# The Farms of **Distinction**

MONTGOMERY-Outstanding Alabama farms have until January 30 to apply for more than \$12,000 in cash and prizes as part of the Alabama Farm of Distinction

Alabama Farm-City Committee Chairman, Jeff Helms, said the contest recognizes sustainable farm businesses that exhibit sound management, environmental stewardship and innovation.

"Alabama's Farm of Distinction is the highest honor an agricultural operation can receive," Helms said. "The Farm-City Committee created the award to showcase exceptional farms as it seeks to improve understanding and cooperation between farmers and their urban or suburban neighbors."

Up to five finalists for the award will be selected based on applications. Each will receive a \$250 gift certificate from Alabama Farmers Cooperative. Judges will travel to the farms of each finalist and the overall winner will be announced at the Alabama Farm-City Awards Luncheon April 2 in Birmingham.

Alabama's Farm of Distinction will receive a John Deere Gator from SunSouth, TriGreen and Snead Ag dealers; a \$1,000 gift certificate from Alabama Farmers Cooperative (AFC); \$2,500 from Swisher International and an engraved farm sign from Alabama Farmers Federation and Alfa Insurance. The overall winner will represent Alabama in the Swisher Sweets / Sunbelt Expo Southeastern Farmer of the Year contest at the Sunbelt Ag Expo Oct. 20-22.

"The 2014 Alabama Farm of Distinction was Hunter Trees, a landscape tree nursery in Alpine," Helms said. "Phillip Hunter and his family do an outstanding job representing Alabama agriculture. Like all Farm of Distinction winners, the Hunters are the cream of the crop. Their commitment to highquality products, community involvement, and conservation of natural resources helps

See SHORTs... on Page 6

# **Shoals 3-Times the In-Home Circulation!**

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

Volume 131 Number 12

January 7, 2015

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# Courier Journal

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# **Youth Savings**

First Metro Among Select National Group

MUSCLE SHOALS – First Metro Bank was recently selected by the Federal Deposit Insurance Corporation (FDIC) to participate in the FDIC Youth Savings Pilot Program. The pilot program seeks to identify and highlight promising approaches institutions who offer financial education and the opening of safe, low-cost savings accounts to school-aged children.

institutions Many financial

across America s u b m i t t e d applications for rewarding program. FDIC The selected First Metro Bank in addition eight other financial institutions based on their ratings, high level of community outreach, and financial literacy provided to students. These financial institutions are peer leaders in the promotion of saving money and

See YOUTH... Page 6



Banks selected for the first phase of the FDIC's Youth Saving Pilot Program

- First Metro Bank, Muscle Shoals Treynor State Bank, Treynor, IA
- Bank of Hawaii, Honolulu, HI • Athol Savings Bank, Athol, MA
- Capital One, NA, McLean, VA
- Young Americans Bank, Denver, CO
- Wesbanco Bank, Inc., Wheeling, WV • Montecito Bank & Trust, Santa Barbara, CA.
- First Bank of Highland Park, Highland Park, IL

THE COURIER JOURNAL closes out one of our most exciting Game Day Score Card contest seasons ever this week with the January 12 National Championship game between Oregon

Ohio St. Closest to the correct score wins a \$50 gift certificate from Legend's Steakhouse in Florence. Use the form inside or at www.courierjournal.net.

# **Another Chance to Scale Back**

SHEFFIELD- Again this year the Keller Wellcare Center will host the Scale Back Alabama program. Scale Back Alabama is a free, statewide weight-loss program designed to help Alabama's adults eat less and move more. Over the past eight years, the contest has resulted in a statewide weight loss of more than 1,000,000 pounds and the start of thousands of healthy habits.

The rules are simple. Teams comprise two adults ages 18 and older. All individuals and teams that lose at least ten pounds are entered into the final drawing for cash prizes. Prizes will be announced on April 24. All teams

See SCALE... on Page 6





**Extra Words** 



- Dave Ramsey
- Adopt A Friend
- Soap Update
- Shoals Dining
- Game Day Score Card
- Ask the Attorney
- Pet Connection
- Moments in Time
- \$\$ Stretcher
- Meet Hill Winner
- Mike Randall
- Hocus Focus
- Her Rural Landscapes
- Jr. WhirlLio





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Mall Drive 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 23, 2015 at Mall Drive Self-Service Storage, 2708 West Mall Drive, Florence, AL 35630.

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
MARY KIMBLE PO Box 0857 Tupelo, MS 38802	0222	Household Goods and Furniture
MARY E. SIMPSON 3705 Florence Blvd. Florence, AL 35634	0905	Household Goods, Furniture, Boxes

The Staff of Hospice of Tennessee Valley  $would {\it like to express our since reappreciation}$ to our friends who have volunteered, sponsored events, adopted Hospice Angels and provided food for the children of the Sidney's Safe program in 2014.

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### MIX AND SAVE

Often cat owners purchase expensive kitty litter to control odors. An easy way to save money and keep the odor under control is to buy the cheap off-brand litter and then mix 20%-25% of the cheap stuff with your expensive stuff. It works for scoopable clay litter and regular clay litter. It's cheaper to get the offbrand, but if you need the odor control, then mixing would help with the cost.

Linda (and a happy kitty)

### **EASY SORTING**

We are a family of five. To save time on laundry days, I set up five laundry baskets near the dryer. As the clothes come out of the dryer, I fold them and put them in the assigned basket for that person. The full basket then goes into the person's room and they are responsible for putting the clothes away. This cuts down on time and people not going through a large overflowing basket looking for a particular item. Plastic bags work equally well if extra baskets are not available.

Clare M. in East Windsor, NJ

### **INEXPENSIVE ENTERTAINMENT**

We came up with a fun, delicious and inexpensive way to entertain. We hosted a Homemade Pizza Party. We made homemade pizza dough with our bread maker in advance and refrigerated it and then prepared all the pizza ingredients (sausage, hamburger, cheese, olives, mushrooms, sauce, etc.) ahead of time. Everything was set out on the counter.

When everyone arrived, we gave everyone a pizza pan (yes, we made do with cookie sheets, jelly roll pans, anything that would hold a pizza crust) and everyone rolled out their own pizza

and put on the toppings. We took turns baking them (three at a time). While the pizzas were baking, we ate salad. Some of the guests had never made their own pizza before and it ended up being a very entertaining evening! The bonus? We had fabulous pizza at a price we could afford, and we had great fun!

Colleen M.

### **CONSIDERING A** PET?

Looking for a cheap, lowmaintenance pet? Consider "feeder goldfish," which can cost less than 10 cents. Their food is around a \$1 and lasts many months. One can use any type of glass bowl or antique canning jar to keep them in. They do live for years and are fun to keep near the kitchen sink. Some can have a personality and are very happy to see you in the morning. I was told they are cold water fish and do not like heated water, which is a big plus as there is no expensive heater or tank to keep up. I usually keep two fish together for company. Ann from CT

### **SNACK STOCK**

Ever come across a great deal on snacks, such as potato chips, pretzels, crackers, cereal bars, etc., but their expiration date is looming or has already passed? Buy them anyway and freeze them in their original packaging. With the brands we've bought, we've seen no difference in quality, taste or texture. Of course, allow ample time for thawing.

Cindy in Muncy, PA

See DOLLAR... page 12



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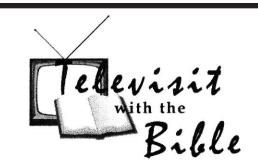
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The Public Service Commission of Alabama designated TEC the "Eligible Telecommunications Carrier" for its service area for universal service purposes. The goal of universal service is to provide all citizens access to essential telecommunications services. As part of its service offerings, TEC offers a program (Lifeline) to assist qualifying low income individuals with the charges for their telephone service. Lifeline is part of the federal Universal Service Fund program instituted by the Federal Communications Commission and overseen by the Universal Service Administrative Company.

Lifeline Assistance enables eligible subscribers to pay reduced charges for all residential service plans that provide voice telephony service, including bundled service packages combining voice and broadband, or packages containing optional calling features. TEC Residential flat rate voice service includes unlimited incoming and outgoing local calling per the subscriber tariff filed with the Public Service Commission of Alabama and found on the web at www.tec.com. Toll limitation is free for qualifying Lifeline customers. The current FCC mandated discount provided under the Company's Lifeline service is \$9.25 per month for each month that the customer qualifies. To receive these discounts, an individual must meet certain eligibility criteria such as participating in one of the following federal assistance programs: "Medicaid: Supplemental Nutrition Assistance Program (SNAP), formerly known as Food Stamps; Supplemental Security Income (SSI); Federal Public Housing Assistance; Low Income Home Energy Assistance Program (LIHEAP); Temporary Assistance for  $Needy Families (TANF) \ or \ National \ School \ Lunch \ Program's \ Free \ Lunch \ program \ (NFLP).'' \ Alternatively, an individual \ would$ be eligible if the household gross monthly income does not exceed 135% of the Federal Poverty Guidelines. [47 C.F.R. §54.409(b)] Only eligible customers may enroll in Lifeline. Federal regulations allow only one Lifeline discount per household. An individual may not transfer his or her Lifeline discount to someone else, even if he or she is eligible.

Other terms and conditions apply. For example, customers must apply for Lifeline and provide the required qualification documentation and the Company is required to verify the continuing accuracy of the qualifying information annually provided by those individuals. In addition, as long as a qualified individual agrees to toll limitation, that individual is not required to pay a deposit prior to the service being offered. A complete set of terms and conditions for this program is available at TEC's local business office at 955 Second Street, Cherokee, AL.

We encourage you to contact us if you believe you may qualify for this program. Please contact us at 256-359-4321 or visit us at 955 Second Street, Cherokee, AL. Our Customer Relations Representatives can work with you to answer any questions you may have.



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

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.

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.

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

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!

**Open Mic Gospel Singing** Friday, January 9 at 6pm at Piney Grove Holiness Church, Waterloo, located off Hwy 20 near AL-TN state line. Everyone welcome. For info call 256-766-1534.

Cherokee Lions Club will host Swamp John's Fish Fry Friday, January 9 from 4-7pm at the Lions Den, downtown Cherokee. Fish, shrimp, chicken tenders, or combo plates with slaw, fries, hush puppies and drink for \$10 dine in or carry out

Cloverdale Community Center Breakfast will be held on Saturday, January 10 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.

Singles Adult Ministry for 40 and above (non-denominational) Saturday, January 10 at 6pm at Cross Point Church of Christ Student' Center. Let's eat together and play Bingo. Bring something good to eat and a \$2 wrapped prize. For more info, call 256-767-1869

Day By Day Grief Support Group for Bereaved Parents/Grandparents meets Sunday, January 11 at 2pm at Woodmont Baptist East Campus, 2002 Darby Dr. in Florence. Parents, Grandparents, Siblings & Friends Invited

For information, call 256-764-8093 or email anitia.watkins@comcast.net

What in the World Is Steampunk? Saturday, January 17, 12pm at the Florence-Lauderdale Public Library. You may have heard the word "steampunk" and wondered, "What in the world is that?" Learn more about this trend in books, film, and fashion during this event, which will include an introduction to steampunk, a book talk, and a fashion show.

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. 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





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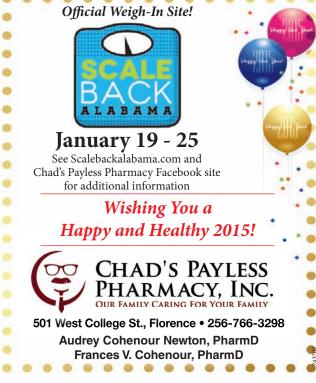
No representation is made that the quality of legal services to be performed is greater than the quality of legal services performed by other lawyers.

Cox Blvd. Self-Service Storage will hold a public sale to enforce a lien imposed on said property, as described below, pursuant to the Alabama Self-Service Facility Act, Alabama Code 8-15-30 to 8-15-38, at 11:00 AM on Wednesday, January 21, 2015 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
ALYSSA HANKINS 200 Harding Ave. Apt. B Muscle Shoals, AL 35661	142	Household Goods, Furniture, Boxes
MONETTE BOLDING P.O. Box 53 Town Creek, AL 35672	430	Motorcycle
JAMES BONEE 2150 John R St. Muscle Shoals, AL 35661	602	Household Goods, Boxes

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# January is **National** Radon

January is National Radon Action Month. Radon gas is becoming more of a widespread problem in the United States. In the U.S., one in fifteen homes are affected by elevated radon levels. Radon cannot be seen, it has no scent, and is colorless. Radon invades homes and buildings through foundation cracks and openings and even directly through concrete.

Radon gas is considered a carcinogen that comes from decayed radium and uranium in the soil. It is the #1 cause of lung cancer in non-smokers and causes people that do smoke greater chance of being diagnosed with lung cancer when exposed to this deadly gas. The EPA suggests levels of 4 (pCi/L) picocuries and above be addressed. Levels of 4 pCi/L is equivalent to 8 cigarettes a day or 250 chest x-rays per year. World Health Organization

(WHO) states that 3% and 14% of lung cancer cases are caused by Radon, and suggests people take action against levels higher than 2.7 pCi/L.

The purpose of National Radon Action Month is to educate people about the health risks of radon, learning about radon gas itself, and also to inform everyone how to test their homes for radon and what actions need to be taken if there are high levels of radon present. Radon is a problem that affects millions of homes, daycares, schools, and buildings across the country. This is the time to get informed in order to stay safe and healthy in the place you spend most of your time. Check with your local health department and home improvement store for radon test kits. Visit www.RadonMonth.org for more information.

# Month

HAVE YOU SEEN KIDSVILLE News! Yet? It's the Shoals' fun, family newspaper for parents, teachers and kids K-6th grade and IT'S FREE! Kidsville News! is delivered in the classrooms. Copies may also be obtained at any local library, several area merchants that cater to kids and the Courier Journal business office, 219 W. Tennessee St., Florence.

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FIREWOOD FOR SALE, hardwood mix, \$50 Cash per pickup load. You load & haul. Call 256-577-9416 between 10am and 6pm. No Sunday calls please.

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# Youth Savings...

**Continued from Page 1** 

community financial literacy efforts. Data provided by these nine institutions will be submitted to the FDIC for one year in order to identify the industry's best practices associated with financial literacy education.

Firsť Metro Bank opened first two studentoperated banks in the state Alabama at Florence High School and Muscle Shoals High School in 2013 as part of their financial literacy program. The Falcon and Trojan branches staffed by students are and overseen by teachers. Services are available to students, faculty, staff and administrators at each school. Additionally, First Metro Bank employees visited numerous classrooms across Colbert, Franklin and Lauderdale

counties and spoke over 7,000 local

students about topics such credit awareness, as and budgeting saving money.

"First Metro Bank is especially honored to be a part of this program conjunction with FDIC by working in the diligently as advocates for financial education to provide students with the knowledge necessary to be successful and financially savvy consumers," Rodney Howard, President and CEO of First Metro Bank. "Our goal is to assist in raising a generation of consumers who understand finances, budgeting, credit the importance of saving money.

# Scale...

### **Continued from Page 1**

on which both members lose at least ten pounds will be entered

into Grand Prize Drawing. Three teams will

get \$1000 per team member, three will get \$500 per team member, and three will

given to individuals who lose at least ten pounds, regardless of the other team member's loss. There will be forty \$100 cash prizes for individuals.

Scale Back Alabama begins in January and lasts ten weeks. The initial weigh-in week is January 19-25. Contact the Keller Wellcare Center at 256-386-4747 for more information get \$250 per team member. or to schedule a weigh-in Îndividual prizes will be time.



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Courier Journal

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Exp. Date

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

**DEADLINES:** Issues Published Every Wednesday

DISPLAY ADS - 5 pm Friday

INSERTS & REAL ESTATE ADS - 5 pm Friday

CLASSIFIED ADS - 5 pm Friday unless otherwise specified

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### 219 W. Tennessee St. Florence, AL 35630

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# Shorts...

# The Farms of **Distinction**

## **Continued from Page 1**

achieve Farm-City's mission."

Farm-City Week started in 1955 and is officially observed the week before Thanksgiving. However, many county Farm-City committees sponsor educational activities throughout the year. Farm-City volunteers will help celebrate National Agriculture Day March 18.

Farm of Distinction applications are available under documents at AlabamaFarmCity.org. For more information about National Agriculture Day, visit AgDay.org.

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**Thomas** McCutcheon

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

My husband and I have our wills and a durable power of attorney typed and ready to sign before a notary public. We have two children and they are equally named in the will and power of attorney. Our reasoning for the power of attorney is that if one or both of us became incapacitated then there would be someone who would be able to make decisions for us regarding health problems, finances, etc. Do you have to probate a will when you have a power of attorney signed by both parties?

Denise, Athens, AL

First of all, I am glad to see that you have taken the time to get your priorities in order with regards to your future. There are some things, however, that you need to know regarding

Last Wills and Testaments and Power of Attorneys. Power of Attorneys and Wills perform distinctly different functions and come into play at different times. A power of attorney allows the "grantor" to convey to another person the power to act on their behalf in the making of financial and medical decisions during a time of incapacity. A power of attorney ends immediately

upon the death of the grantor. When the grantor passes

away, the power of attorney is no longer valid and therefore of no use.

A Last Will and Testament comes into effect immediately upon the maker's death. A Last Will and Testament has no power or effect until an individual's death. A person's Last Will and Testament conveys the individual's wishes for the dispersal of their property after death.

From your question, I want to make sure that it is understood that both you and your husband need a separate will. Make sure that the will is signed by two witnesses and a notary to ensure that it is a "self proving" will. Wills, as well as powers of attorney, are services that our office provides.

So in answer to your question, yes, you would need to probate the will upon the death of the person in order to facilitate his or her last wishes.

Buckle up and drive safely.

Please send the questions to: "Ask the Attorney,"

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\*The AIDT training program for FreightCar America takes place at Northwest Shoals Community College in Muscle Shoals, Alabama. Academic instruction and production exercises are provided. The classes are provided at no additional cost to the applicant. Successful completion of the AIDT training program is required to be eligible for employment with FreightCar America.



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# Continued from

THE DOLLAR



# THE NEIGHBORHOOD **SWAPSHOP**

Organize a neighborhood "swapshop." Have each person donate

ten items that they would normally give to charity or no longer use and then each person can swap their goods for new ones. I have been able to save on clothes and toys for the last two years. We love it!

Letanie G.

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# CALL A

**CONTRACTOR** I have a money saving tip for those looking to spruce up their homes for a lower price. Many people are remodeling and some of the homes being remodeled aren't really out of date. Call a few local contractors and tell them what you are interested in finding, such as a bathroom vanity and sink, kitchen cabinets, etc. Find out if you can purchase what you need from a remodel they are doing. If you can wait for what you want and followup with the contractors frequently, you should be able to find what you want at a low price (or even free!) and reduce landfill waste at the same time!

Susie R. in Springfield, IL

### FRESHER CRACKERS

In order to keep Saltine crackers fresh longer, I store them in the freezer. I do this for both opened and unopened packages. My mother passed on this tip to me and I can tell you it really works!

Jackie V.

# FREE BATH TOYS

Why buy toys for the bathtub? Instead, recycle empty plastic containers from your kitchen, such as parmesan cheese shakers, spice jars, and mustard squeezé containers. Once they are cleaned out, they work great as bath toys and sand/water table toys. It's better for your wallet and the environment too!

Mondisa

### RENEWING MINI-**BLINDS**

Mini-blinds expensive, and yet the cords that work them seem to break very easily. I have saved a lot of money over the years by restringing my mini-blinds when the cords become damaged. I buy new cords from a local window treatment store, and restring any blinds that are becoming frayed. If you do it before the cord is actually broken, the new cord can be spliced or sewn onto the old cord. The repair is quite easy. For a better explanation than I can give, do a web search for "how to restring mini-blinds." Although it is more tedious, the repair can be done even if the cord is broken. It costs about \$3 in new cord for an average size mini-blind!

Lisa in Ypsilanti

See DOLLAR... page 13

by DAVE RAMSEY

### **DON'T DROP THE COVERAGE!**

Dear Dave,

daughters was diagnosed What do you think is best? with Crohn's disease. We're worried about this, and the fact that she and her sister you think we should drop being protective of the full coverage, and have just child support money liability, since we'll probable. liability, since we'll probably I'm sure the feelings you have lots of medical bills over have stem from a desire the next few years?

Kim

Dear Kim, about your daughter's very own, then my opinion medical situation. But is the money should go into speaking from a financial the pile where it helps take perspective, you guys are care of the kids and family. in pretty good shape to Your job as a parent is to handle things. You have be a blessing to your kids. a pile of cash in savings, That means feeding them, I assume you have some clothing them, educating

I get where you're coming and we're talking about a from and the idea of functional, loving marriage, having even more money then all the money should available to put toward be combined and be part medical issues. In your of the family. Put it right case, however, there's no at the top of your monthly way I'm going to have budget, along with all your liability coverage other household income. only when there are two teenage a reason insurance rates are sure your kids and your so high for teens. It's called cash are treated properly. statistical analysis of their But I'm talking about driving ability. They're not two responsible people good drivers!

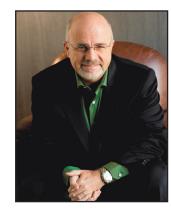
in over 20 years, but I've loving relationship is one had some kids who did. of the best gifts any couple No, I wouldn't drop the can give to their kids. coverage. Hopefully, your —Dave coverage. Hopefully, your daughter will be okay. But I wouldn't take a chance on having to write a check America's trusted voice for another car on top of on money and business. medical expenses.

–Dave

## **KIDS AND FAMILY**

Dear Dave,

payments for my two kids listeners each week on more *from my ex-husband. My new* than 500 radio stations. husband and I are using your Follow Dave on Twitter at plan to improve out finances, @DaveRamsey and on the but we can't agree on how to web at daveramsey.com.



handle these payments. I've My husband and I are debt-been keeping it in a separate free except for our home, and account. He thinks we should we have about \$100,000 in combine it with the rest of savings. Recently, one of our our house money and budget.

Dear Leslie,

to protect your kids. But if your new husband is a good guy, one who's kind, loving and willing to treat I'm really sorry to hear these kids like they're his

kind of medical insurance and you're debt-free. good home. As long as Under the circumstances, these things are happening,

Money is important, and drivers in the house. There's I'd expect you to make being involved in a happy I haven't had a wreck marriage, too. A healthy,

Dave Ramsey He's authored four New imes best-selling Financial Peace, York Times books: More Than Enough, The Total Money Makeover and EntreLeadership. The Dave Ramsey Show is heard I receive child support by more than 5 million THE DOLLAR retcher



Continued from Page 12

## **FOILED AGAIN**

While the price of the flimsy foil may be lower, my mother taught me to buy the heavy-duty strength. After most uses, I'm able to wash and dry it and reuse it two or three times. Certainly this doesn't work when it's been used to line a roasting pan to catch greasy drippings, but so many other times it's still in great shape!

Sue S. in Harlingen, TX

### **IMPROVE YOUR GAS MILEAGE**

One of the best ways to save gas is to take your foot off of the pedal early when you need to stop or slow down. See a red light ahead? A backup? Or coming up to a turn? Then try timing it so that you can slow down or come to that stop without having to use the brakes! I've never understood why people keep the speed up until just before they need to slow down. Brakes essentially waste power. You spend gas building up the momentum of your car. Use up that stored energy by letting up on the gas rather than using the brakes. It doesn't have to be only gas or brakes. Try coasting! D.

### **MAKING PLANS**

This is the time of year that I am filling out my planner for next year. Not only do I put in birthdays, school holidays, and vacations, but also I put in money-saving plans. In June, I write find cucumbers to make pickles, and I add the free city wide trash clean up and what I want to put out for it. In September, I write down if I need to tune up the furnace. I keep a list in the back of Christmas gifts I have bought or made. I use part of the data section to keep track of debts or bills as I try to pay them down. Not only is my planner for my social and work life, but I also use it as a tool for my financial life!

Tracy M.

### DON'T REPLACE **DOOR LOCKS**

In changing my door lock, I have found that by having the cylinder "re-keyed" represents a huge savings (as much as 50%) as opposed to buying a new lock and chucking the old. Plus, it is a bit greener! Then, if one is slightly handy, installing the lock is a no-brainer! Even more savings here!

# THE FIVER SOLUTION

Keep every \$5 bill you get. Don't spend it. Put it away for emergency money or to put towards something. When you something. purchase something and are getting change back, ask for a \$5 bill in your change to put away. Make it a family event. Have everyone do it. You won't miss that \$5. The very first week I started doing this, I saved \$45! Try it and see how fast you accumulate money.

### STRETCHING MEAT **SAUCES**

Years ago, our family of six had to stretch what little meat we could afford. One day I stumbled across a great idea. I was making chili and was already using stuff out of the fridge like a slice of leftover meatloaf, a spoonful of taco meat, half of a hamburger patty, etc. My chili wasn't "beefy" enough in texture, but the flavor was fine. I got a can of hominy (which no one else would eat), drained it, chopped it up in the food processor, and added it to the chili. This made the chili thick and "meaty." After adding it in, the "crumbles" looked like the rest of the chili meat and took on the flavor of the chili as well. Since then, I stretched other dishes I made like spaghetti, tacos, etc. with the hominy crumbles, and I got the same result. No one knew but me. Lois B.

See DOLLAR... page 30

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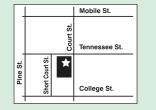
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# **Commentary**

# Ultimate Insult for Those Obeying Law

ever mind that President Obama's executive action gave the unceremonial flip-off to legal immigrants and those who are in the process of gaining citizenship through Few legal channels.

Those law-abiding individuals who are assimilating and appreciate the opportunity to be Americans deserve so much more respect than those here illegally, the criminals who are demanding their "rights" in Spanish-laden street protests, or those who support them. At the low end of the respect list comes this guy who occupies the Oval Office. Obama's not all bad. His economic results have



Words

Editor

shown some progress primarily because he has spent money we don't have, shored-up the economy with government jobs, and under-employed people with part-time jobs. With no back-end responsibility, we all could make our budgets work. It's Obama's character that leaves a lot to be desired. He steps on and over anybody to get what he wants.
As republicans internally debate how they

can defund the executive action on amnesty, Obama is again stepping on one group of people to facilitate his agenda for another.

If the funding for amnesty were tax-based, it may be much easier to squash, but apparently that is not the case. According to an article by Katie Pavlich at Townhall.com, the funding for Obama's executive action is coming through

### See INSULT... on Page 25

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

# Courier Journal

# **Her Rural** Landscapes

FLORENCE-Recent works by Bethanne Hill will be on exhibit at Kennedy-Douglass Center for the Arts in Florence from January 8-February 12. Her acrylic paintings of southern landscapes, structures, animals and folklore are done with bold outlines.



intricate patterns, and vivid colors. Hill lives in Birmingham and is a 1985 graduate of the visual arts department at the Alabama School of Fine Arts. She holds a BFA in painting and sculpture

See RURAL... on Page 24



in the

### **KENNEDY-DOUGLASS BROWN BAG LUNCH**

Meeting will be at 11:30am-1pm on Friday, January 9 at Kennedy-Douglass Center for the Arts, 217 East Tuscaloosa St., Florence. Beverages and dessert will be served at noon. Speaker will be Dr. William Cale, President Emeritus of UNA. For questions, please call 256-760-6379.

**BIG RIVER BROADCASTING** PRESENTS: "Graceland" and "Asleep On the Wind" by Ellen Byron. Celebrating Elvis' 80th birthday January 8 at The Zodiac Theatre January 8-10 at 7:30pm and January 10 at 2pm. Featuring Christie Connolly, Forrest Harlan, Jennifer Kilpatrick, Ella Mann. Special Guest Mike Adams as ELVIS! Admission is \$7 for students and \$10 for adults' general seating.

### THE FREIGHTCAR **AMERICA'S JOB FAIR** is

January 6 from 9am-7pm at the Marriott Shoals Conference Center. Applicants are encouraged to fill out an application through the AIDT website before coming to the job fair. Applications will be onsite, but advance completion will save some wait time. All applications must be submitted through the AIDT. edu website under the Job Seekers section. Starting pay for production roles is \$12 per hour. After probationary period, welders can make

### THE GET OUT OF TOWN SERIES at the Florence-Lauderdale Public Library, our annual travel series, returns for 2015! Each Sunday at 2pm a local traveler will present on a country or region outside

of your usual vacation spots. Tajikistan- January 11; Haiti -

from \$14-\$16.93 per hour.

-January 18.

# Chance to Meet Harlon Hill Winner

FLORENCE - The public is invited to meet 2014 Harlon Hill Trophy winner, Jason Vander Laan, of Ferris State University at 10am on

Hill



Vander Lann

McFarland Park.

Vander Laan is the twenty-ninth winner of the Hill Trophy as Division II College Football Player of the Year. He will visit the Tourism Information Center

Friday, January 9 at the Florence/Lauderdale Tourism Hill Trophy display from 10-Information Center at 10:45am on Friday.

The Frankfort, Íllinois native accounted for fifty touchdowns and 300 points during the 2014 season, rushing for twenty touchdowns and passing for

See WINNER... on Page 24



or email Ticket Mgr. Jenn Sharp at jlsharp1@una.edu

Check www.roarlions.com for complete schedules

# BASKETBALL Women

Saturday, Jan. 10 • 1pm

vs Christian Brothers Flowers Hall

# Men

Wednesday, Jan 7 • 6pm

vs Delta State Flowers Hall

Saturday, Jan. 10 • 3pm vs Christian Brothers

Flowers Hall





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

Editor:

Friend, your soul is at stake. Who are you following?

Ask yourself:

1. What does the Bible say? 2. Where does it say it?

3. Who is saying it? 4. Whom is he talking to?

If you continue to follow the blind, unstable and unsure, you'll wind up with them, in eternity. 2 Timothy 2:15 "Study to shew thyself approved unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth." The four gospels contain the ministries of John the Baptist and the earthly ministry of Jesus Christ. The New Testament doesn't start until the death of the testator, Christ himself.

The book of Acts is historical and transitional and changes spiritually and doctrinally, moving from Jew to Gentile. It contains the Acts of the

Word Rightfully Divided Apostles to Israel; the salvation of the Apostles and his call to the Why not? See 2 Corinthians 3:12. the Apostle Paul, and his call to the Gentiles, and his establishment of the churches throughout the then known world. Only to Paul the Apostle did God reveal the following things in the letters to the churches (see Ephesians 3:3-9 and Romans thru Philemon) 1. The Gospel of the grace of God. 2. All the mysteries of redemption and salvation for the entire world. 3. All the doctrines and orders for churches and Christians and requirements for stewards, elders, and preachers and services and how to conduct all things decently and in order. 4. Through the Apostle Paul only are revealed thirty to forty different things that happen to people when they get saved. Do you know what they are?

The books of Hebrews and James were not written to the church. Folks that are trying to work their way to heaven will always resort to one of four books in the Bible, Matthew, Acts, Hebrews, James. Why would anyone do that unless they were taught you must keep yourself saved by your works and that you can be saved and lost and saved and lost?

Tell me, how big a sin does it take to get lost once you are saved? And how do I get saved again? And after I get saved again, how do I know it?

Put it in this paper. Don't be ashamed of your doctrine. Let the whole world know what you really believe and are

See LETTERS... on Page 27



66 Our bill was never brought up for debate or a vote.

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# When The Lights Go Out

at how well our electricity stays on, especially during some of our big wind storms. But we all know that every so often, our power goes out for one reason or another. Α transformer blows, a tree comes down across a line somewhere, or a drunk driver takes out a power pole. Whatever the reason, we are sometimes left in the dark. That's when we grab a flashlight, start looking for those candles and drag out the Coleman lantern.

That's also when we walk into a darkened room and out of habit flip the light switch. Then we feel just a wee bit silly and hope nobody else noticed. Admit it, we've all done it. I thought so. So let's talk about

emergency generators. Should you buy one, which one do you need? Can you justify the expense? How much gasoline should you store? Here's my take on the subject. I own a generator, but I don't consider it a long term solution. Three or four days maybe a week at the most. The reason? They require fuel. Most are gasoline powered; some are propane, some diesel and some even use natural gas. But few of us can, or are willing, to store up that much gasoline. For short-term use, a generator can mean the difference between keeping your fridge running or throwing out a bunch of spoiled food. It can also supply electricity to pump water out of your

If you make the decision to buy a generator, here are some things to keep in mind. Consider the wattage output. How many watts do you need? If you buy a 4000 watt unit, what can you expect that it will power up? Here's a little table to help:

Much more information is available online, but you get the idea. You can't expect to power up your entire home on a 4000 watt generator.

WATTAGE Appliance Starting / Running

1600 / 200 Refrigerator 300 / 300 TV (tube) TV (flat screen) 190 / 190 Coffee maker 600 / 600 540 / 216 Dishwasher

Monday-Thursday 8-5

I am always impressed Clothes washer 1200 / 1200 Dryer\* 6750 / 5400 Water Heater\* 4500 / 4500 \* (requires 240 volt)

> Now a couple of things not to do with a generator. Don't leave it running in an enclosed area, like your attached garage or back porch or basement. The reason? Carbon monoxide will kill you. Secondly, some ingenious types have figured out that if you wire a male plug to both ends of an extension cord, you can plug into any outlet and power up your house. This is a bad idea for several reasons. You could overload your generator and possibly burn it out, you could heat up your electrical circuits causing a fire hazard and most importantly it is a danger to utility workers. When a worker is repairing a line he thinks is dead and Harry Homeowner has plugged a generator into the system it will energize the line he is working on. I'm no electrician but I'm told when 240 volts passes backwards through the transformer into the power grid, it becomes 24,000 volts. My numbers may not be accurate, but the principle is correct. Understandably utility companies really frown on this practice. Don't do it!

> Do your research, shop around and use some common sense. As always if you have any questions or comments you may email me at disasterprep. dave@gmail.com. Previous columns can be found on my blog at www. disasterprepdave.blogspot.

Dave Robinson is the Postmaster in Bandon, Oregon and the author of "Disaster Prep For The Rest Of Us".

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ICE PACK! Ice skating is nice skating, says an old song. Add colors by number: 1—Red. 2—Lt. blue. 3—Yellow. 4—Lt. brown. 5—Fiesh tones. 6—Lt. green. 7—Purple. 8—Dk. blue.

FIND TWINS! Two of the eight basketball players above look enough alike to be twins. Can you single them out?



FIVE SPOTTER! You are requested to insert the digits 1-5 in blank squares of the diagram at right so that each horizontal, vertical and diagonal (comer to comer) row contains each of the five num-

ON THE BALL! Challenge: Name a sport in which the following ball terms are used: 1. Jump ball. 2. Gutter ball. 3. Knuckle ball.

bers just once. One row of numbers is already in place. Let's see if, and how quickly, you can insert the rest.



SCORE 10 points for using all the letters in the word below to form two complete words:

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# pet connection

# **WEEKEND WARRIOR SYNDROME**

Condition pets gradually when starting a new exercise program

If you are anything like us, one of your top New Year's resolutions is always to get (or stay) in shape. Most of us vow to eat less and exercise more, especially when we wake up on New Year's Day and realize the results of holiday excesses.

When you commit to an exercise routine, don't leave your pet behind. Our dogs (and cats) need exercise as much as or maybe even more than we do, since they have fewer opportunities to get out and do things.

Walking or running with a dog or taking up a dog sport such as agility is a great way for both of you to burn calories, but be sure you start slow and work up to long distances or greater speeds. Like people, dogs are prone to weekend warrior syndrome — the aches, pains and injuries that come from being inactive and then overdoing exercise.

The optimal amount of exercise for dogs in terms of frequency, intensity and duration isn't known, but factors

to consider when planning an exercise program for them include their size, build, fitness level, manners (do they behave nicely in public or do they need an activity that doesn't bring them in contact with other people or dogs?), and past and current orthopedic health. Taking these things into account can help to determine the best form of exercise for them and minimize the risk of orthopedic injuries.

Whether you and your dog will be walking around the block or taking up a new sport, here are our best tips for getting conditioned and avoiding injury.

♣ Talk to your veterinarian about your plans. He or she can advise you about whether your dog is ready for certain activities. For instance, large or giant breeds shouldn't run on hard surfaces until their growth plates close, usually at 10 to 24 months.

\* Choose an activity that's appropriate for your dog. Denis Marcellin-Little, professor of orthopedic surgery at North

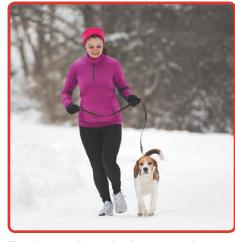
Carolina State University College of Veterinary Medicine, says the best way to "break" a greyhound is to engage him in jumping sports. Likewise, it's not a good idea to jog with a French bulldog (even if you could get him to consider the idea in the first place).

\* Preventing injury is critical. Know the types of injuries commonly seen in your dog's breed or body type. Cranial cruciate ligament ruptures are common in couch-potato Labrador retrievers. Herding and agility dogs tend to suffer ligament damage because they change direction frequently. Flat-coated retrievers can be prone to patellar luxation. German shepherds can have spinal problems. Search www.pubmed.org for medical problems affecting specific breeds.

\* Balance is a key factor in

\*Balance is a key factor in conditioning. Your dog (and you) should be able to adjust as needed to changes in direction or ground surfaces. Changing direction, both ways, as you jog or run is a good way to improve balance. So is walking over cavaletti rails (a series of obstacles set at certain heights or distances) or on a trampoline if you have access to one. If you teach your dog tricks or movements such as spinning or figure eights, he should learn to perform them in both directions

\* Rest is critical. Downtime limits fatigue and prevents injuries from



For dogs and people, fitness requires strength, endurance, flexibility and good cardiovascular function.

overuse. The body needs rest to repair tissues and replace energy.

\* What about your cat? Give him 10

\* What about your cat? Give him 10 to 15 minutes of activity a day in three-to five-minute sessions. It's as easy as tossing a small tennis ball down the hall for him to chase, encouraging him to climb his cat tree by placing his food on the top level, or dangling a feather toy to encourage him to jump up or bat at it.

We wish you and your pets a happy, healthy new year.

# Inquiring minds: 2014's top pet questions

• Got questions about your pets? Whatever they may be, chances are you turned to Google for answers. The search engine released a list of the top questions asked last year about dogs and cats. Here's what you wanted to know: Why do dogs eat grass? Do dogs dream? Why do dogs howl? Why do dogs have whiskers? Why do dogs chase their tails? How to clean dogs' ears? Why are dogs' noses wet? How to stop dogs from digging? How to introduce dogs? Why do dogs bury bones? Why do cats purr? How long do cats live? Why do cats knead? Why do cats sleep so much? Why do cats have whiskers? What does catnip do to

cats? Why do cats hate water? Why do cats eat grass?
Why do cats like boxes? What is a group of cats called?
• The pharaoh hound has a sense of humor, and anyone

who lives with this breed needs one as well. He'll steal your stuff and play tricks on you, all while making you laugh at his antics.

The blushing breed

— he turns bright
pink when he's
happy or excited —
was not a companion
to pharaohs, despite
his name, but was
probably developed
on the island of
Malta in the 17th
century.



• Legislation signed in New York last month by Gov. Andrew Cuomo outlaws Goth cats and tattooed Pekes. The new law, which goes into effect in April, prohibits tattooing or piercing pets, which Cuomo called "animal abuse, pure and simple." The bill was introduced in the wake of pet owners who performed the painful practices on their animals and posted pictures of them on social media or advertised them for sale. The law applies to dogs, cats and other pets, and carries punishments of up to \$250 and up to 15 days jail time. Exemptions include tattoos for identification purposes and ear tags for rabbits.

- Kim Campbell Thornton

A group of cats is called a clowder, cluster, clutter or glaring, but multiple kittens are a kindle.

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# Winner...

**Continued from Page 14** 

quarterback ranked fifteenth nationally in rushing with 122 yards per game. He was third nationally in passing efficiency, throwing for 2,381 yards. Vander Laan led Ferris State to an 11-1 record this season that included a Great Lakes Intercollegiate Athletic Conference Championship and a berth in the NCAA Divison II Playoffs.

Vander Laan will be officially presented as the Hill Trophy winner at a luncheon at the University of North Alabama at 11:30am on January 9. A limited number of tickets are available at \$15 each by contacting Jeff Hodges at sportsinformation@una.

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# Rural...

### **Continued from Page 14**

from Birmingham-Southern College.

"I have always been drawn to rural landscapes," said Hill. "I had a job in the 1990's that had me driving southern back roads for years. Along the way I stopped to sketch old barns, churches, houses, cemeteries, animals, whatever caught my eye. am haunted by these places, thinking of the stories the untold memories that must exist."

Kennedy-Douglass Center for the Arts is located at 217 East Tuscaloosa Street. It is open and free of charge from 9am-4pm Monday-Friday. Museum programs are made possible in part by a grant from the



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# Commentary

# Insult...

### **Continued from Page 14**

United States Citizenship and Services. Immigration That is a primarily a feebased agency under the jurisdiction of Homeland Security.

Pavlich reports that millions of legally-applying immigrants are paying the required fees which are now being reallocated by the executive branch. The money is being used to legalize millions of immigrants living in the United States illegally for years without going through proper and longestablished legal channels to obtain citizenship or other legal status.

In other words, those who had respect enough for the title of American citizen and followed the rule of law, obtained their green card, paid thousands of dollars in fees, and have waited patiently for up to ten years will be footing the bill for five million others who have no respect for the

The U.S. Citizenship and Immigration Services (USCIS) is funded largely application and petition fees. Recognizing applicants some that cannot pay the filing fees, USCIS established a fee waiver process for certain forms and benefit types. Demonstrated inability to pay is the only reason USCIS will approve a fee waiver.

Pavlich also pointed out the obvious; that waiving a fee for one applicant transfers the cost of processing their application to other applicants through higher fees. Therefore, USCIS carefully considers the merits of each fee waiver request before



The Dictator

it even worse, "On average legal immigrants ten years to fully obtain citizenship (and only after they've had a green card for five years) and they must pay thousands of dollars to USCIS in the process. Again, that money is now being used to give millions of illegal immigrants a free, expedited pass to legal status. Adding insult to injury, millions of green cards for illegals means longer wait times for legal immigrants."

The USCIS issues about a million green cards/year. After Obama's Deferred for Childhood Action Arrivals (his first executive amnesty in 2012) wait times for legal immigrants to get their visas tripled from fewer than five months to fifteen months. Only about 600,000 received amnesty then. Imagine what kind of additional delays legal applicants will experience if up to five million illegals apply and further clog the

system. It makes one wonder, why did all the others waste their time? All they had to do was enter illegally, hide out for a while and have their knight in shining communist armor open the gate of opportunistic provisions.

makes also wonder why law-abiding

making a decision. To make applicants are interested in going to the time and expense of becoming legal citizens of a country where the leader blatantly sidesteps the rule of law for votes and favors?

After all, most were already living under a banana republic leader from south of the border. Why pay to live under another one here?



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The building industry does have a proven solution, however. For more than a decade, construction technology has given us the energysaving option to replace standard wood framing with an interlocking concrete system known as ICFs, or insulated concrete forms.

"ICFs lock together, a bit like Lego, to deliver walls that are disasterresilient to storm winds as high as 402 kilometers per hour," says Todd Blyth at Nudura, a leading name in this field. "Compared to wood, concrete walls are more fire-resistant — with a four-hour fire-protection factor — and the superior insulation property of the building envelope gives homeowners up to 70 percent savings on their energy bills. This is due to vastly reduced air infiltration and to the thermal mass of the concrete, allowing energyefficiency ratings as high as R-50, compared to an average R-20 in wood structures. You can also add optional inserts to the ICF forms to improve their efficiency even more."

Specifically, the walls are constructed with preassembled, interlocking units so they are easily transported to any building site. Each form consists of two panels of thick foam (expanded polystyrene) connected with a patented web system. Guided by the architectural design and beauty aspects you want, the IČFs are stacked, steel reinforced, and filled with complete.

Inside the home, all of the creative architectural shapes like arches, bay high windows, and ceilings can be achieved. On the outside, the walls can be finished with attractive brick, or with stone, stucco, wood, or vinyl siding.
Occupant comfort

Who would thought that concrete was comfortable? For example, even with less energy use, the indoor temperature is more easily controlled. In a standard wood-framed home, outside drafts often travel right through the walls, creating chilly spots in various rooms. This is eliminated in a house with a solid concrete core.

Superior soundproofing is another bonus of the ICF system," Blyth continues. "And if comfort is equated to peace-of-mind, why not add 'investment security' to the list? It is generally expected that a stronger, safer, greener home — and one that is more durable, more cost efficient, and needs less maintenance and repair — will steadily

The icy winds from concrete until the entire increase in resale value." last year's Polar building envelope is Additional information Additional information www.nudura.com.

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# Letters...

# **Word Right**fully Divided

### **Continued from Page 14**

depending on to get to heaven. I'm trusting Christ and his finished work and shed blood to get me to heaven. Are you trusting your fleshly works, church, communion, or baptism? A big disappointment is ahead for you. Trust Christ. He is trustworthy; we aren't. Spend some money, put in this paper what you believe and are depending on to get to heaven. You will die and are going to face God with it sooner or later. You can't hide forever. All our proud, thick heads and unbelieving hard hearts will do is land us in

Bill Bishop Elgin

# **Bring Some Accountability**

Editor:

There's no doubt that 2015 will be a difficult year, as our state facing many difficult challenges. From plugging a massive hole in the budget to reforming our prisons, the Legislature has its work cut out for it this spring.

Considering how daunting these challenges will be, it would be easy to be pessimistic about what will be coming. We've already heard talk about potential tax increases on working families and even more cuts to our already overstretched state government.

But even under these circumstances, I still believe will create accountability, we have a lot to be hopeful fairness, and responsibility

for in this new year.

To begin with our desperate budget situation has given new hope to

entering into a compact Governor Bentley come with the Poarch Creek Indians. State leaders have already begun floating the idea of pushing both these issues in the next legislative session, and both the lottery and the compact have been polling off the charts. Democrats have always supported a lottery and a compact, and now I believe there is enough Republican support to justify bringing a bill so we can let the people vote.

The lottery is hardly the only thing to be hopeful about. There has also been a lot more discussion about demanding greater accountability over the tax incentives our state and local governments provide to recruit business and industry to the state.

Currently, our state does not track the incentives it gives out. So we do not have any way of knowing exactly how much we give every year. We do track the numbers of jobs created by and the investments made by the companies receiving the tax breaks. But we don't track where those jobs are created.

Last year Democrats offered the Alabama Job Creation and Taxpayer Protection Act which would have required companies receiving these incentives to commit to creating a specific number of jobs and then provided clawback provisions that would have rescinded the tax breaks if the companies didn't keep their end of the bargain.

Our bill was never brought up for debate or a vote. Now several legislative leaders on both sides of the aisle have begun to call for similar protections. I hope this will be the year we can come together and finally pass some legislation that into the way we grant tax incentives as a part of our economic development.

Along these same lines, creating a state lottery and we have recently seen

out in support of closing certain tax loopholes that benefit only out-of-state corporations. These outof-state corporations have received millions of dollars in tax breaks that were not given to Alabama business owners, giving an unfair advantage to our own businesses' competitors. If we can right this wrong and level the playing field, we can create fairness and give more hope to Alabama business owners without raising taxes on Alabamians.

I also have hope because of the economic growth our whole country is seeing.

During the last quarter, the U.S. economy grew at a rate of 5%. This is the strongest growth we have seen since 2003. The economy grew at a rate of 4.6% in the second quarter. So this growth appears to be consistent. And as the country grows, Alabama will also grow. While our statewide unemployment rate is still higher than the national unemployment rate, both are in decline. That is very good news for Alabama.

Alabama is facing some major challenges in the new year and we may face some more difficult times ahead. However, this could be the year that we bring accountability to our corporate tax incentives and finally let the people vote on a state lottery. And now that our national economy is growing at such a strong level, that growth will also trickle down to Alabama.

So, yes, we face some difficult days ahead of us. But I also I believe that our best days are still ahead of us. I have hope for 2015.

Craig Ford Minority Leader Alabama House of Representatives Gadsden

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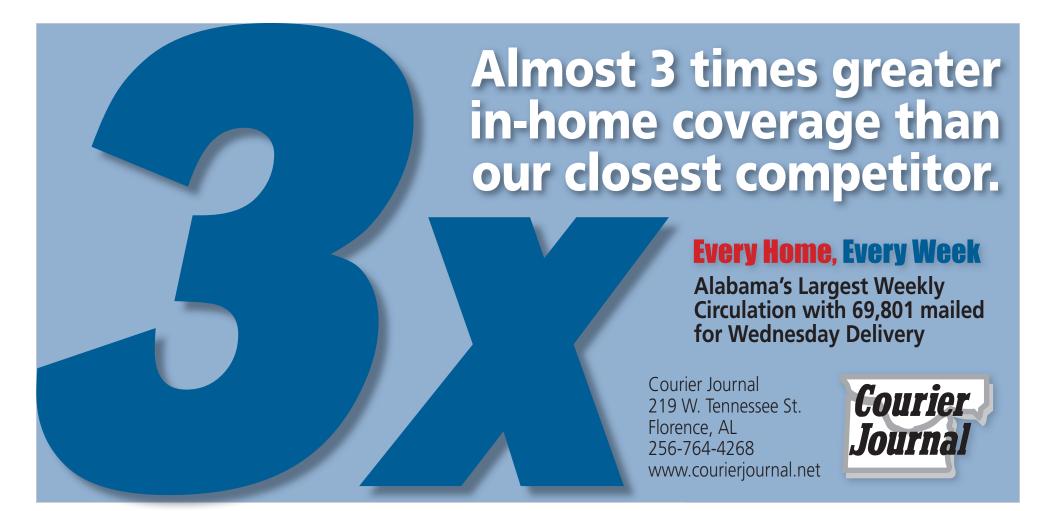
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# **1oments** from The History Channel

• On Jan. 23, 1775, London merchants petition Parliament for relief from the financial hardship put upon them by the curtailment of trade with the North American colonies. Most critical to the merchants' concerns were the 2 million pounds sterling in outstanding debts

million pounds sterling in outstanding debts owed to them.

• On Jan. 19, 1915, during World War I, Britain suffers its first casualties from an air attack when two German zeppelins drop bombs on Great Yarmouth and King's Lynn on the eastern coast of England.

• On Jan. 20, 1937, President Franklin D. Roosevelt is inaugurated for the second time as president. The Constitution had originally set March 4 as the presidential inauguration date to allow the winner time to travel to the nation's capital.

• On Jan. 25, 1949, the Academy of Television Arts & Sciences holds its first annual awards ceremony in Los Angeles. The now-famous award statuette "Emmy" was a feminized

statuette "Emmy" was a feminized version of "immy," the shorthand term for the image orthicon tube that was used in TV cameras until

• On Jan. 24, 1956, Look magazine publishes the confessions of J.W.

Milam and Roy Bryant, two white men from Mississippi who were acquitted in the 1955 kidnapping and murder of black teenager Emmett Till. In August 1955, on a visit to

relatives, the 14-year-old Till had allegedly whistled at a white woman who ran a store.

• On Jan. 21, 1977, President Jimmy Carter grants an unconditional pardon to hundreds of thousands of men who evaded the draft during the Vietnam War. Some 100,000 young Americans went abroad, with 90 percent going to Canada. The Canadian government had instructed border guards not to ask too many questions.

On Jan. 22, 1981, the final portrait of John Lennon and wife, Yoko, appears on the cover of Rolling Stone. The photo,

12 hours before Lennon was

taken 12 hours before Lennon was assassinated, shows a naked Lennon curled up in a fetal embrace with a fully clothed Yoko. Photographer Annie Liebowitz had been told by a Rolling Stone editor, "Please get me some pictures without [Yoko]."

**President Jimmy Carter** 

(c) 2014 King Features Synd., Inc.



Legend's Steakhouse in Florence and will also win \$50 cash **and a second Legend's gift card.**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. Employees and family of Courier Journal, Legends Steakhouse, Two Guys Auto Detail Supplies,

Smokehouse BBQ, CoCo's Boutique and Whitt's Barbecue are ineligible to win



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

NAME'S NONA! I was picked up as a stray a while back & never reclaimed. Will you be my new family? I'm a loving girl, & I've been great with both kids & other dogs! My \$35 adoption fee includes my spay & rabies, so I'll be all ready to go to my new home! For more information, call the Colbert Shelter at 256-381-4073!





I'M SUGAR, adoptable from the Lawrence County Rescue! a year & a half old lab mix who is about 40 pounds. I'm house trained & I'll be fixed & vaccinated prior to adoption. So, call & ask about me today! 256-974-3370



HI, I'M COCO! I'm a chihuahua mix up for adoption through PAWS! I like other dogs, but I prefer to hang with people. Also, car rides are one of my favorite things! Come meet me today! Call 256-383-0690 for more info!

# Dog Bath & Brush Special Proof of rabies vacce required at time of s Small-\$14.99 • Medium-\$17.99 • Large \$21.99

Offer valid Monday - Thursday only and includes: bath with regular shampoo, drying, 10 minutes of brushing and ear cleaning. De-matting, extra brushing and nail trims additional. Walk-ins Welcome!



# THE DOLLAR tretcher



### **ANTS AWAY**

If you're looking for a natural ant remedy, try vinegar. For some reason, ants can't stand it! We use it in Florida where it's ant season all year. I just wipe down any place where I find them with undiluted white vinegar.

Jillian

### **FREE HEAT**

I do a lot of baking and cooking in my oven during the winter. To take advantage of the heat in my oven, I use some firebricks, which are the bricks that are used to make a fireplace. I put one into an old bread tin and put it in the oven with whatever I'm making. Once I've finished cooking, I leave the stove door open. The firebricks store up heat and release it over the next few hours. I do this regularly except when my grandkids are visiting. I wouldn't want to see them get burned. *Granny Charmane* 

### **FABRIC SOFTENER SAVINGS**

Instead of fabric softener, I add a capful of cheap hair conditioner to a damp white washcloth. After rubbing it around on the cloth, I toss it in the dryer with my wet clothes. There's no more need for those throw-away sheets!

Rosie

### I HATE COOKING!

A friend at work and I started a cooking club. One day each week we cook a double portion and bring one half for each other. We found some recipes that both families enjoy that also freeze well. Recently, a third friend joined in. I've learned that it doesn't take any more effort to cook for three families than to cook for one. I also know that at least two nights each week, we'll have a home-cooked dinner, and I won't have to do anything but heat it up! It works for me!

Tanya

# **BETTER GROUND**

We've all been hit with higher meat prices this year, especially on ground beef. One way that I've fought back is to wait for a sale on chuck or round roasts. When I find a good one, I buy a couple of roasts and ask the

butcher to grind them for me. There's no charge for the service. I end up with better meat at a lower price. *Patryce* 

### **CLEAN SHOWER** CURTAIN

I wash my clear shower curtain liner in the washing machine on hot with a little bleach. It comes out looking like new, and I never need to replace it.

Sondra

### **HAVING A HOUSE BUILT?**

We were about to have a house built. First we picked a quality builder. Then we picked a floor plan from a selection of available models. One of our friends suggested we hire a home inspector to inspect the new home when we had our final walk through. Before they started building our home, we told the builder of our plan for a home inspection. The home inspection cost \$400, but we feel that the builder made sure our home was done right because of the inspection. Our inspector said that the home was well built. There were a few minor issues, but nothing important was found. We look at the cost of the inspection as if it were insurance.

Cindy

### I LIKE EGGS

Eggs are very economical considering their varied uses. They are one of the most useful items we keep, as they can be fried, boiled, deviled, used in egg salad, and added as filler/binder to many recipes. Of course, egg consumption needs to be limited with high cholesterol, but there are egg substitutes available. An occasional evening meal at my house includes an egg. I picked up an electric egg boiler at a thrift store, and I use it every time I boil eggs. A boiled egg is a great snack, and it's portable and easily peeled.

### **CREATING CREATIVITY**

Our youngest grandson (he's six years old) loves to draw and color. Now that Christmas is over I've cut off the beautiful fronts of all of the Christmas cards we received. He is using the blank sides to recreate the artwork on the front or create original art. It's a great way to nurture his love of art and to get double use out of the beautiful cards.

Sue in San Antonio, TX



# Real



# **PREAPPROVED**

If you're looking to buy a home in the near future, you may find yourself wondering where to start. Many homebuyers make the mistake of looking at homes and then tackling the loan process after finding the home they want to buy.

Checking into your financing is actually the very first place to start. By taking a few steps at the beginning of the homebuying process, you can save yourself time, money and aggravation.

1. Examine your credit. You don't want any surprises. Blemished credit can throw a wrench into your homeownership plans. That's why it pays to look at your creditworthiness early in the home-buying process. You can obtain your free annual credit report from annualcreditreport.com and look through it for errors and unresolved issues. If you find mistakes, report them to the credit bureau to make sure they are corrected. It's also a good idea to get your FICO score from sites such as myfico.com or creditkarma.com, which may cost you a small fee. I prefer these sites because they have some great tools and articles on how to improve your scores.

2. Get your documentation together. Collect your most recent pay stubs, bank account statements, W-2s, tax returns for the last two years, statements from current loans and credit lines, and if you're renting, get the names and addresses of your landlords for the past two years. Have them ready to show to the lender. This may seem like a lot, but I can assure you the lender is going to be asking for this type of documentation. Go ahead and have it ready. It will save you

3. Get pre-approved. By conquering the process of getting pre-approved, you're going to give yourself much more leverage when negotiating the sales price and terms of the contract. You're also going to boost your confidence by knowing exactly where you stand on critical information such as interest rate, down payment, out of pocket expenses and even your monthly payment. Smart homebuyers start the process with a lender. The house hunting process is step 2. -mr

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

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

Mike Randall, REALTOR Associate Broker | ABR, CRS 256.366.9779 | www.mikerandallhomes.com Coldwell Banker Pinnacle Properties 256.766.0926 Fax 256.766.0069 Office

FOR RENT: 308 S Washington Tuscumbia, 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

**OWNER FINANCING, 124 S.** Connor, Florence, 2BR, 1BA, \$500 down, \$495 per month, K&H Inc. 256-349-0000 01-28

**MOBILE HOME 161 JASPER** Hollow Rd. 35661, 24x66 doublewide. Spacious floor plan, 3BR, 2BA. You Move. \$30,000, call for viewing 352-455-7176 01-07 455-7176

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

**MUSCLE SHOALS 2BR 1BA,** 

clean, \$600 month. 902 Commons N., Tuscumbia 3BR 2BA, nice, \$600 month. 256-412-5188 01-07

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

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

TUSCUMBIA APARTMENTS, 2BR, 2BA, \$425 month, \$300 dep. 256-383-1877 01-28

# Estate

PROPERTY

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105 S. MAIN ST. HOUSE in Florence. 3BR, 2BA with appliances, central heat/air, washer/dryer connection. \$450 rent, \$450 deposit. 256-764-3137 01-07

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COMMERCIAL SPACE FOR Rent, perfect for salon! \$1,250 per month, 3 year lease. K&H 01-28 Inc. 256-349-0000

COUNTRY LIVING WITH A View. Low maintenance house with ent. \$69,000. brick basement. Century21. Ask for Chuck 256-436-1224 01-21

3BR. 2BA. BRICK RANCHER on 6 acres in city limits. 2 car garage and sunporch. Move in ready! 1201 Brookwood Private Dr. \$185,000. 256-303-01-14

CHEROKEE HOME FOR RENT. Nice 2BR, close to high school, would consider Section 8, \$400 month, \$350 deposit. 256-320-2232 01-14 01-14

**BY OWNER - 349** Lindenberg, Florence, 3BR, 1.5BA, garage. floors, hardwood fenced back. \$96,000. 256-710-8577

911 C FAIRCHILD AVE. Apts. Florence. 2BR, 1BA appliances, central heat/air, washer/dryer connection \$375 rent, \$300 deposit. 256-764-3137 01-07

FOR RENT - 1BR, 1BA, NO pets . 139 Woodland Rd. \$300 deposit, \$325 rent. 256-349

PINNACLE PROFESSIONAL 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

**FOR RENT- 148 FAIRGROUND** Rd, Florence, 4BR, 3BA, stove, fridge, dishwasner, Length H&A, \$825 plus deposit. 256-01-14

wier-

uction & Real Estate

01-21

8979, 256-710-0748.

3BR WITH VIEW - COLBERT Heights, Tuscumbia. \$700 mo. \$700 deposit. Credit check. Avail now. 256-383-4778 01-07

MADISON **SQUARE** Townhomes, Florence, 2BR, 1.5BA, appliances, central heat/air, washer/dryer heat/air. connection, swimming pool \$450-\$500 rent, \$300 deposit. 256-764-3137 01-07

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

01-14

01-28

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

REPO'S, REPO'S, REPO'S! Mobile homes with land also available. 256-233-3101 01-14

FOR SALE - MUSCLE Shoals. 601 Candler Ave., remodeled, new C&H, new paint, flooring, etc. \$79,900, Knight & Humphries Inc. 256-349-0000

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

TUSCUMBIA LOT, VIEW OF TN River. 1.5 Acres, Camper, house, Bath with laundry. Unbelievable bargain. 205-412-2369 01-28

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

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

**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

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

LOT FOR RENT FOR mobile home. \$140 per month, 3.8 miles west of Lauderdale County Court House. Call 256-

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

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

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

KENDALE GARDENS HOME For sale. On 1.5 acre 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

**HOME FOR SALE-** Beechwood Dr., Florence, 3BR, 2BA, totally updated, \$169,900. 256-443-

510 HIGH ST. APTS. Florence, 2BR, 1BA, appliances, central heat/air, Water Inc. \$325, \$300 deposit 256-764-3137 01-07

BRICK HOUSE FOR SALE, basement, 3 shops, 2BR, 1BA 1.5 acres, fenced back/front yard, \$56,900. 256-483-0698

WALK TO UNA, HOUSE Rental, 2BR, 1BA, fenced yard, appliances, hardwoods, ceiling fans, no pets, no smoking, deposit \$300, rent \$445. 256-767-6139, 256-710-01-14

FOR RENT - 2BR, 1BA duplex. Stove, refrigerator, in Florence \$360 a month plus security deposit. call 256-627-7493

NORRIS AVE. APTS Florence 2BR, 1BA, appliances, central heating/air, washer/dryer connection, \$375 rent, \$300 deposit. 256-764-3137 01-07

CONDO FOR RENT - 2BR, 2BA, 402 E Aqua Vista, Panama City Beach, gulf front. \$450 week, \$1,100 month. 256-366-9163 01-14

**OWNER FINANCING, 2708** Cole Ave, East Florence, \$500 down, \$425 per month, 2BR, 1BA. K&H Inc. 256-349-0000

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

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

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 01-07

013 14TH AVE (HOUSE). 2BR/1BA, appliances, window washer/dryer heat. connection, fenced backyard. \$400 rent, \$400 deposit, 1st month \$100 off 256-764-3137

RENTAL - 3BR, 2BA, HOUSE. 119 Smith St. Florence. \$580 mo. + dep. Central heat/air. 256-335-6517 01-07

3BR, 2BA, BRICK RANCHER on 6 acres in city limits. 2 car garage and sunporch. Move in ready! 1201 Brookwood Private Dr. \$185,000. 256-303-

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

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

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

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

MOBILE HOMES 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 01-07

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

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

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

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

COMMERCIAL BUILDING 1,500/3,000 sq. ft. of retail space on Helton Dr. near Florence Blvd. \$750/\$1,400. 256-740-7328 01-07

**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

SALE, SALE! ALL mobile home inventory must be sold. Lenders available 256-233-3101

THANK YOU for reading the Courier Journal!

3BR, 2BA, \$500 PER month, dep \$500. West Florence, Harris St. After 5 only, 256-394-1400 or 256-762-1188

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-

RENT - 3BR, 2BA HOME on private acreage and beautiful view! 1,550 sq. ft., 24x40 Shop, No indoor smoking or pets. Tuscumbia area \$875 monthly, \$800 deposit. 256-577-2239

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

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

MOBILE HOMES FOR RENT Barton 1st Month Rent Free, 2 & 3 BR. 256-762-9634

**522 N. ECLIPSE ST.** (house) Florence, 2BR, 1BA, appliances, gas heat, window air washer/dryer connection. \$450 rent, \$450 deposit. 256-764-3137

Sadie King

**\$750. UPDATED 3BR, 2BA** on acreage but Very close in. Washer Dryer & hardwoods. No pets. Florence. Pam 256-603-0370 01-14

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• 269 Woodcastle Dr., 3BR, 2BA ...... \$750

• 116 Creekwood Dr., 4BR, 3BA ............ \$1,400

• 364 Co. Rd. 68, 4BR, 3BA ......**\$750** 

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# Notes...

Cont. from page 4

Florence-Lauderdale Public Library Computer Classes for January and February. Class registration is done on a first-come, first-serve basis with limited seating. Beginners may sign up for a 4-week series, while intermediate and advanced level classes are offered as one-time topics depending on your interests. We'll also help you with your new tablet with our Tablet Series in February. Register by calling 256-764-6564 ext. 27 or emailing classes@flpl.org.

Internet Searching Wednesday, January 14, Wednesday,

10-11:30am

Various websites will be viewed and explained, including information regarding weather, maps, health, and news, so that users become familiar with navigating from one website to another and searching for basic information. A variety of search engines will be explored

Skill Prerequisites: Mouse, Keyboard

Intermediate Series eBooks and eReaders

Thursday, January 15, 1:00-2:30

Bring your eReader device with you to learn how to check out eBooks from our library's collection; become familiar with the basic insand-outs of your device.

Skill Prerequisites: Active Email Account, Mouse, Keyboard, Basic

\*Participants must bring their eReader, library card, and be able to log in to their Amazon or iCloud

Microsoft Windows 7 versus 8 Friday, January 16, 10-11:30am

Have you upgraded your computer operating system lately? Are you overwhelmed by the changes that have been made? Learn the differences between Windows 7 and 8 and how you can complete your daily tasks in the new system. Skill Prerequisites: Windows, Mouse, Keyboard

Monthly Covered Dish Lunch at the Zip City Community Center, Thursday, January 15 at 11:30am. Entertainment will be a musical program. Please bring a covered dish. Everyone is welcome.

Dr. Martin Luther King, Jr. 8th Annual Basketball Tournament **2015** "Keeping the Dream Alive" sponsored by New Rock Church of God in Christ Youth Department, County Road 6, Florence. We invite all Community Leaders, City Schools and all County Schools and supporters in the Shoals area. Fraternities, sororities, bands, local choirs, cheerleaders, and twirlers are encouraged to be a part of this year's halftime show.

The event will take place at Mt. Moriah Primitive Baptist Church, located at 818 West Irvine Ave. in Florence. The event takes place Friday, January 16 from 4-8pm and Saturday, January 17 from 10am-8pm. For additional information,

please call, Yolanda Johnson at 256-263-8070, Keachia Nwosu at 256-348-5384 or Tweet Watson at

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@aidsactioncoalition.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

See NOTES... page 34

Affordable Care Act.



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TNSL1442, TN Firm 2315, MSSL718F, GASL1394



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FLORENCE HOUSING AUTHORITY

# INVITATION FOR BIDS

VACANCY PREPARATION

Florence Housing Authority is hereby soliciting bids for the preparation of the interior of vacant dwelling units for occupancy at Cherry Hill Homes.

The Authority will receive sealed bids at the Central Office of Florence Housing Authority, 110 South Cypress Street, Suite Florence, Alabama, 35630-5551, until 10:00 AM local standard time on Tuesday, January 27, 2015. "Faxed" bids and bids received after this date and time will not be considered and will be returned

A pre-bid conference and on-site inspection tour will be held at 10:00AM local standard time on Wednesday, January 20, 2015 at:

Cherry Hill Homes, Management Office 452 Cherry Hill Homes

Florence, AL 35630

Following the pre-bid conference, bidders will be extended the opportunity to inspect typical units of each development. Conference attendance is not a mandatory prerequisite for bidders.

Copies of the Bid Specifications may be obtained from and completed bids may be mailed to:

Florence Housing Authority

Attn - Erika Gautney, Procurement

110 S. Cypress Street, Suite 1, Florence, Alabama 35630

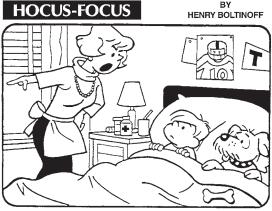
(256) 740-5205

Florence Housing Authority reserves the right to reject any or all bids and to waive any informalities in the bids. All material submitted becomes the sole property of Florence Housing Authority and will not

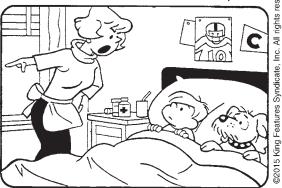
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1 Corinthians 8:5&6 "For though there be that are called gods, whether in heaven or in earth, (as there be gods many, and lords many,) But to us there is but one God, the Father, of whom are all things, and we in him; and one Lord Jesus Christ, by whom are all things, and we by him." The world is full of gods. Which god do you worship? They are changing every year by leader's in homes, churches and politics out of necessity or convenience, or personal family situations. The current events and one world crisis after another cause

these folks to alter their beliefs. It will continue, but the Apostle Peter encourages us in 2 Peter 1:16 "For we have not followed *cunningly devised fables*, when we made known unto you the power and coming of our Lord Jesus Christ, but were eyewitnesses of his majesty." 2 Peter 2:1&2 "But there were <u>false prophets</u> also among the people, even as there shall be false teachers among you, who privily shall bring in damnable heresies, even denying the Lord that bought them, and bring upon themselves swift destruction. And many shall follow their pernicious ways; by reason of whom the way of truth shall be evil spoken of." Critics of Christianity abound in the world we live in today.

In America, opportunities abound for us to prepare to meet God. How much greater will be your punishment at judgment day, because you had chances to prepare yourself for eternity and continued to reject efforts made by a few to encourage you and you turned your back on God and the Lord Jesus Christ. Man will be judged by what he has done in the light of what he knows. Why does a man choose to go to hell? Why does a man let sin control his life? Why does a man believe that he always has tomorrow? Why does a man think that the Bible, church, prayer, being saved is just for women and sissies, and is just not being manly? Have you ever seen a person close to death and in a coma and squirming trying to get away from someone who is after their soul? I have. It is not a pretty sight. Friend, while you still have breath and life, ask Christ to save you today. He will

Bill Bishop, Pastor

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# ADOPTIONS WILLIAM JOHNSON **ATTORNEY** Call 256-383-5082 for an appointment ntation is made that the quality of legal services to be performed is greater than the quality of legal services performed by other lawyers.

Chisholm Road Self-Service Storage will hold a public sale to enforce a lien imposed on said property, as described below, pursuant to the Alabama Self-Service Facility Act, Alabama Code 8-15-30 to 8-15-38, at 11:00 AM on Thursday, January 22, 2014, at Chisholm Road Self Service Storage, 4450 Chisholm Road, Florence, AL 35633.

Management reserves the right to withdraw any unit from sale. Registered or motor vehicles are sold "As Is / Parts

<u>'</u>	Only, no titles or registration.			
	<b>Tenant Name Address</b>	Unit #	Stored Items	
	<b>TAWANNA McCORD</b> 1301 Appleby Blvd. Apt. E7 Florence, AL 35630	E05	Furniture, Boxes, Misc. Items	
	HOLLY SALISBURY 610 N. Main Street Loretto, TN 38469	E23	Household Goods, Furniture, Boxes	

# Community Notes...

**Continued from page 31** 

Marvin Marrow 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.

On Friday, January 30 each Muscle Shoals school will have local musicians performing for "And The Beat Goes On" 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,

Tennessee Valley Association hosts Bluegrass at the Ritz with Jake Landers & Friends, Saturday, February 21, 2015, from 12noon-10pm at the Ritz Theatre, 111 W. Third St., Sheffield. Admission: \$10 for all or part of the day. For tickets or more information, call 256-383-0533 or visit tvaa.net.

St. Florian Senior Center is accepting **group card players.** We are now accepting reservations on Wednesdays and Fridays. Lunch provided if interested for a nominal fee. Fridays Bingo 10:30am-Noon.

Lunch is served at Noon on Fridays and 11:30am on Wednesdays. For more information call Debi 256-760-6660 or 256-412-4144.

Tennessee Valley Authority Campgrounds and Visitor Centers at TVA Dams and Reservoirs are reducing hours or closing as the 2014 recreation season comes to an end. TVA campgrounds that closed on Nov. Pickwick Dam Tailwater Campground on Pickwick Reservoir and Wilson Dam Rockpile Campground on the Wilson TVA campgrounds will reoper for the 2015 season in mid-March and will be operated by concessionaires.

The Zodiac Players, adult wing of the Shoals Community Theatre, are currently accepting applications for directors for their 2015-2016 season. Applications for director positions or show suggestions should be mailed to P.O. Box 622, Florence, AL, 35631.

"Christian Jobs Ministry - Looking for a job? Let us help. Our Christian Jobs Ministry meets each Monday Evening at 6pm in the Florence Boulevard Church of Christ Annex, 2502 Florence Blvd. Florence. 256-766-3617 Email fbc@florenceblvd.org

Alabama Industrial Development **Training (AIDT)** will be offering Leadership Skills I and II at the Shoals Center for Business & Economic Development, 20 Hightower Place in Florence. Each offering is a two-day course.

Leadership Skills I -- is the recommended first course for first-line, team leads and/or new supervisors. The class is offered in a 2-day format. There is a comprehensive test given after the class. If passed, the exam offers the credential of "AIDT Certified Leader I". It is designed for employed Alabama citizens currently in leadership positions.

Leadership Skills II -- is a follow-up course to Leadership Skills I, and includes more advanced topics of supervision. The class is offered in a 2-day format. There is a comprehensive test given after the class, and if passed offers the credential of "AIDT

Certified Leader II". Leadership Skills I Must Be Completed Prior To Taking Leadership Skills II.

Leadership Skills I, February 17-18, 2015, 8am-4pm. Leadership Skills II, March 18-19, 2015, 8am-4pm.

Leadership Skills I, May 20-21, 2015, m-4pm. Leadership Skills II, June 8am-4pm. 17-18, 2015, 8am-4pm.

The cost is \$35 per person to attend any of the two-day classes. The cost includes lunch and snacks on both days. For more information regarding the

classes go to http://www.aidt.edu/classes/ Please send an email to christi.graham@ seda-shoals.com or call 256-49-5632 to

The Senior Center at Waterloo meets Monday-Friday from 8am-noon. Lunch is served each day at 11am and the cost is a donation of \$1. The only requirements to join is to be 60 years old or handicapped. Rook, pool, checkers, shuffleboard,

music (playing and singing), game night, visiting, going out to eat and taking trips are just some of the activities available.

Please come join us for fun, food and fellowship. Phone 256-764-1960 for

**Weekly Recovery meetings** in the New Life Center at the East Colbert Church of Christ, 7pm Wednesday. Go to the left rear and up the stairs. This is faith-based recovery, asking God to help, and other Christians for support. Text me for any questions or details. There is no fee. 256-762-2931 for more information.

The Sheffield Senior Center is open Monday - Friday from 8am-1pm.

The center offers a variety of activities including cards, dominoes, crafts, one-day trips. The center also serves a nutritional meal for those 60 years of age and older. Cost of the meal is \$1 donation. Meal is served at 11am.

For more information, call the center at 256-386-5636.

Do you need help in obtaining **prescription medications?** The NACOLG SeniorRx Prescription Drug Assistance Program may be able to help you, if you meet certain program qualifications: Group 1: Age 55 years old or older; Group 2: Disabled of any age in the 24 month Medicare waiting period (disability Social Security Letter required); Group 3: If you are in the Medicare Part D Gap.

Contact Janette Sutton at 256-389-0532 or 1-800-243-5463 ext. 532.

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THE BOLD AND THE shocking news. **BEAUTIFUL** Maya asserted her newfound power within the Forrester family by relocating Ivy and Aly for the evening. To the dismay of many, Eric went out of town and left Forrester Creations in Rick's hands. Having been displaced due to the downfall of her marriage, Caroline found refuge by hanging out with Liam. In response to his family's outrage, Rick justified his motivation for the abrupt renovation to Eric's living room during his absence. Maya rubbed it in Caroline's face about being the new woman in Rick's life. Ivy and Liam gave Rick their opinion on what was at the root of his behavior. Wait to See: Ridge's love life is thrown in his face.

DAYS OF OUR LIVES Theresa had an upsetting reaction when she picked up a baby rattle. Aiden tried to explain his actions to Hope, but was he being truthful? Paul responded to Will's question in a stunning way. Adrienne confided to Lucas that she suspected Justin was having an affair. Nicole pulled out all the stops in an effort to reconcile with Daniel. Melanie walked in on Theresa having very vulnerable moment. Sonny got a surprise when he stopped by Paul's hotel room. Nicole resolved concentrate on her relationship with Daniel, but then got a mysterious phone call about Serena. Melanie tried to reach out to an emotional Theresa. Wait to See: Jordan receives some

GENERAL HOSPITAL Lulu was unexpectedly reunited with someone from her past. Olivia made a confession to Carly about her attempt to make Ned jealous. Later, Tracy called out Ned for having feelings for both Olivia and Alexis. Carlos hesitated in fulfilling "Fluke's" request. Sonny met a new prisoner and wondered why this person was behind bars. Michael enlisted Ned's help in making the clinic a reality. Dante and Nathan had a warning for Johnny. Maxie and Lulu updated each other on their relationships. Jake opened up to Carly about his flashbacks. Wait to See: Michael offers Rosalie a job.

THE YOUNG AND THE **RESTLESS** Phyllis pumped Billy for information about Kelly. Avery asked Nick if he was fighting for full custody of Faith for the right reasons. Kevin arrived to work late at the police station with a mysterious box. Later, Summer and Austin came to the tack house, where Summer then traded digs with Mariah. Dylan convinced Avery to call Joe to see if he would reveal who was the property owner of the warehouse district. Kevin tried to get his brother to talk about his treatment plan. Later, Lauren and Michael met with the oncologist, Dr. Jain, for a second opinion. Mariah told Nick that she never celebrated her birthday growing up. Wait to See: Devon and Hilary get daring with their affair.







nplete words: DISPATCH Possible twosome: Dish, Pact.

Spit, Cats, Scat, Traps, Pits, Chap, Hats, Paths, Tips, Tach, Hips etc.

4 1 3 5 2 3 5 2 4 1 2 4 1 3 5





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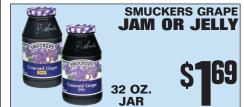
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**11 Buick Regal** Turbo #3445GA, Navigation, Sunroof, Leather, 41K Mi 12 Buick Verano #5678GA, 4dr, Leather, Sunroof, Navigation! .. 13 Ford Fusion #2951GA, 4dr, 34 MPG Hwy., Only 17K Miles! .

10 Chevy Silverado #3424GA, Crew Cab V8, Local Trade! .. <sup>8</sup>19,988 12 Buick LaCrosse #8608GA, 4dr, Leather, 36MPG Hwy, Factory Warranty! ..

14 Chevy Equinox #0806GA, 4dr, LS, Chrome Pkg, Only 9,900 Miles! 10 GMC Acadia #S4023, SLT, Leather, 3rd Row, Only 54K Miles! ..

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11 Dodge Durango #3396GA, Crew, Leather, Navigation, 45K Miles! 13 Nissan Maxima #9826BA, 4dr, SV, Leather, Sunroof, Navigation! ..\$25,98

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