of information I put on my pets' identification tags. They are engraved with our last name, our home phone number, two cellphone numbers and our veterinarian's phone number. Of course, my dogs are also microchipped, but an ID tag is the first and easiest option for recovery. All the finder has to do is read the tag and call the phone number on it.

In our case, the man called our house phone first but didn't leave a message. My husband didn't recognize the number, so he didn't pick up the call. I had my phone on silent because my parents and I had just gotten out of the movies, but luckily I felt it vibrate. I didn't recognize the number either, but it was an Orange County area code, so I answered.

In addition to their ID tags, my dogs wear tags from HomeAgain and the American Kennel Club's Reunite service. The microchips are registered with those organizations, so if the man had called either of those numbers, we would have been notified. And of course they all have their license tags from the county. Those tags don't have phone numbers, but if the finder had called Orange County Animal Control, they would have been able to identify Keeper and get in touch with me.

Accidents like Keeper's escape can happen to anyone. He's very good at home about not running out the door, and I would not have expected him to escape in such a manner, but you never know what a dog is going to do.

You can never prevent your dog from becoming lost, but you can take easy, inexpensive steps to increase the likelihood that he'll come home safely:

- Keep a collar with an up-to-date ID tag on him.
- Put multiple phone numbers on the tag.
- Check the tag regularly to make sure the engraving hasn't faded.
- Microchip him.
- License him.
- Register his identification with an organization such as the American Kennel Club's Reunite service.

And remember: If you find a lost dog, be sure to leave a message at all the phone numbers.

**An identification tag helped ensure that a lost dog was returned quickly to his owners.**



petbuzz

## "Test-tube" Puppies Yield Hope for Dog & Human Health

• **Researchers at Cornell recently whelped a litter** of beagle-cocker spaniel puppies using in vitro fertilization, a scientific first. The technique lays the foundation for conserving endangered wild dogs and rare dog breeds, and using gene-editing technologies to eradicate heritable diseases in dogs. It also provides a powerful tool for understanding the genetic basis of diseases, says Alex Travis, associate professor of reproductive biology in the Baker Institute for Animal Health in Cornell's College of Veterinary Medicine. The study describing the effort was published online in the Dec. 9 issue of the journal PLOS One.

• **If you have muscle or joint pain** and use a topical pain medication containing the nonsteroidal anti-inflammatory drug (NSAID) flurbiprofen, your pet could be at risk if he licks your skin or otherwise ingests the drug. The Food and Drug Administration received reports of five cats in two households who became ill or died after their owners applied the cream or lotion to themselves. Even small amounts of the drug can be dangerous to pets, so it's important to store the medications out of their reach, discard applicators or gloves used to apply the medication in a place where pets can't get to them and prevent pets from licking skin of people who use the drugs.

• **Vaccinating dogs for rabies** may help to eliminate the disease in humans. According to the World Health Organization, approximately 80 percent of people at risk for the disease live in poor, rural areas in Asia and Africa. "Vaccinating 70 percent of dogs regularly in zones where rabies is present can reduce human cases to zero," says OIE (World Organisation for Animal Health) director-general Dr. Bernard Vallat. It's easier and less expensive to vaccinate dogs for the disease than it is to treat humans bitten by rabid dogs.

— Dr. Marty Becker and Kim Campbell Thornton



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## Commentary... Scammers...

Continued from Page 12

are too dishonest to find legitimate work. Instead they always look to take advantage of another human being and make easy, dirty money at their victims' expense. They prey on the elderly, the hard-of-hearing, the lonely, and the trusting. They often look to con those on a fixed income, relying on intimidation, threats of arrest, lawsuits, repossessions, or other frightening actions.

Scammers build a rapport and a relationship with the victim by phone, online, or face-to-face. They associate with credible companies, fake web sites, or government agencies. They often play on emotion and timing.

Our best bet to avoid being scammed is to hang up the phone, shut the door, or delete the email.

- Don't be pressured into making fast decisions.
- Take time to research the organization. Check them out on bbb.org, search online, etc.

- Never provide your personal information (address, date-of-birth, banking information, ID numbers) to people you do not know.

- Don't click on links or attachments from unsolicited email or text messages.

- If you are unsure about a call or email that claims to be from your bank, utility company, etc., call the business directly using the number on your bill or credit card.

- Never send money by wire transfer or prepaid debit card to someone you don't know or haven't met

in person.

- Never send money for an emergency situation unless you can verify the emergency.

- Generally speaking, don't pay for work in advance.

Let's all make a New Year's resolution to not be taken advantage of this year by scammers of any type. And keep a close eye out for potentially-vulnerable friends, neighbors, and loved ones.

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Mail or deliver your entry to: Courier Journal, 219 West Tennessee St., Florence, AL 35630 or Fax to: 256-760-9618 or enter online at [www.courierjournal.net](http://www.courierjournal.net)

A list of all winners will be listed online Tuesday afternoon and in the FOLLOWING week's Courier Journal.

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**RULES:** Only one entry per person per week. Only one winner per week. Check the box beside the appropriate picks for the first 11 games, then write in the exact score of the tie-breaker game. Person with the most correct picks receives a Gift Certificate for 2 entrées, 2 desserts, and 2 beverages from Legend's Steakhouse in Florence, tax and gratuity not included. In event of a tie, tie-breaker score will be used. Closest score wins. Total points will be next tie-breaking procedure and a random drawing of finalists will be used to determine the winner if they are exactly tied. Person with the winning card for the week, who also picks every game correctly including tie-breaker, will also win \$50 cash. Judges decision is final. Mailed entries must be post-marked by deadline day. Hand-delivered, faxed or on-line entries must be submitted by exact time of deadline stated above. NO EXCEPTIONS. Winner is posted on web site each Tuesday and in the paper delayed by one week. Employees and family of Courier Journal and sponsors are ineligible to win. NOTE: If you're faxing, first make a CLEAN MACHINE COPY, then FAX THE COPY. NEWSPRINT DOES NOT REPRODUCE CLEARLY ON A FAX. NOT RESPONSIBLE FOR ILLEGIBLE COPIES.

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### THE DOLLAR Stretcher

**Continued from Page 23**

#### HANDY BREAKFAST POTATOES

I cook my potatoes whole in my double-deck vegetable steamer. When done, I cube them and put them in large zipper bags in one layer. As I am filling the bags, I stack them all on a cookie sheet. Then I put them in the freezer. When frozen, I remove the cookie sheet.

This way my potatoes are loose and easy to put into a pan or, as I prefer, an oblong glass dish to make oven potatoes for breakfast or dinner. Seasonings are added when they go in the oven. My potatoes taste just fine and I do this all the time.

*Ann in California*

#### GREAT GIFT FOR THE ELDERLY

I'm among the independent elderly. My daughter and son-in-law gave me for Christmas "Twelve Foods for Christmas." They gave me 12 individually frozen servings of lasagna, 11 individually frozen chicken pot pies, 10 chicken with wild rice dishes, 9 block party beans, 8 mac and cheese, 7 pecan caramel cookies, and on down to one bag of cheese straws. You get the idea. They came with heating directions. Just about the best gift I ever received!

*Mildred*

#### BABY, IT'S COLD OUTSIDE!

Last winter, I decided that I needed to stop the drafts in my home, so I walked around the outer walls of the house with a lit candle. I turned off the central heat first and was careful not to set the drapes on fire. By holding the candle close to doors and windows, I was able to get a good idea of where cold air was entering our home. I watched for the flame to dance around. Once I found the leaks, I was able to take action.

*Julianne*

#### DARN CLING WRAP!

If your cling wrap clings to self, keep it in the refrigerator and your problem is solved!

*Shirley*

#### BEFORE YOU CALL A REPAIRMAN

My husband isn't very handy around the house, so I'm accustomed to calling professionals for home repair jobs. Lately, I've gotten into the habit of checking online first. Often I can find an article or video with simple steps that I can try to fix the problem. I've even tried emailing the manufacturer with the problem to ask for help. It doesn't always work, but sometimes I find that I can fix it myself!

*Lina*

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# Community Notes...

Continued from page 4

### The Florence-Lauderdale Public Library January Event:

Travel series continues with Get Out of Town: Armenia and Georgia with Debbie and Bill Brown Sunday, January 10, 2pm

For the first event in our annual travel series, Debbie and Bill Brown will share stories and photos from their trip to Armenia and Georgia. Other Get Out of Town events will be on January 24 and 31. Countries and speakers TBA.

The Man Who Invented Rock 'n' Roll: Peter Guralnick and Hank Klibanoff Talk about Sam Phillips Thursday, January 14, 6pm.

Acclaimed music historian and author Peter Guralnick comes to Florence-Lauderdale Public Library to talk about "Sam Phillips: The Man Who Invented Rock 'n' Roll", his new book about the Florence native who founded Sun Records. During this special event, Guralnick will be interviewed by Pulitzer Prize-winning journalist and author Hank Klibanoff. "The New York Times" calls Sam Phillips a "book so thoroughly steeped in its subject that it is almost an autobiography in the third person." The book was included in "The Washington Post's Notable Nonfiction Books of 2015". Copies of "Sam Phillips: The Man Who Invented Rock 'n' Roll" will be sold and signed at the event.

Book Talk/Signing: "Strife Yet Hope" by Debbie Maydee Saturday, January 16, 2pm

Local author Darlene Maydee will talk about her autobiography "Strife Yet Hope". In her book, she discusses the struggles she has faced—such as her father's terminal illness, an abusive marriage, and multiple surgeries—and how her faith in God helped her persevere. For more information, call 256-764-6564, ext. 28.

The X-Files Premiere Party Sunday, January 24: party starts at 6pm, premiere viewing starts at 9pm

It's been over 13 years since Mulder and Scully made us want to believe on our TV screens. Now, "The X-Files" is returning for a 6-episode event. Watch the premiere on our big screen with other X-Files! Join us starting at 6pm for screenings of favorite episodes, activities and games, and X-Files themed snacks and drinks from Bookmarks Coffee Shop. At 7pm, Dr. Cheryl Blake Price will lead a discussion exploring how "The X-Files" uses and changes conventions of detective fiction. Then, we'll all watch the premiere on our big screen at 9pm.

For more information about events, call 256-764-6564, ext. 28.

### Red Cross Blood Donations This Holiday Season:

January 10, 12-5pm, Crosspoint Church of Christ (Central), Gymnasium, 12101 Hwy 20, Florence.

Wednesday, January 27, 9am-2pm, Florence High School, The Dome Gym, 1201 Bradshaw Dr, Florence.

Donors can schedule an appointment at or get additional information at www.redcrossblood.org. Teresa Becker 256-990-0830.

"New Ground" in Concert - Sunday, January 10, 6pm at First Baptist Church of Cloverdale, 12165 Hwy 157, Florence.

### The Special Education Advisory Panel (SEAP) and the Alabama State Department of Education (ALSDE) will host a Public Meeting from 9:30am-3pm on January 20 to obtain input regarding special education services.

Participation by concerned citizens at this meeting provides an opportunity to identify issues and unmet needs relative to educational services for children with disabilities throughout the state. Comments from the public will be received from 1-2pm. Alabama Industrial Development Training Center (AIDT), 15 Technology Court, Montgomery, AL

Alternative participation will be available through WebEx. A request for access information in order to listen to the proceedings via computer, and if desired, to offer any comments during the scheduled public comment time period of 1-2pm should be made by e-mail to Ms. Susan Goldthwaite (sgoldthwaite@alsde.edu). Interpreter services for the hearing impaired will be available at this meeting.

Written comments may be sent to Ms. Goldthwaite either by mail at ALSDE, Special Education Services Section, Post Office Box 302101, Montgomery, Alabama 36130-2101, or by e-mail at sgoldthwaite@alsde.edu. For directions to the AIDT conference room, please contact Mr. Ray Glasscock by calling 334-242-8114, or by e-mail at rayg@alsde.edu.

January is the time of year that we begin to consider ways to live better, and women of all ages have perhaps more priorities to balance than ever before. Celeste Coffman, an Associate Licensed Counselor under supervision of Alicia Kelly, LPC-S, will host "Organization & Productivity for Women" on Saturday, January 23 at Mosaic: A Wellness Place, 1801 N. Wood Avenue in Florence at 1:30pm and advance tickets are required. Ticket cost is \$50. Women who attend will spend time reflecting on their goals and achievements from 2015 while making plans for an even better 2016. Coffman will provide guidance in setting priorities and managing goals, as well as multitasking tips for organizing meals, children's schedules, work and more. Interested parties may read more about this event at buy tickets at https://goo.gl/JL7wrr.

Florence Parks and Recreation Department/The Club (Florence Senior Center), 450 Country Club Drive in Florence will host two free nights of modern western square dance lessons Monday, January 25 and Monday, February 1. This is NOT like the square dance you experienced in school. Fun, healthy, hobby for men, women, kids, couples and singles. New friendships set to music. Give it a try. Hosted by The Singing River Squares. Caller/Instructor: Chuck Bermele. The Club is an alcohol/drug free facility. For inquiries call 256-760-6420 or 256-767-7946.

Northwest Alabama Reading Aides in conjunction with the American Stroke Assoc. and ECM Hospital sponsors a Stroke support Group for stroke survivors and their caregivers on the 2nd and 4th Tuesdays of every month at noon at the Reading Aides Office, 501 N. Seminary St. Please call Jim at 256-766-5709 for more info.

Is food a problem for you? Do you eat when you are not hungry? Do you binge, purge or restrict? Overeaters Anonymous Meeting Thursdays, 6pm, 505 N Seminary St, Florence. Contact person: Bill 256-335-2514. No dues, fees, diets, or weigh-ins.

Colbert County Animal Control needs volunteers at the Colbert shelter to help walk, play with, and love our shelter dogs keeping them acclimated to human love and contact for their eventual adoptions! Please join our team! We are completely full and desperately need more volunteers! We are open Monday - Friday, 10am - noon and 1:30-5pm. Parent required for those under 16 years old. 5010 Missouri Street, Tuscumbia 256-381-4073.

Highland Park Church of Christ is providing a Community Grief Support group during the months of December and January, free of charge.

Meetings are each Wednesday of December and January at 12noon. Meetings will last around 1-1½ hours. The final meeting will be on January 27, 2016. For more information, call the church office at 256-381-8311. Highland Park Church of Christ is located at the corner of Woodward Avenue and Geneva Avenue, Muscle Shoals. Group leaders are Cayron Mann, ALC & Becky Daugherty, ALC.

Are you Interested in fostering an animal? Fostering gets cats and dogs out of the shelter and clears space for incoming animals. New foster homes are restricted to animals pending transport to a new home or rescue (usually 1-2 weeks), pregnant or nursing animals, and some special needs cases. If you are interested in fostering, please fill out the form at the following web link: https://secure.mailjo.net/allforms/lu3275823d.php

Submissions for the 2016 George Lindsey UNA Film Festival are now open. The Lindsey Film Festival will hold its 19th annual event March 3-5 at the University of North Alabama in Florence.

Filmmakers and screenwriters can submit their work for consideration at Film Freeway: https://filmfreeway.com/festival/GeorgeLindseyUNAFilmFestival. The cost for submission is \$5 per film or screenplay.

The George Lindsey UNA Film Festival accepts professional and student films in the narrative, documentary, and vanguard categories, as well as works by young filmmakers.

For more information on the 2016 George Lindsey UNA Film Festival, Cynthia Burkhead at 256-765-4592 or lindseyfilmfest@una.edu.

The Nutrition Program at The Club (Florence Senior Center) Will Be Closed until January 4. Our staff and friends wish you a Merry Christmas and hope you will spend 2016 with us at The Club during one of our many activities.

Chair exercise classes, art classes, nutrition program, guest speakers, board and card games, square dance lessons, dance opportunities, shuffleboard, horseshoes, cozy concerts and more. Cozy Concert with John Tibbs, February 18. For more information, about activities please call 256-760-6420. The Club is an alcohol and smoke free facility.



**Cox Blvd. Self-Service Storage** will hold a public sale to enforce a lien imposed on said property, as described below, pursuant to the Alabama Self-Service Facility Act, Alabama Code 8-15-30 to 8-15-38, at **11:00 AM on Friday, January 15, 2016 at Cox Blvd. Self Storage, 414 Cox Blvd., Sheffield, AL 35660.**

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

Tenant Name	Address	Unit #	Stored Items
KAYLEE ORINGER	806 N. Montgomery Ave. Sheffield, AL 35660	427	Household Goods, Furniture, Boxes

## FOSTER PARENTS NEEDED

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Last week's winner is **Jessica Carden** of Tuscumbia who correctly guessed "Underwood/Petersville Community Center, Florence"

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



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<p><b>FRESH BOSTON BUTT COUNTRY PORK RIBS</b></p> <p><b>\$1.49</b> LB.</p> 	<p><b>BAR-S BOLOGNA</b></p> <p>12 OZ. PKG. <b>99¢</b></p> 	<p><b>BAR-S SLICED COOKED HAM</b></p> <p>1 LB. PKG. <b>\$1.99</b></p> 	<p><b>STONESIDE BACON</b></p> <p>12 OZ. PKG. <b>2/\$5</b></p> 

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<p><b>SHUR FINE CANOLA OR VEGETABLE OIL</b></p> <p>48 OZ. BOTTLE <b>\$1.79</b></p> 	<p><b>ARMOUR VIENNA SAUSAGE</b></p> <p>4.6 OZ. CAN <b>2/\$1</b></p> 	<p><b>MARTHA WHITE MUFFIN MIXES</b></p> <p>7-7.6 OZ. POUCH <b>79¢</b></p> 	<p><b>12 OZ. CHEERIOS OR 12.25 OZ. HONEY NUT CHEERIOS GENERAL MILLS CEREAL</b></p> <p>BOX <b>2/\$5</b></p> 

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<p><b>SHUR FINE PEANUT BUTTER</b></p> <p>16 OZ. JAR <b>99¢</b></p> 	<p><b>FRESH FLORIDA STRAWBERRIES</b></p> <p>1 LB. PKG. <b>2/\$5</b></p> 	<p><b>NEW CROP RUSSET POTATOES</b></p> <p>5 LB. BAG <b>\$1.79</b></p> 
<p><b>HIDDEN VALLEY RANCH SALAD DRESSINGS</b></p> <p>16 OZ. BOTTLE <b>\$2.69</b></p> 	<p><b>FRESH GREEN CABBAGE</b></p> <p>LB. <b>29¢</b></p> 	<p><b>FRESH BROCCOLI CROWNS</b></p> <p>LB. <b>\$1.79</b></p> 
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