

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 contest.

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 high-quality products, community involvement, and conservation of natural resources helps

See SHORTs... on Page 6

Courier Journal

Verification of weekly circulation upon request



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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 by financial institutions who offer financial education and the opening of safe, low-cost savings accounts to school-aged children.

Many financial institutions across America submitted applications for this rewarding program. The FDIC selected First Metro Bank in addition to 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



Advertisement for Batteries + Bulbs featuring a coupon for \$4.99 Watch/Key FOB Battery & Installation and \$20 Off iPhone/iPad screen repair. Includes store address in Florence, AL.

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

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

- List of banks including First Metro Bank, Muscle Shoals, Treynor State Bank, Bank of Hawaii, Athol Savings Bank, Capital One, Young Americans Bank, Wesbanco Bank, Montecito Bank & Trust, and First Bank of Highland Park.

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 and Ohio St. Closest to the correct score wins a \$50 gift certificate from Legend's Steakhouse in Florence.



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.

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



Inside this Issue

Clean Closets! CLASSIFIED SPECIAL 5 Extra Words FREE!

- List of featured articles: 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. Whirl, Lio.



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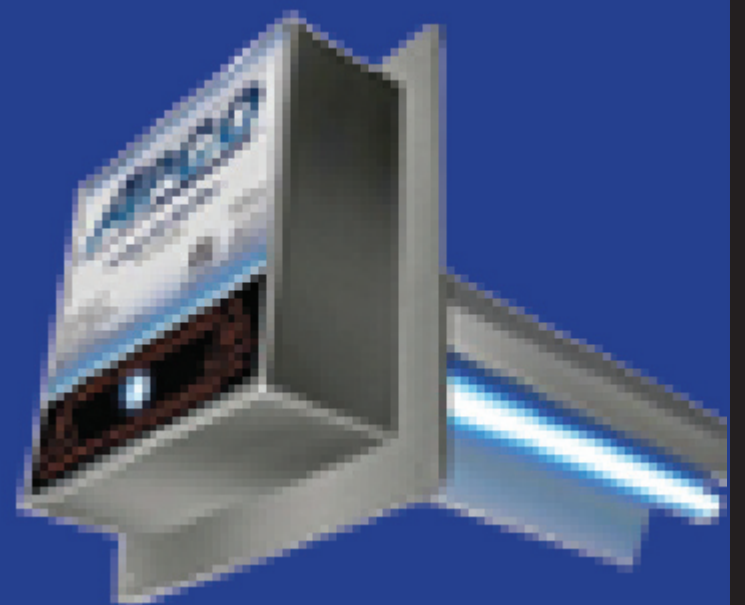
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**Cox Blvd. Self-Service Storage** will hold a public sale to enforce a lien imposed on said property, as described below, pursuant to the Alabama Self-Service Facility Act, Alabama Code 8-15-30 to 8-15-38, at **11:00 AM on Wednesday, January 21, 2015 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.

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ALYSSA HANKINS	200 Harding Ave. Apt. B Muscle Shoals, AL 35661	142	Household Goods, Furniture, Boxes
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JAMES BONEE	2150 John R St. Muscle Shoals, AL 35661	602	Household Goods, Boxes

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## January is National Radon Month

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](http://www.RadonMonth.org) for more information.

**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. TFN

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ASK THE ATTORNEY



Thomas McCutcheon

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

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

facebook: McCutcheon and Hamner, P.C.

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

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# THE DOLLAR Stretcher

Continued from Page 3

### THE NEIGHBORHOOD SWAPSHOP

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*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 follow-up 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 squeeze 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 are 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*

# DAVE Says

by DAVE RAMSEY

## DON'T DROP THE COVERAGE!

*Dear Dave,*  
My husband and I are debt-free except for our home, and we have about \$100,000 in savings. Recently, one of our daughters was diagnosed with Crohn's disease. We're worried about this, and the fact that she and her sister are both teenage drivers. Do you think we should drop full coverage, and have just liability, since we'll probably have lots of medical bills over the next few years?  
Kim

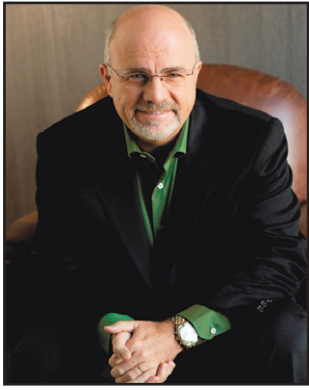
*Dear Kim,*  
I'm really sorry to hear about your daughter's medical situation. But speaking from a financial perspective, you guys are in pretty good shape to handle things. You have a pile of cash in savings, I assume you have some kind of medical insurance and you're debt-free.

Under the circumstances, I get where you're coming from and the idea of having even more money available to put toward medical issues. In your case, however, there's no way I'm going to have only liability coverage when there are two teenage drivers in the house. There's a reason insurance rates are so high for teens. It's called statistical analysis of their driving ability. They're not good drivers!

I haven't had a wreck in over 20 years, but I've had some kids who did. No, I wouldn't drop the coverage. Hopefully, your daughter will be okay. But I wouldn't take a chance on having to write a check for another car on top of medical expenses.  
—Dave

## KIDS AND FAMILY

*Dear Dave,*  
I receive child support payments for my two kids from my ex-husband. My new husband and I are using your plan to improve our finances, but we can't agree on how to



handle these payments. I've been keeping it in a separate account. He thinks we should combine it with the rest of our house money and budget. What do you think is best?  
Leslie

*Dear Leslie,*  
I don't blame you for being protective of the child support money. I'm sure the feelings you have stem from a desire to protect your kids. But if your new husband is a good guy, one who's kind, loving and willing to treat these kids like they're his very own, then my opinion is the money should go into the pile where it helps take care of the kids and family. Your job as a parent is to be a blessing to your kids. That means feeding them, clothing them, educating them and giving them a good home. As long as these things are happening, and we're talking about a functional, loving marriage, then all the money should be combined and be part of the family. Put it right at the top of your monthly budget, along with all your other household income.

Money is important, and I'd expect you to make sure your kids and your cash are treated properly. But I'm talking about two responsible people being involved in a happy marriage, too. A healthy, loving relationship is one of the best gifts any couple can give to their kids.  
—Dave

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

# THE DOLLAR Stretcher



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!  
Marian

## 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 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.  
D.

## 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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**Commentary****Ultimate Insult for Those Obeying Law**

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

**In A Few Words**

**TOM MAGAZZU**  
Editor

**Courier Journal**

in the

**Shoals**

January 7, 2015

**THIS WEEK****Happening THIS WEEK****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,



**Hill**

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**



*Let's Get Down Where The Goats Eat*

**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 from \$14-\$16.93 per hour.

**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 - 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



**Vander Laan**

Friday, January 9 at the Florence/Lauderdale Tourism Information Center at 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

that houses the permanent Hill Trophy display from 10:45am on Friday.

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

**See WINNER... on Page 24**



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**GO LIONS!****YOUR Letters**

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

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**Word Rightfully Divided**

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

Apostles to Israel; the salvation of 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?

Why not? See 2 Corinthians 3:12.

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**

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



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# When The Lights Go Out

I am always impressed 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. A 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 well.

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.

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

**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.com.

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

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# Junior Whirl

by Hal Kaufman

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

**HELP CYCLISTS MOVE**

Two motorcyclists who are engaged in a cross-country competition possess a map that shows their route but lacks certain information about their destination and distance to be travelled on the way. A corner of the map, however, provides a curious panel (see bottom of drawing above), revealing the very information they need. To decipher these coded words, read from the bottom up in each vertical row, starting at lower right corner. What does it say?

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A O E X T S R R  
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**ON THE BALL!** Challenge: Name a sport in which the following ball terms are used: 1. Jump ball. 2. Gutter ball. 3. Knuckle ball. 4. Scratch ball.

**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 (corner to corner) row contains each of the five numbers just once. One row of numbers is already in place. Let's see if, and how quickly, you can insert the rest.

1				
	2			
		3		
			4	
				5

**SPELLBINDER**

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

THEN score 2 points each for all words of four letters or more found among the letters.

Try to score at least 50 points.

**Answers On Page 34**

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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.

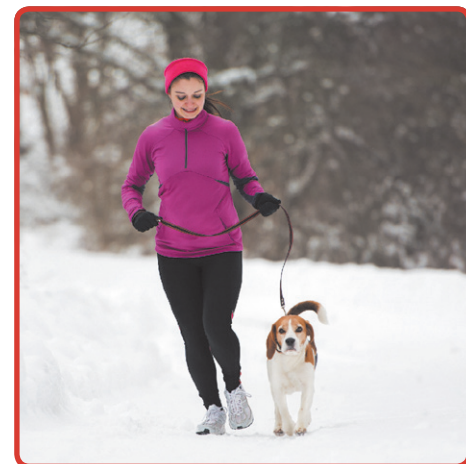
❖ **Choose an activity that's appropriate for your dog.** Denis Marcellin-Little, professor of orthopedic surgery at North

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](http://www.pubmed.org) for medical problems affecting specific breeds.

❖ **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 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.

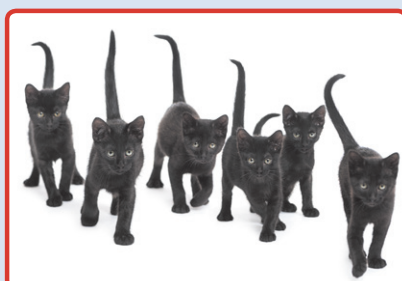
We wish you and your pets a happy, healthy new year.



### 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 Pikes. 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 Division 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.edu](mailto:sportsinformation@una.edu).

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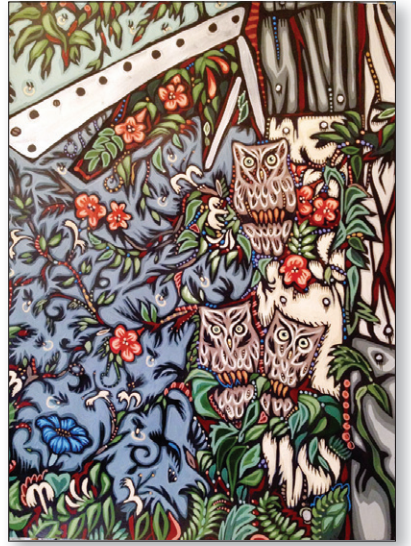
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Continued from Page 14

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, and animals, whatever caught my eye. I am haunted by these places, thinking of the stories the untold memories that must exist."



**Night Watchers**

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

Alabama State Council on the Arts.

The event is sponsored by the Florence Department of Arts and Museums. Call 256-760-6379 for more information.



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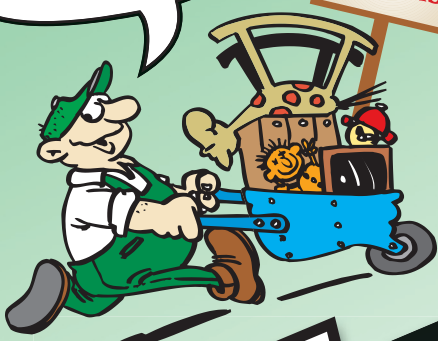
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## SHOULD YOU BUILD A DISASTER-RESILIENT HOUSE?



The icy winds from last year's Polar Vortex are back on our minds again as we head towards winter. The plummeting temperatures are one thing, but of more concern is the destruction that these extreme weather events can bring, including winds that last year gusted up to 100 kilometers per hour, threatening our personal safety, as well as the very foundation of our homes.

The building industry does have a proven solution, however. For more than a decade, construction technology has given us the energy-saving 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 disaster-resilient 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 energy-efficiency 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 pre-assembled, 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 ICFs are stacked, steel reinforced, and filled with

concrete until the entire building envelope is complete.

Inside the home, all of the creative architectural shapes like arches, bay windows, and high 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 have 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

increase in resale value.” Additional information is available online at [www.nudura.com](http://www.nudura.com) for you and your builder

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# Letters...

## Word Rightfully 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 hell.

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 we have a lot to be hopeful for in this new year.

To begin with our desperate budget situation has given new hope to creating a state lottery and

entering into a compact 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 will create accountability, fairness, and responsibility into the way we grant tax incentives as a part of our economic development.

Along these same lines, we have recently seen

Governor Bentley come out in support of closing certain tax loopholes that benefit only out-of-state corporations. These out-of-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  
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# Moments in History

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 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 version of "immy," the shorthand term for the image orthicon tube that was used in TV cameras until the 1960s.

- 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, 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

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## We're back in all local schools this week with a fun-packed **January Issue!**

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# 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, Muscle Shoals.

The Tennessee Valley Art 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. 17 Pickwick Dam Tailwater Campground on Pickwick Reservoir and Wilson Dam Rockpile Campground on the Wilson Reservoir. TVA campgrounds will reopen 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 or foxace@aol.com

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, 8am-4pm. Leadership Skills II, June 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 enroll.

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 further info.

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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# Soap Opera Preview

**THE BOLD AND THE 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 to 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*

*shocking news.*  
**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.*

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## ADOPTIONS

### WILLIAM JOHNSON

#### ATTORNEY

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for an appointment

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.

**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 Only," no titles or registration.

Tenant Name	Address	Unit #	Stored Items
TAWANNA McCORD	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

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# Junior Whirl Answers

by Hal Kaufman

1. Basketball. 2. Bowling. 3. Baseball. 4. Pool.

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| 12 Toyota Camry #4480A, 4dr, SE, Full Power, 35 MPG Hwy! ..... <b>\$17,988</b>             | 12 Chevy Silverado #P4666GA, Crew Cab, LT, Full Power, Nice! ..... <b>\$27,788</b>    |
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