

Hospital is Rebranded

MUSCLE SHOALS - Hospital leaders with North Alabama Medical Center and Shoals Hospital last week announced the rebranding of Shoals Hospital as North Alabama Shoals Hospital, bringing the Shoals facility into greater alignment with its sister facility.

"Shoals offers a unique set of diverse and valuable services to the Shoals community, including a reputed behavioral health program for adults and seniors, surgical services, and a full-service Emergency Department. Shoals' scope of service has evolved in recent years, particularly in partnership with our sister hospital, North Alabama Medical Center," said **Russell Pigg**, Market President for North Alabama and CEO of NAMC. "By bringing our hospitals and outpatient centers together under a shared brand, we better represent the breadth and depth of our services to the Shoals community."

North Alabama Shoals Hospital will operate with the same team of care givers and support staff. Exterior signs and internal messaging will be updated at the beginning of the year.

AAMA Takes 8 at NW-SCC

MUSCLE SHOALS -- Eight students from Northwest-Shoals Community College were among the 53 students in the state to be awarded a

See SHORTs... on Page 3

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Nyhoff led the way in the 1920's

The efforts of Henry Ford to purchase the government facilities at Muscle Shoals in the 1920s attracted much attention from real estate developers across the nation. They believed that Ford would build manufacturing plants here and create great opportunities for growth. One of those developers was John J. Nyhoff, of Troy, NY, who left a major imprint on the City of Sheffield. He erected substantial commercial buildings and quality subdivisions along Jackson Highway that

are still in use today.

Wilson Dam was incomplete and the nitrate plants were standing idle in 1922 when Nyhoff began to invest in local

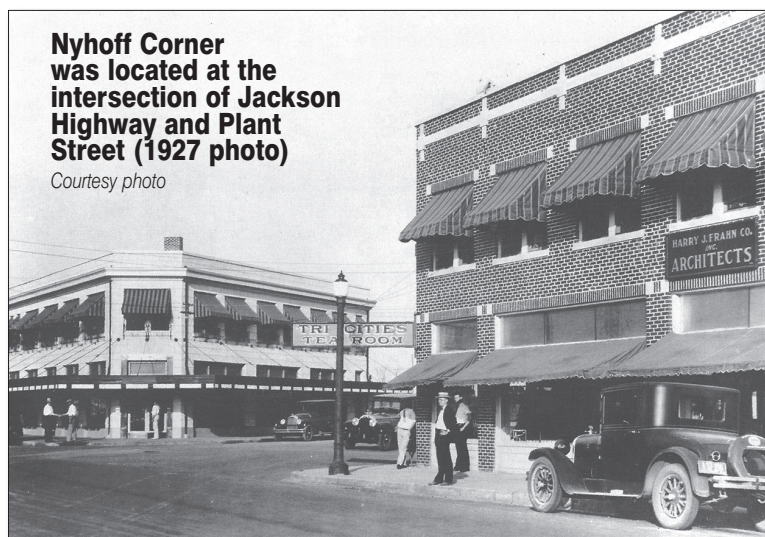
See SHEFFIELD... on Page 6

by **Richard C. Sheridan**
Sheffield City Historian

Published initially
in the December,
2020 issue of
Kidsville News!



Nyhoff



Nyhoff Corner was located at the intersection of Jackson Highway and Plant Street (1927 photo)

Courtesy photo

Winner Receives His 100 CDs

DEKALB, IL - Kim Terry Glover of Lexington sponsors an annual Songwriters Contest at the VIP-Songwriters Hall of Fame Museum & Theater in downtown Lexington.

Glover presents awards and prizes to numerous winners each year. Gary Mullis of DeKalb, IL was one of the winning songwriters for 2020. He won a recording contract for a 10-song Christmas CD to be recorded, produced,

and distributed by Kim Glover and her husband, Darrell, at their Glover Farm Recording Studio.

Mullis also received 100 free copies of his new Christmas CD to use at his CD release party December 6 in conjunction with his 51st Annual Toys for Tots Christmas Toy Drive there in his hometown. Those attending enjoyed

See 100 CDs... Page 6



Courtesy photo

Kim Glover holding one of the 100 copies of the new Christmas CD she presented to Song Contest winner, Gary Mullis, for use at his Christmas CD release party and Toy Drive.

Inside this Issue

Automotive Inside NOW

Ray Miller Buick-GMC
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Jeff Elledge Auto Sales

• Medicare Minute
• Insurance Insights
• On Your Debt

LAST 1 for '20
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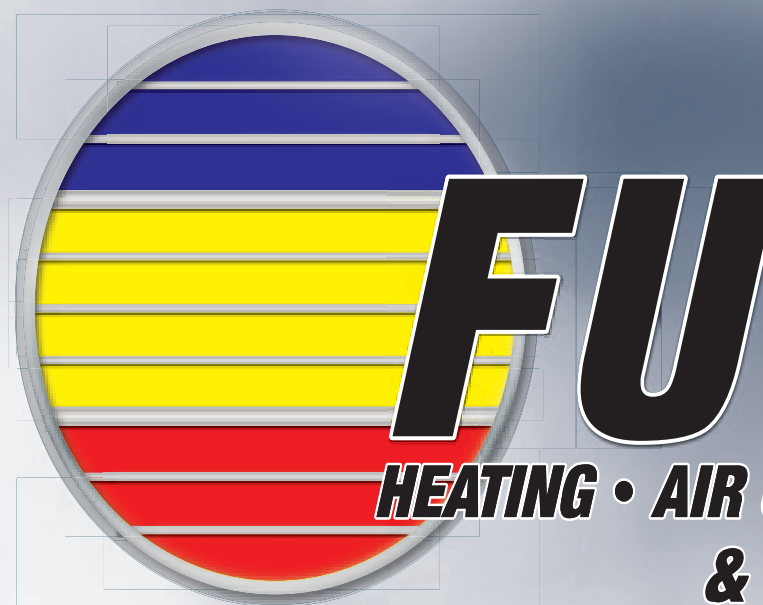
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Insurance Insights

The Ins and Outs of Moving Insurance

Your belongings probably aren't covered while in transit, so consider getting coverage.

Do you need moving insurance?
When preparing for a move, you may be hiring movers, packing, and transferring your homeowners or renters insurance to your new address. But what about getting moving insurance?
Most people don't realize that homeowners or renters insurance may not cover loss or damage to your possessions while in transit. Since moving puts your belongings at risk for all kinds of unforeseeable mishaps, having insurance for moving might help protect against anything going awry.
Here's what you need to know to make sure you're protected for your next move.

Does my homeowners policy cover a move?
Homeowners policies don't usually cover your property during a move. Review your policy or talk with your agent to see if your property is insured while in transit or storage.

Where do I get moving insurance?
Moving companies offer various insurance options, two of which are mandated by federal law. The types are:

- Released value coverage (or basic carrier liability). As the most basic coverage required by federal law, this liability coverage is free and based on weight, paying up to 60 cents per pound for an item. But if your \$500 one-pound digital tablet gets damaged during a move, well, it hardly comes close to paying the full replacement value.
- Full value protection (or full replacement value protection). Also required by federal law, this coverage has to be purchased, but experts recommend it, because it pays for either the current market replacement value of an item, replacement with a similar item, or the item's repair. If you opt for full value protection, make sure to get details of your moving company's specific plan to see how it determines replacement value, especially for items of extraordinary value, and to learn what actions might limit your mover's liability.
- Separate liability insurance. Some movers might offer this optional insurance for purchase. Governed by state law, separate liability insurance pays for the insurance amount purchased minus the basic carrier liability amount that the mover pays (up to 60 cents per pound). If you go this route, make sure you get a copy of your policy and understand the amount of insurance you purchased and the cost for this coverage.

What if I do the move myself?
Most likely, your homeowners or auto insurance policy offers only limited coverage for your possessions if you transport them in your personal vehicle or in a rental vehicle. This means you may assume the risk if you use your own vehicle for the move. Truck rental companies, on the other hand, offer insurance that not only protects the rental vehicle, but also the driver, passengers, and your cargo, depending on the type of coverage you choose.

What do I need to file a claim?
To file a claim of loss or damage, you may need to prove that the lost or damaged item was actually moved by the movers and not damaged beforehand. A comprehensive inventory list — which should include items of extraordinary value like jewelry, silverware, and digital devices — can help support your claim, so make sure it is complete before the movers transport your property. It's also wise to take before and after pictures and file your claim promptly to facilitate reimbursement.

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Shorts...

AAMA Takes 8 at NW-SCC

Continued from Page 1

\$3,600 scholarship to study in automotive manufacturing programs at Alabama's community colleges.

The scholarships are a result of the partnership between the Alabama Automotive Manufacturers Association and the Alabama Community College System. The two organizations are working together to help fill more than 10,000 automotive manufacturing jobs in

Alabama within two years. The following students have been awarded scholarships to pursue a technical education certificate or associate degree at NW-SCC:

Manufacturing Technology
Bill Ross Bailey
Lexington

Industrial Maintenance
Austin Burgess
Florence
Joseph Daniel Butler
Florence
Lucas Isbell
Muscle Shoals
Lori Peden
Muscle Shoals

Kaleb Prestage
Muscle Shoals

Advanced Manufacturing
Dominic Lane
Helena

Engineering Technology
Anna Warner
Hamilton

Each student was required to have at least a 2.5 GPA and to submit an essay on why he or she wants to work in Alabama's automotive industry. Each student submitted a reference letter along with a transcript.

The (AAMA) has provided awareness of manufacturing trends, techniques and concerns within the automotive manufacturing industry through interaction among automotive companies in Alabama since 2001. The association's mission is to promote growth and continuous improvement of automotive manufacturing in Alabama.

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The Shoals Writer's Guild will not meet in January per Florence Library directive. The Guild is tentatively planning to resume meeting on February 20 pending the library's permission. Membership dues will be postponed until the Guild resumes meeting. If you have already paid your dues, and you would like a proration please email Joy Willow at shoalswritersguild@gmail.com. Merry Christmas and Happy New Year.

COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge AS SPACE IS AVAILABLE in the Courier Journal. . Community Notes must be submitted in writing by 3pm Friday for consideration in the following week's issue.

- Email to editor@courierjournal.net;
- Look for "Submit News" on our website at www.courierjournal.net.
- Fax to 256-760-9618;
- Mail to 219 W. Tennessee St, Florence, AL 35630; or
- Bring in person.

All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. We do our best, however, there is no guarantee that this free information will be published each week in the paper. Visit our website for a complete list of community notes. If your item MUST appear in the paper a certain week, we suggest you also place a paid ad by calling 256-764-4268. That way it will be in at least one area of the paper. When your community note is published, your event will have coverage in two different locations.

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The Friends Bookstore at the Florence-Lauderdale Public Library has now reopened! The bookstore was closed from mid-March-August due to the Covid-19 pandemic, but has now reopened with the new business hours of 12-4pm Monday-Friday. Don't forget your mask!

The Friends Bookstore has a large variety of books at great prices, so be sure to go shop their selection! Proceeds from the bookstore help the library provide more free books and services to the community. 350 N Wood Ave. in Florence.

The Friends Bookstore is beginning to accept donations again, starting with greeting cards, calendars, and magazines only. Please bring your donations during business hours, which currently are from noon-4pm Monday-Friday.

Did you know that there are 250 children who can't live at home in our community each month? These children can't live at home because the very people who are supposed to protect and care for them are not able to do so. These are the children in foster care. These are the children that need someone to stand up for them when it feels like no one cares. These are the children that need a CASA Volunteer.

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See NOTES... page 30

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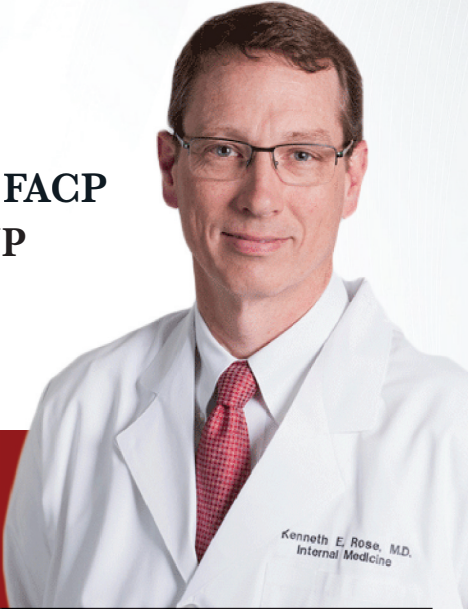
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DEADLINE: Friday 5pm



John J. Nyhoff is shown here as he headed for Washington with a local delegation in 1927.
Courtesy Photo

Sheffield...


Continued from Page 1

property. He was especially interested in locations near Nitrate Plant No. 2. Consequently, his first development was Main Plant Gate subdivision. As the name implies, it was located at the main entrance to the plant. The map or plat of the subdivision was recorded in the courthouse on February 28, 1922. Other tracts of land were soon acquired for development by Nyhoff. These purchases included the Isaiah Long farm. It lay beside the Sheffield-Florence Pike (now known as Jackson Highway)

and was also close to the nitrate plant. After the sale, Long was said to be the wealthiest black man in the state.

More residential subdivisions were opened along Jackson Highway with paved streets, sidewalks, street lights, curbs, storm sewers, etc. One of those was Government Hill just north of Oakwood Cemetery. Sheffield Heights was another Nyhoff development. Furthermore, Nyhoff constructed many commercial buildings along Jackson Highway. They included the two buildings at Nyhoff

See NYHOFF... Page 7



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

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

Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to 72,703 Shoals area and surrounding homes. It is Alabama's Largest Weekly-Mailed Direct, and enjoys a larger circulation than all local subscriber based newspapers combined.

EDITORIAL POLICY: Your Courier Journal accepts a variety of news releases, photos, stories, Letters to the Editor and upcoming community, church or civic events for publication as space permits. Please submit all materials in written form to:

219 W. Tennessee St.
Florence, AL 35630
or email to:
editor@courierjournal.net

well in advance of the planned event. The Editor reserves right to shorten, edit, reword or omit submissions as seen fit. All information submitted for publication becomes property of the Courier Journal. Information published does not necessarily reflect an opinion or endorsement by the Courier Journal, members of its management, or its staff. Advertisers are responsible for all content and claims in their advertising.

DEADLINES: Issues Published Every Wednesday
INSERTS - 5 pm Thursday
DISPLAY ADS - 5 pm Thursday
CLASSIFIED ADS - 5 pm Friday unless otherwise specified

100 CDs...

Continued from Page 1

a catered meal, the Christmas CD release music celebration, and they donated a room full of toys for deserving boys and girls.

Mullis caught Covid-19 earlier this year and debated on canceling his annual Toys for Toys celebration. However, according to Kim Glover, Mullis said, "No, I can't let the kids down. They need their toys. I'm feeling much better now and Lord willing, I can do it."

Last year at Mullis' 50th Toys for Tots event Dekalb's mayor honored Mullis with a commendation and they are commissioning a huge mural in his honor in the spring on the side of a building in Dekalb.

Kim Glover hosts *Kim's World of Talent* and *The Jesus Christ Followers Club* radio show.



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William "Bill" Tate, L-HIS Rogers High School Alumni

Nyhoff...

Continued from Page 6

Corner (see photo), an automobile dealership just across the street, a furniture store with 32,000 square feet of floor space, a funeral home, Elks Home & Club House, and the magnificent three-story Washington Terrace Apartments. All are standing today, but a couple of the vacant buildings are badly in need of repairs.

Other Nyhoff enterprises included a Tea House and a seafood restaurant. In 1934, it was announced that plans had been completed for a first-class, nine-story hotel to be erected near the Elks club building. Although funds were available, construction on the hotel never began.

Nyhoff was active in community affairs. He organized the Sheffield Chamber of Commerce and strongly supported operation of Wilson Dam and the nitrate plants. In 1927, he was one of 50 citizens of the Tri-Cities who went to Washington to argue for part of the power then being sold to Alabama Power to be

made available for local use. He purchased the *Tri-Cities Daily* newspaper and published it for a while. His business offices were located in the street level of the "flat iron" building at Nyhoff Corner. Nyhoff had business interests in other states and did not live in Sheffield on a regular basis. When he was in town, Nyhoff resided in an apartment above his offices. During the 1920s, Nyhoff's brother, Herman, served as his property manager. Eugene Donsbach, of Troy, NY, was hired by Nyhoff in 1932 to be accountant and manager of properties.

Nyhoff was born in Michigan, the son of Dutch immigrants. Before coming to Sheffield, he had engaged successfully in real estate development in New York where Ford had a plant. He was an ardent Democrat and ran for Congress three times, but Nyhoff was never elected. Nyhoff died suddenly at his home in East Green Bush, NY on Nov. 18, 1939 at age 56. He devoted much of his life to the up-building of Sheffield and was a firm believer in the future of the Muscle Shoals area. We salute John J. Nyhoff for his outstanding contributions to our community.

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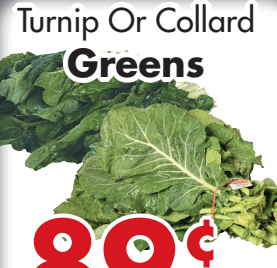
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Please email resumes to hollie.coellea@timesdaily.com.

Applications may be picked up at 219 West Tennessee Street, Florence, AL 35630.

Medicare Minute “Goodbye 2020”

In January of 2020, Anah and I, along with our two sons Lee and Clay and their wives, Caycee and Heather, went on a family vacation. We had a wonderful time, but little did we know that six weeks later the entire country would be shut down. The Coronavirus (COVID-19) was now on everyone's mind and professional decisions had to be made quickly.

We had two challenging periods of time this year. The first one was when we made the decision to close our office to walk-in traffic. This meant from March 23rd-June 22nd we would have to do all appointments and enrollments over the phone and electronically. The second was during Medicare's annual enrollment period (AEP) which runs October 15th-December 7th. We knew that over 1,000 people would walk through our door during these 7 weeks and we had to do everything we could to keep people as safe as possible. It was during these two time periods that I realized how blessed I am to be associated with two specific groups of people.

First and foremost are the residents of the Shoals area. Even when our office was closed to walk-ins, you still called Alabama Health Guidance for assistance with choosing your Medicare plans. We were able to, and still can, help many of you through electronic enrollments. During AEP you wore your masks and kept your distance which helped keep everyone safe. To you we will forever be grateful.

The second group are my co-workers at Alabama Health Guidance: Anah Fowler, Hope Buttrum, Beverly White, Erica Vaughn, and Judy Keenum. Whether it was working from home during the spring or under difficult circumstances this fall, they never missed a beat. They are family to me, and I am lucky to be around them every day.

On behalf of Lee, Anah, Caycee, Hope, Beverly, Erica, Judy, and myself, we would like to wish you all a Merry Christmas and a Happy 2021!!

If you have questions regarding any aspect of Medicare or Medicare health plans feel free call us at Alabama Health Guidance (256-648-5710), stop by our office at 885 Florence Blvd (Four Lane Shopping Center) or email me at ikey@alabamahealthguidance.com. Alabama Health Guidance is an independent insurance agency and is not affiliated with Medicare or any other government agency.



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COOK'S SICK? NO PROBLEM!

Normally at this time of year, I get really sick after a child in our home has been sick with the flu. Since I am the one who cooks, if I get sick, then my dear hubbie orders in pizza or makes a special trip to the store to buy pre-made meals of some kind.

This year I am going to be prepared. I have been making extra big batches of my family's favorite soups. We eat a meal of it and freeze the rest. Then on the morning that I notice that I am sick, I can pull a meal's worth of soup out of the freezer along with some frozen day old rolls bought on sale. My family can heat up the soup for

supper because it is so easy. No more take-out when the cook is ill.
Cammy G.

A FREE CHRISTMAS TREE

We don't ever pay for a Christmas tree, and yet every year we get a picture-perfect tree. Our community has a "tree dump" where you take your trees to be chipped and laid down on nature trails in our area after the holidays. We go to that lot a few days before Christmas and pick out a lovely tree!

There are always beautiful trees left there before "the big day" by people who decorated after

Thanksgiving, but who are traveling for Christmas and don't want to leave the tree in their home, so they discard it early. Our family has a theory that the reason the most beautiful trees are thrown away before Christmas is because people with enough money to travel also have enough money to buy the prettiest trees!

If you're too embarrassed to gather up a free tree from the tree dump, you can also keep your ears out for friends who mention that they're going away for the holidays. Ask them if they would like you to take their tree down for them in the busy few days before the holidays and "get rid of it" for them.

Patty & family in Minnesota

GROCERY SHOPPING CLIPBOARD

I use a clipboard for my grocery list. I have done this for years. I bought a small cheap calculator that fit on the top of my clipboard. My husband glued it on so I could keep a running total of my purchases. I also use the clip to hold the coupons I've pulled out to go with the items in my cart.
N.

DON'T TOSS THAT LIPSTICK

Many of us women have purchased a lipstick, at least once, that turned out to be a horrific shade when applied to the lips. However, I recently discovered that the same so-so lipstick, when applied to the cheeks as a blush, looks terrific. I had a lipstick that was very dark, but used on the cheek area, it looked great. I found the same thing with a lipstick that was very "gold" in color.

See DOLLAR... page 16

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Courier Journal ADOPT A FRIEND

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.

Big dog lovers! **BEAR** is 10 months old and already 80 pounds! He's super friendly, gets adorably excited about toys. He is also a pro at sitting for treats. We are told he is half lab, half husky and he has a pretty howling voice to prove it. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Adoptions are by appointment only. Please call Florence Lauderdale animal services at 256-760-6676 to meet this amazing dog.

HAPPY NEW YEAR

DAISY is an adorable one year old, medium sized, black and tan hound mix. She is house trained and loves to snuggle. She is currently in a foster home with cats and other dogs. And, gets along well with both. She is also good with children and would love to find her "forever" home for the holidays. If you are interested in meeting Daisy, please fill out the adoption application at Shoalspaws.com.

HAPPY NEW YEAR

If you're looking for a beautiful, sweet, and gentle girl **EDEN** is for you!!! Eden is precious and will make a fantastic indoor family member. **ADOPTION FEE \$25** includes rabies and spay/neuter surgery! Please share & come adopt the shelter is full. Colbert County Animal Shelter - 5010 Missouri St, Tuscumbia. OPEN 10am - 12pm & 1:30 - 5pm Mon - Friday. *****Can't adopt? Please volunteer or sponsor a cat/dog*****

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See the Classified Form on page 6 for details.

Commentary

Welcoming the 2021 Page Turn

Fipping the calendar over to 2021 can't come soon enough. We know our situations won't change overnight, but the symbolism in turning a calendar page to January 2021 can't be underestimated. Nearly every aspect of our lives has been adversely impacted.

We have been tested in numerous capacities. Some of us have lost jobs, businesses, good customers, or loved ones. Some have changed careers or are working longer hours for less money than in March.

Restrictions at medical facilities have meant we could not be with loved ones who needed strength, comfort, a clear head of support, or to simply ease their loneliness.

Some say it is clearly the worst year in history. That would be up for debate.

It may be the most drawn out and the most confusing. In the 2020 know-everything-now society, it's frustrating when we know so little and the experts in authority seem to know even less.

The Spanish Flu 100 years ago killed at least 50 million worldwide and 670,000 in the US when the US population was barely over 100 million. One third of the world was infected.

See **WORST?...** on Page 20

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

THIS WEEK

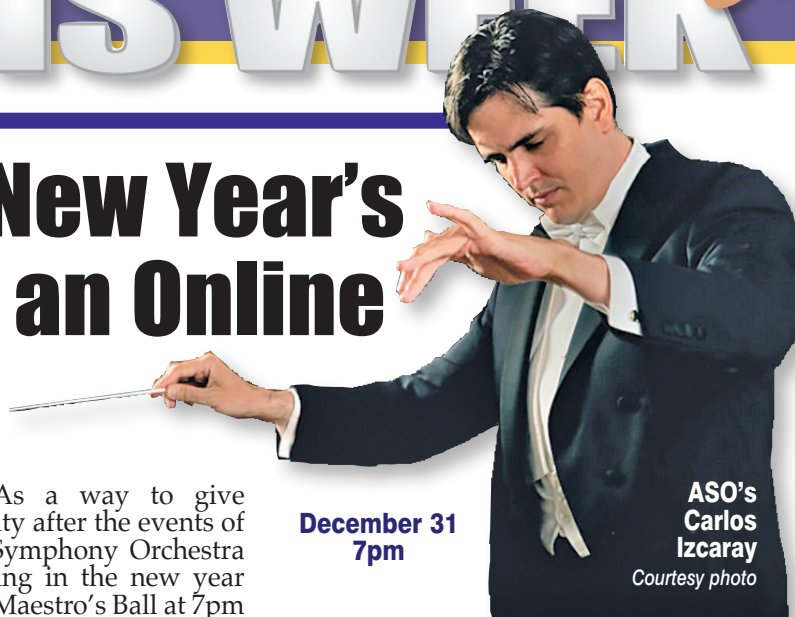
in the

Shoals

December 30, 2020

Happening THIS WEEK

ASO's New Year's Ball is an Online Event



December 31
7pm

ASO's Carlos Izcaray

Courtesy photo

MONTGOMERY—As a way to give back to the community after the events of 2020, the Alabama Symphony Orchestra is inviting you to ring in the new year virtually at the 2020 Maestro's Ball at 7pm on News Year's Eve, Thursday, December 31.

Performing at the Maestro's Ball for the first time is the Alabama Symphony Youth Orchestra, conducted by Kevin Fitzgerald, that will present a stirring performance from the finale of Dvorak's Ninth Symphony. This safe and physically distanced New Year's Eve celebration is perfect for the young and young at heart.

In the spirit of coming together, for the first time ever, all four members of the

ASO's conducting staff will be taking part in the festivities. This includes a special duo performance with Music Director Laureate Justin Brown and Music Director Carlos Izcaray.

For those who are spending the holidays away from their loved ones, the ASO is giving music lovers a great way to connect with each other no matter how far apart they are.

The Maestro's Ball is the Orchestra's largest annual fundraiser, providing critical support for its many performances, education initiatives, and outreach programs

See **MAESTRO's BALL...** on Page 22

THE MUSCLE SHOALS SOUND STUDIO will be open December 29-31 and closed on New Year's Day, January 1. For more information, call 256-978-5151.

THE TINSEL TRAIL IS ON DISPLAY at the Florence-Lauderdale Visitor Center at McFarland Park free and open to the public through January 6. Each tree is sponsored by a local corporation, group, or family. Masks and social distancing are required.

BUBBLES, BUTTONS, BALLS AND BALLOONS

— Shoals Piecemakers Quilt Guild's Annual Challenge exhibit will be on display at Kennedy-Douglass Center for the Arts through January 15. Admission is free and open to the public 9am-4pm Monday-Friday. Located at 217 E. tuscaloosa St., Florence. CDC guidelines will be observed.

THE FLORENCE SENIOR CENTER/THE CLUB will begin serving curbside meals again on January 4 Monday-Friday from 10:30 - 11:30am. Please call in to reserve your meal between 8:30-10:30am. Call 256-760-6668 for a menu. Participation requirements: Over 60 years old and a tidbit of information. You can register over the phone. Happy New Year from The Club family.

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Happy New Year

YOUR

Letters

Your Courier Journal welcomes tastefully presented typed or neatly written 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 are 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.

by Mail, in person or mail slot
Editor-Courier Journal
219 W. Tennessee St., Florence, AL 35630
• e-mail: editor@courierjournal.net
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Useless Foreign Wars

Dear Editor:

If you're thinking about enlisting in the U.S. military, you might keep in mind an interesting fact: Of our most recent eight presidents and vice presidents, five are draft dodgers. They are Clinton, Bush, Cheney, Biden and Trump. Only Al Gore, vice president during the Clinton years, served during the Vietnam War. In fairness, Obama and Pence were too young at the time to serve. To his credit, President Trump has worked to keep us out of new wars.

This sordid presidential record of draft dodging is only part of the story.

Deep-state Washington has many dodgers. The media, too, has its share. They are getting old now, and many of them will be dying in the immediate years. However, for the moment they are still slopping at the Washington trough in one way or another. Some of them are genuine warmongers who became big hogs in the bureaucracy.

Currently, Sen. Rand Paul is working to stop the government's useless foreign wars. Ironically, one of his opponents is Rep. Liz Cheney. She is the daughter of the draft dodger Cheney, who was vice president under the draft dodger Bush. The genealogy of executive draft dodging can be confusing!

How can we stop these hypocritical and immoral reprobates who dodge

the wars the rest of us are called on to fight and pay for? We stop it by insisting on a universal draft for war and by eliminating most of our volunteer service. Aside from age limits for the young and the very old, our new system should have no loopholes.

Fairness and equality will be established by putting everyone's name into the hat no matter what his station in life of whether he is rich or poor. Under a universal draft most of these folks will sour on war pretty quickly. Once they see themselves or their families at risk, they will experience an epiphany that will make the federal government a much more rational and peaceful body. I guarantee it!

Thomas Ponder Killen


See **LETTERS...** on Page 21

We count the deaths from Covid daily, but who counts the deaths of the aborted babies?




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Chaplain,
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Out With the Old and In With the New

Usually, when we read the numerical series 2, 0, 2, 0, the first thing we think of is eyesight. We may envision ourselves sitting in the Ophthalmologists' chair, squinting to read the chart, hoping for a perfect score of 20/20. But 2020 took on a different meaning last March with the advent of Covid-19. The spread of the worldwide virus made 2020 a year that will be unforgettable. Covid-19 victimized our world. So, we look forward to a new year with renewed vision, appreciating each day the Good Lord gives us. At Good Samaritan Hospice we have an excellent squad of healthcare workers, eager to help patients have better days. We look forward to 2021 and the opportunities to serve those with life-limiting illnesses. Call us today. -Howell Bigham, 256-702-7500

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Cat & Kids

by Cathy Turner

Seeking

This semester our son Garrett has served as an Arts and Social Justice Fellow for Emory University. Garrett was one of six collaborating artists working with six professors. Garrett worked with Hank Klibanoff, a Pulitzer Prize winner who also is

a Florence native. Each cohort had a specific approach and subject by which to examine and open discussion about the unrest that has pervaded America in 2020. The information, openness and truth of the webinar presentations of these cohorts were potent, passionate and powerful. The approaches amazing.

The first student group spent time in the midst of solution. The students got to know, worked with and filmed a group in Atlanta - Gangstas to Growers. This large group of 17 to 18 year old black males with dreadlocks and hard looks have become farmers for their community over the past few years. The video showed vegetables. These young man eating their own oranges. Digging, planting, organizing, and sharing the fruits of their labor. Being purposed. Being comrades. There are plans for industrial level farming to serve more communities there. There are plans for progress.

Garrett's students were assigned to

creatively write a scene that contextualized the violence of the Atlanta 1906 Race Riots/ Massacres where there were at least twenty-five black men and women killed and scores injured over four days while black men were falsely accused of attacking white women. Professional actors performed the scenes - a conversation in the barbershop before the barbers were drug out and beaten. A widow discussing with a friend whether to witness at a trial after her brother had been shot after opening her door to check for safety outside and her husband being killed. Her sentiment - it may make no difference, but I have to stand up! 1906.

The other presentations ran the gamut. A screen full of young women saying, "I want a president who looks like me." One group shared intimate stories of hurt and harm that came to them as children from people who lacked empathy about their ethnicity. A beautiful young boy from India mocked, "Chocolate boy" and stared at. A young black girl who kept her hair shaved so that she would fit in. A Biology Professor's group teamed up with a visual artist to make representations of what we have no choice over, genetics, codes, bodies. Which led to much discussion of what we do

have control over. The last group did a strong, black and white montage on mental health and violence over the years and recently. This video ended with the dark-skinned face of Elijah McClain, 23, who was killed in August 2020 as he was just going home. Over and over again in the video as his picture faded it said, "Just going home. Just going home. Just going home. Just going home. Just going home."

Wow. Home. After all the Academia, home is the desire. These young people want to feel safe. Home is where you are secure. Home is where there is peace. My growing up home was not peaceful. But when we became baptized believers in Jesus Christ, peace settled over us like a new skin. God gave it to us. We stopped striving against the world. Stopped throwing alcohol at it. Stopped cussing at it. Stopped fighting with it. We started being citizens of a different land. When Christ came he didn't take away all the injustice because Satan is still here. So young people keep working to make this world a Good Place, but aim for the Better Place. Home is where your Creator is. Let us go home.

Email comments or suggestions to CatnKids1@gmail.com

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THE DOLLAR *Stretcher*

Continued
from
Page 11

Applied to the cheeks, it looked really good. It was almost like a bronzer in tone. Wonderful!

Zoe

ATHLETIC SOCKS FOR WOMEN

I have a tendency to wear out my athletic socks quite quickly. I used to buy the type that were designed specifically for women. Since then, I have learned

to buy the multi-packs of athletic socks for boys. They fit perfectly (I wear a size 9 women's shoe), and they are made of much thicker fabric so they take twice as long, if not longer, to wear out. This has truly been a great way to save a few dollars, and get more bang for my buck!

Jessica C.

UPDATING OLD BATHROOMS

I was recently watching a decorating show that said the best way to update a bathroom with colored fixtures is to use the “in” colors. They gave two prime examples. For those with pink fixtures, the “in” color to mix with it for a fresh, modern look is chocolate brown (or gray if you have yellow fixtures). I am thinking that chocolate brown with peach would work just as well as it does with pink! Change out anything you can without replacing your fixtures, such as rugs and contours, towels, and shower curtain, and add a fresh coat of paint!

WHY DRINKING SODA IS VERY COSTLY

While it may appear that soda is cheaper than milk, in fact, it will cost you in the long run. All soda, except for soda water (Club Soda), contains either citric acid or phosphoric acid, which makes it just as acidic as vinegar. Even diet soda contains these acids. The acids lengthen shelf life, inhibit bacterial growth, and add to the flavor profile. Every time you take a swig, you are bathing your teeth in caustic acid. Dental researchers call

this an acid exposure. Dental personnel call it "Mountain Dew Mouth." One soda a day is considered high risk.

In the dental office where I am a dental hygienist, we see a lot of people who brush and floss regularly. However, due to their daily soda habit, they still get many cavities. Now, take this a step further. Ten years from now, fillings will need to be replaced by

thousand dollar crowns.

So, if you have money you would like to contribute to your dentist's next holiday or his kids' college fund, go ahead and have another soda. Alternatively, stop buying soda and put the money in your own kids' college fund.

Lisa B.
Registered Dental Hygienist

See DOLLAR... page 21



Courier Journal

Mystery Photo

of the week!

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Last week's winner is **Shiela Isbell** of **Tuscumbia** who correctly guessed "**Marina at McFarland Park**" in Florence

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

What Made This Country Great?

It was Almighty God! Why? Because our people left England to escape high taxes and Christian persecution and brought with them the God honored Book of the reformation, the King James 1611 Authorized Bible. God blessed this nation down through the years as long as we believed and preached and taught that book. I have many in my possession, one from 1840's and one from the 1870's. Over the last 100 or so years, as we have turned our backs on God's book, we have continued a downward spiral spiritually and morally and financially. (Gold down to paper, ~ 30 trillion dollars in debt.) Duh, what's wrong? Our nationally elected educational wizards and intellectual giants have led us down further paths of perdition saying: "lets bring in our own kingdom without God and where we can keep our sin and ungodliness." But you have forgotten one thing, (GOD IS WATCHING!)

This world is following a god of perversion, sin and unrighteousness. **Proverbs 14:34** "Righteousness exalteth a nation: but sin is a reproach to any people." **2 Corinthians 4:4** "In whom the god of this world hath blinded the minds of them which believe not, lest the light of the glorious gospel of Christ, who is the image of God, should shine unto them." We are now being directed nationally by some unbelieving perverts, agnostics, lying politicians, medical professionals, that church freedoms, sports events, shopping, banking, working, and other constitutionally guaranteed rights, can only be exercised with their permission. That is totalitarian communism. Where are the Alpha males today?

If you have a spine, and want God's hand in our affairs again, it's time to turn to Christ or expect further destruction. The devil didn't just show up. The devil wants your soul and the soul of this nation. What kind of a nation are we leaving for our grandkids and great grand kids? I am a saved Marine preacher. I swore an oath to give my soul to Jesus Christ and to preserve this republic. I have never revoked it. Come on men, stand with me. *Bro. Bill.*

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ON YOUR DEBT

Financial Struggles in Alabama per Capita are near the Highest in the Nation

Financial Struggles are a serious issue in Alabama. In 2019, Alabama had the highest per capita bankruptcy filing rate in the country. At 5.62 filings per 1,000 people, Alabama more than doubled the national average. Neighboring Tennessee and Mississippi were also among the top five states. It appears 2019 was no exception—Alabama has held the top slot for per capita filings for several years. Moreover, the state has so far continued to hold the lead in 2020. Even though we are at the end of the year, the data lags a bit and it certainly appears we will end up the highest again. 2020 Bankruptcy filing rates have dropped across the country due to the disruption of the pandemic, but Alabama remains far above the national average.

Why is the Bankruptcy Filing Rate High in Alabama?

Many different factors influence the decision to file for bankruptcy protection. No geographic region has cornered the market on financial stress. However, Alabama residents face some challenges that may help explain the high rate of filing. For example, according to Alabamapossible.org's "2020 Barriers to Prosperity Data Sheet":

- Alabama is the 5th poorest state in the nation
- The Alabama poverty rate is 16.8%—significantly higher than the 13.1% national poverty rate
- 10 Alabama counties, or 15% of counties in the state, have poverty rates above 25%
- Only two Alabama counties have poverty rates below 10%

With those statistics in mind, it is no surprise that Alabama residents have more debt struggles than the average person in the United States. For instance:

- 39% of Alabama household have at least one debt in collections, compared with 31% nationwide
- 16% of Alabama student loan borrowers are in default, compared with 13% nationwide
- Alabama has a 6% auto loan delinquency rate, compared with 4% nationwide
- Alabama has a 6% credit card delinquency rate, compared with 4% nationwide
- 21% of Alabama households have medical debt in collections, compared with 16% nationwide

Alabama's Pandemic Response has not Provided Much Financial Help

During a time when working people all over the country are suffering financial setbacks due to rising unemployment, rising grocery bills, and shrinking available credit, it stands to reason that those who had little buffer will be hit the hardest. However, the response has differed significantly from state to state. Recently, the global anti-poverty organization Oxfam ranked Alabama dead last on its list of the best states to work in during Covid-19.

The rankings were based on 27 data points, broken out into three broad categories: worker protection, healthcare, and unemployment support. Researchers compared all 50 U.S. states, the District of Columbia and Puerto Rico. Alabama scored poorly in all three categories, coming in 48th for worker protections,

49th for healthcare, and 52nd for unemployment support.

Some of the reasons for the state's poor rankings include Alabama not having expanded Medicaid, lack of access to housing support, no grace period on healthcare premium payments, no cost-sharing waiver for Covid-19 treatment, low unemployment compensation caps and no housing assistance.

In other words, the state has not done much over the past nine months to offer relief or a safety net to the many who were already struggling, or those who were close to the edge and have seen their circumstances worsen as unemployment spiked, some basic costs increased, and families faced new obstacles.

Alabama is not alone in this. Three of the other four states that round out the top five for per capita bankruptcy filings—including Mississippi and Tennessee—are also near the bottom of the list. It is not surprising that people in states with fewer protections for workers, inferior unemployment benefits, more limited access to medical care and generally fewer safety nets are more likely to file bankruptcy.

Consumer Bankruptcy in Alabama

Too often, people in financial trouble look at filing bankruptcy as an admission of defeat. That can lead to self-destructive decisions, such as continuing to juggle debt for years, racking up interest and late fees and never seeing any improvement. It is important to remember that both

Chapter 7 and Chapter 13 bankruptcy were specifically created to help people who are overwhelmed by debt escape from that cycle and move forward.

In part, bankruptcy is designed to benefit individuals and families trapped by unmanageable debt. Nevertheless, it is important to understand that there is a larger purpose. When you are struggling to cover interest payments and late fees month after month, you are not spending money in a way that benefits the economy. When you resolve your debts and have disposable income again, you are free to spend your money in a way that supports jobs, increases the tax base, and otherwise benefits the community as a whole.

If you have been suffering through long-term debt challenges because you thought it was the honorable thing to do, you owe it to yourself, your family, and even your community to contact Bond & Botes to learn more about the relief bankruptcy can offer.

Bond & Botes Helps People Struggling with Debt

At Bond & Botes, we have been helping people with debt and creditor harassment issues for decades. We know your best first step is to gather accurate information. Therefore, we offer free consultations to help you make the right decision for you and your family. We can answer all your questions regarding Chapter 7 Bankruptcy, Chapter 13 Bankruptcy, stopping a foreclosure or wage garnishment, avoiding liens, stopping lawsuits, discharging medical debt, personal loans, payday loans, credit card debt, etc. We can alleviate your stress! We want to help and we can help you!



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Commentary...
Worst?...

Continued from Page 12

That alone made for a horrific year or two.

We had four years of a bloody Civil War that none of us can imagine.

Think of all that tumult in what were akin to medical dark-ages, no electricity, no heat other than what wood we chop and can get to burn, intermittent food, no government safety net (or hammocks), and no outside support for widowed women and their children.

Regional events have been more traumatic for specific populations as well. Major hurricanes, the 9/11 Terrorist Attacks, the San Francisco Earthquake of 1906 - a magnitude 7.7 that rendered 225,000 of the city's 400,000 inhabitants homeless from either the quake or resulting fires. 28,000 buildings were destroyed, 3,000 lives were lost. There were no bailouts or stimulus packages then either.

Many remember a year of challenges in 1968.

Police killed three students at a February civil rights protest in South Carolina.

North Korean forces seized the USS Pueblo in international waters and imprisoned its crew.

Riots ensued in over 100 cities after Martin Luther King was assassinated on April 4 in Memphis.

Robert Kennedy was assassinated in June while campaigning in Los Angeles for the Democratic

Presidential nomination. The Tet Offensive began in Vietnam.

American troops under the direction of Lieutenant William Calley killed 500 unarmed civilians (mainly women and children) at My Lai in Vietnam.

At least 46 tornadoes struck ten US states in one night, killing 67 in Arkansas and Iowa alone and injuring over 1,000.

The H3N2 flu epidemic exploded in September, killing as many as 4 million worldwide and 100,000 in the United States in year one. The H3N2 virus continues to circulate worldwide 50 years later as a seasonal virus killing thousands of mainly senior citizens annually.

Four days of rioting in Cleveland left seven dead.

Police clashed with protestors at the Democratic National Convention in Chicago injuring hundreds.

No question - 2020 is a bad year for many reasons. However, we choose to over-sensationalize everything current because that is what we know. It is what we are experiencing now.

We like labeling any extreme happening as unparalleled. It's the greatest, the most, the first, the worst, or the most significant or devastating, and those sentiments are only magnified through social media.

Imagine what would have happened if there were social media in 1968.

Sure the domestic unrest, the Covid -19

pandemic with school/business/event/market chaos, political strife, wide-spread fires, an active hurricane season... It hasn't been a joy, but "the worst year ever" is all personalized conjecture.

In reality, while we are still "free" Americans, and it is all just a part of a continuum. By any reasonable standard, it has been remarkably smooth for the last 50 years. With the exception of some racially-related growing pains, people 60 and younger really don't know strife. Other than 1968, most Americans would have to fall back to WWII the Depression for the last set of serious long-term concerns. Most of us were not around, so we only have history books and family stories to go by. And pretty soon, the documented history of recent generations will be twisted into something unrecognizable, so we won't have that reference.

Nevertheless, we all willingly and eagerly look forward to turning the page next week. Best wishes for a safe, healthful, and rewarding 2021!

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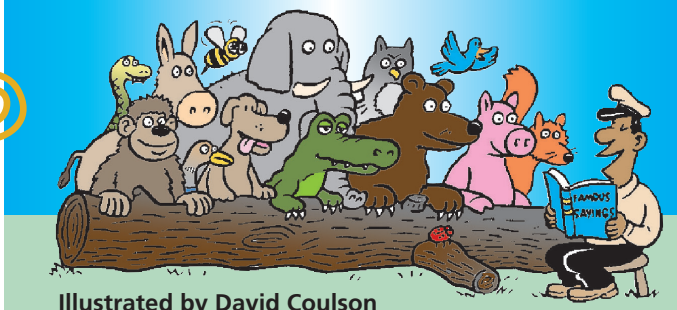
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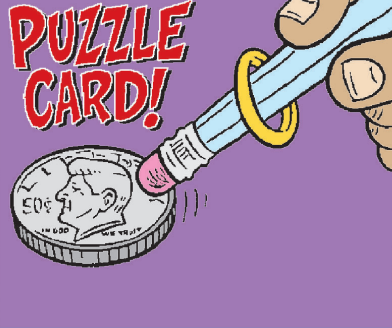
ZOO WHO?

Fred, the local zookeeper, is telling his friends about the different "sayings" that they have inspired. Below is a list of 14 sayings that contain the names of various animals and insects. See if you can complete at least 12 of them before feeding time.

1. Snug as a _____ in a rug.
2. It's a _____ life.
3. See you later, _____.
4. In a _____ eye.
5. I'll be a _____ uncle.
6. Crazy as a _____.
7. A _____ for punishment.
8. Busy as a _____.
9. Crooked as a _____.
10. Sly as a _____.
11. Wise as an _____.
12. He's sitting in the _____ seat.
13. An _____ never forgets.
14. Stubborn as a _____.


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PUZZLE: Place a half-dollar and a finger ring on the table and bet your friends that they can't push the coin through the ring without bending the coin.



A POSTAL WORD RIDDLE!

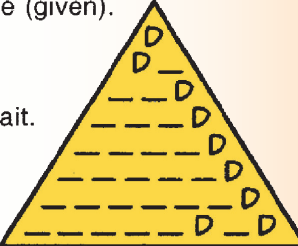
Where, and to whom, should our postman deliver this letter?



THE 'D' PYRAMID!

Each word, as you go down the pyramid on the right, contains the same letters as the word above it, plus a new letter. We give you all of the D's. Here are some hints from the top down.

1. Lowest passing grade (given).
2. To perform.
3. Seed home.
4. To walk heavily.
5. Rode with an easy gait.
6. Slanted downward.
7. What a brat is.
8. Leaning to one side.



Answers On Page 30

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ASO photos

Maestro's Ball...

Continued from Page 12

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Letters...

It's Only By His Mercy

Continued from Page 21

We haven't seen anything yet! God is still waiting for a move toward repentance!

Will this plague shape our thinking and our response toward Him? Isaiah 65:2&3 has God saying, "I have stretched out my hands all day long to a rebellious people, who are walking in a way that is not good, according to their thoughts; A people who provoke Me to anger continually to My face."

How have we provoked Him? How about 50 years of abortion. B.L.M. = Baby lives matter. God has been removed from our schools and has been replaced with evolution,

and recently, same-sex marriage.

By His mercy He has not yet obliterated us. Will the future have us calling on God's love? Will we even acknowledge Him?

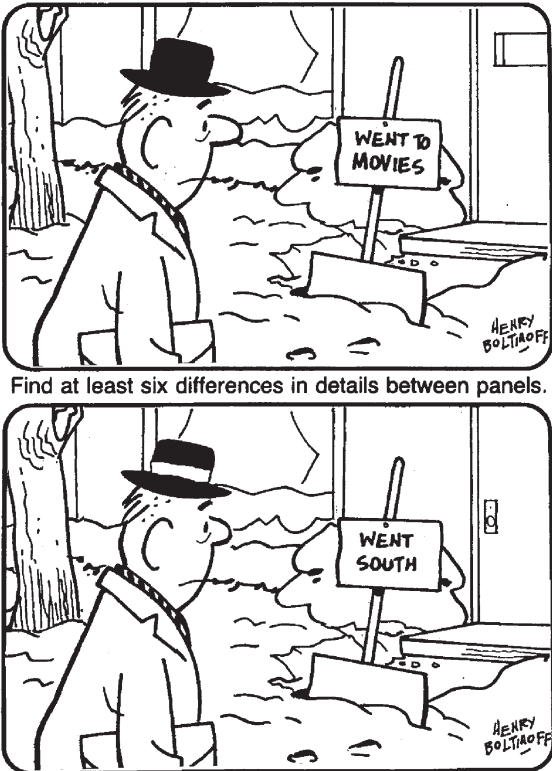
We count the deaths from Covid daily, but who counts the deaths of the aborted babies? Isaiah 48:9-11 states, "For my own sake I delay my wrath...And I will not give My glory to another..."(18) "Oh, that righteousness like the waves of the sea."

God is not faithless, but His promises and blessings are conditional. It is our responsibility to restore the relationship between God and our people. Our nation is a moral wreck. Everything stands or falls on whether we will trust Him.

Jake Van Dyke
Florence

HOCUS-FOCUS

BY
HENRY BOLTAOFF



Find at least six differences in details between panels.

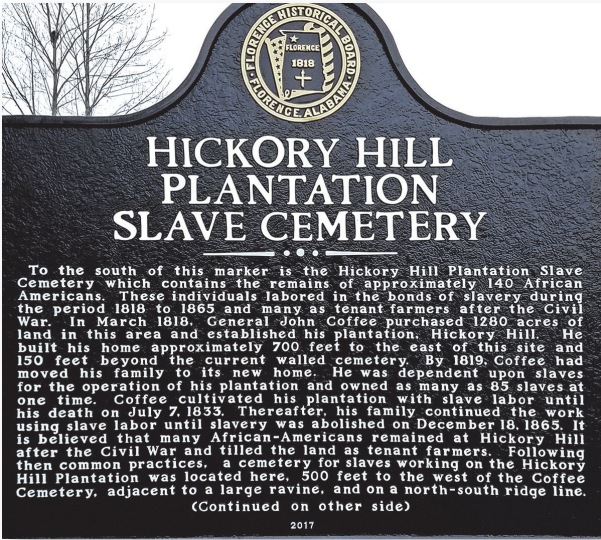
Differences: 1. Sign on shovel is different. 2. Window on door is missing. 3. Doorknob is added. 4. Man's hat is different. 5. Tree trunk is wider. 6. Man's nose is shorter.

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Restoration of the Coffee Plantation (Hickory Hill) slave and servant cemetery was begun in 2014 by the Florence historical Board using a generous donation from the nearby Walmart store. The Florence Cemetery Committee reports finding evidence of over 100 graves.

~ Courtesy David Curott ~ author of "Signs of the Past" and "More Signs of the Past"

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Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Brooke extended an olive branch by inviting Thomas to move in with her and Ridge while recuperating. Having overheard Zoe tell Paris to leave L.A., Zende stepped up and asked her to stay. Carter was thrown off by Zoe’s adverse reaction to the good news about Paris.

Liam began to unravel under the enormous guilt of having betrayed Hope. Zoe warned Paris not to invade her life. Hope demanded to know what Steffy and Liam were hiding. *Wait to See: Zoe and Carter have their first argument when Zoe insists that he rescind the job offer made to Paris. Steffy must cover her worry and guilt*

as Finn professes his love. Paris is ordered to leave town immediately.
DAYS OF OUR LIVES Steve and John teamed up to uncover the truth. Claire caught Charlie during an inopportune moment. Kate and Will had a tense run-in with Tripp. Sarah tried once again to get the goods on Philip. Abigail shared a stunning revelation with Jennifer. Xander gave Jack some relationship advice. Chloe attended the DiMera New Year’s Eve party with an ex. Gwen’s schemes came to a head. Philip got jealous when he learned that Chloe was Brady’s date. Jennifer arrived at

the party and found Jack with Kate. Jake came clean with Abigail. Anna and Abigail found some incriminating evidence in Gwen’s bedroom. Meanwhile, Gwen lured Chad into her trap. Jake and Kate had a falling out. Chloe discovered Philip’s secret. Jack and Jennifer reconciled. Eli and Lani reveal the names of their twins. *Wait to See: Abigail searches for a missing Chad. Anna shares her suspicions about Gwen with Jack. Kate confides in Jennifer about Jake.*
GENERAL HOSPITAL Britt chose sides. Carly knew more than she let on. Maxie and Peter decided

on a name for their child. Obrecht’s contempt intensified. Terry and Cam had a heart-to-heart talk. Carly received a surprise visitor. Brando’s loyalty was put to the test. Jackie comforted an old friend. Willow ran into Chase at a charity event. Finn was remorseful. Carly put a plan into motion. Finn relayed his concern over Alexis’s drinking. Ned was called away to help a friend. Olivia’s relationship with Tracy took a positive turn. Anna and Jackie had a frank discussion. Sonny received an unexpected gift. Michael reached out to Brook Lynn. *Wait to See:*

Ava spends time with Avery. Nina feels hopeful. Ned offers to help Alexis.
THE YOUNG AND THE RESTLESS Phyllis pressed Kevin for intel. Sharon loyally stood by Rey. Nick and Victoria shared a difference of opinion. Mariah protected Faith. Sally opened up about her past. Nate’s plan to romance Elena backfired. An unexpected guest crashed Sharon and Rey’s wedding. Abby reunited with Arturo. *Wait to See: Devon and Amanda ring in the New Year together. Chelsea suffers a setback. Sharon and Rey celebrate their love.*
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Winners will be listed online Tuesday afternoon and in the FOLLOWING week’s Courier Journal.

RULES: You can only enter for yourself, not other people. Only one entry per person per week. Only one winner per week. Winners must present a photo I.D. when picking up their gift certificate(s). Check the box beside the appropriate picks for the first 11 games, then write in the exact score of the tie-breaker game. Person with the most correct picks receives a \$50 Gift Card from Longhorn Steakhouse in Florence. No change will be returned for any unused portion of the certificate. Gratuity is not included. In event of a tie, the tie-breaker score will be utilized. Otherwise, it will not be considered. Closest tie-breaker score wins. Total points will be next tie breaking procedure, and a random drawing of finalists will be used to determine the winner if they are still tied after the tie-breaking procedure. ALTERNATE GAMES will only be used- in the order listed, in cases of late postponements or forfeits, games which will then be excluded from consideration. Person with the winning card for the week, who also picks every game correctly including tie-breaker, will also win \$50 from the Courier Journal and another \$50 Longhorn 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. Winner is posted on website each Tuesday afternoon and in the paper delayed by one week. Employees and family of Courier Journal and Game Day Scorecard sponsors are ineligible to win. ***NOTE: If you’re faxing, first make a CLEAN COPY, then FAX THAT COPY. NEWSPRINT DOES NOT REPRODUCE CLEARLY ON A FAX. WE ARE NOT RESPONSIBLE FOR ILLEGIBLE COPIES.**

DAVE Says

by DAVE RAMSEY

PUSH THE PAUSE
BUTTON

Dear Dave,
I've been following your plan, but recently I experienced a medical emergency. I'm about halfway through Baby Step 2 and paying off my debts using the debt snowball system. Considering the circumstances, should I stop doing the debt snowball for now?
Brooke

Dear Brooke,
That's exactly what you should do. But make sure

you're only pressing the pause button on paying off debt. I'm talking about temporarily stopping the debt snowball, and making only minimum payments on all non-mortgage debt for now.
Cash is your umbrella when it rains, and you never know just long the rain will last. Even if you have great health insurance, you might end up paying a chunk out of pocket. That's why it's important to save up and

have plenty on hand.
Things like this are often just a bump in the road, so don't get discouraged. They can be expensive, and they're part of life, but taking care of these kinds of issues doesn't have to mean giving up on getting control of your finances. Emergency issues, especially a medical emergency, come first. Then, go back when things are better and pick up where you left off knocking out debt using the debt snowball system.
You can do this, Brooke. God bless you!
—Dave

YOU'RE JUST NOT
READY

Dear Dave,
My husband and I just bought a small business with cash. My sister let us live with her while we saved up the money for it, but things are starting to get a little cramped for everyone. The other day, my sister offered to co-sign on a house for us. Do you think this is a good idea?
Cari

Dear Cari,
Ok, so you just bought a business. I love your entrepreneurial spirit and the fact you saved up and paid for it with cash. But at this point, you don't know if the business is going to be successful or not. On top of that, you told me you'd need a co-signer for a home. If you need a co-signer for anything, it means you're not financially ready for that purchase.
I know you don't want to hear this, but you guys need to just forget about buying a house for a while. If I were in your shoes, I'd find a decent, inexpensive place to

See DAVE... on page 26

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DAVE SAYS

Continued from page 25



rent, and spend two or three years getting the business up and running. Pay off any debt you have, while saving as much money as you can in the process.

I want you and your husband to have a nice house someday. But right now, it would be a burden instead of a blessing.

—Dave

** Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Dave Ramsey Show, heard by more than 16 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.*

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Athletic SUPPORT

Christmas Break?

by Eli Cranor



Dear Athletic Support: My son's basketball coach has six practices scheduled over Christmas Break: three before Christmas and three after. With everything that's happened this year, we were really hoping to just get some time off over the next two weeks. I've seen a bunch of posts on social media blasting teachers

who've assigned homework or projects over the holiday, and I feel like these practices are much the same. The players, parents, and coaches need a break at the end of this crazy year. Don't you think?



worth a couple of holiday practices. For that reason alone, I'd urge you to withhold your child from participating. I know this won't be an easy or popular decision, but the results could be well worth the sacrifice. After spending quality time with his family, your son might come back from the break feeling better than ever.

Dear Athletic Support: My daughter is nine, but she's very serious about sports. For the last few days she's been planted at the kitchen table trying to come up with an "athletic" New Year's resolution. Any suggestions?

—Just Tryin' 2 Help

Dear Help: First off, I'm impressed that your daughter is actively trying to better her game by setting goals. Planning for success is one of the best ways to actually achieve it.

When making goals — or in this case, resolutions — one thing to remember is that they need to be tangible. In other words, your daughter needs to be able to tell if she's actually reached her goal.

A resolution like, "I want to be a better player," won't do her any good.

Instead, I would urge your daughter to make a work-based goal. Something that involves a daily number of repetitions or time spent honing her craft.

If she's a basketball player, something like, "Make fifty free throws a day," would be a great place to start. Whatever she decides, just make sure your daughter can actually gauge whether or not she's achieved it by the end of 2021.

Have a merry Christmas and a happy New Year!



Remember the old story, "The Tortoise and the Hare?" The one where the slow but steady turtle wins the race against the rabbit who's constantly jumping out ahead of the competition?

That timeless parable is the perfect analogy for what every coach and player is up against at the end of 2020. This year has been anything but normal. People are exhausted, both mentally and physically. They're at wit's end.

The best way to overcome this sort of fatigue — any fatigue, really — is by actually resting. I realize this isn't easy for highly-motivated athletes and coaches (I battle with the exact same problem in regard to my writing workload), but if there were ever a time for rest, this is it.

My advice here goes further than just preparing for the upcoming season. Many of us have been hunkered down, trying to weather the latest spike in COVID cases. If you're transporting your son to basketball practice, there's a better chance your Christmas plans could get cancelled.

Time with family isn't

Eli Cranor is a former professional quarterback and coach turned award-winning author of the BOOKS MAKE BRAINZ TASTE BAD series. Send questions for "Athletic Support" to eli.cranor@gmail.com or use the contact page on elcranor.com.

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How to Recognize and Stop Elder Abuse in the COVID Era

Dear Savvy Senior,
Can you write a column on how to recognize elder abuse and what to do if you suspect it?
Concerned Relative

Dear Concerned,
Elder abuse is a big problem in the United States that has escalated during the COVID-19 pandemic. According to the National Council on Aging, as many as 5 million seniors are victims of abuse each year, but studies suggest this crime is significantly under-reported. Only 1-in-14 cases of elder abuse ever get reported to the authorities because victims are usually too afraid, too embarrassed, too helpless or too trusting to call for help.

The term “elder abuse” is defined as intentional or negligent acts by a caregiver or trusted individual that causes or can cause harm to a vulnerable senior. Elder abuse also comes in many different forms: emotional, psychological, physical or sexual abuse, abandonment, neglect and self-neglect, and financial exploitation.

Those most vulnerable are seniors that are ill, frail, disabled, socially isolated or mentally impaired due to dementia or Alzheimer’s disease.

It’s also important to know that while elder abuse does happen in nursing homes and other long-term care facilities, the vast majority of incidents take place at home where the senior lives. And tragically, the abusers are most often their own family members (usually the victim’s adult child or spouse) or caregiver.

How to Recognize Abuse

So, how can you tell if an elderly relative or friend is being abused, and what can you do to help?

A change in general behavior is a universal warning sign that a problem exists. If you notice that your relative or friend has become very depressed, withdrawn or gets upset or agitated easily, you need to start asking questions. Here are some additional warning signs on the different types of elder abuse that can help you spot a possible problem.

- **Physical or sexual abuse:** Suspicious bruises or other injuries that can’t be explained. Sudden changes in behavior (upset, withdrawn, fearful). Broken eyeglasses. Caregiver’s refusal to allow visitors to see an elder alone.
- **Neglect or self-neglect:** Weight loss, poor hygiene, unattended medical needs, and unsanitary, unsafe living conditions.
- **Emotional or psychological abuse:** The senior is extremely upset, agitated, withdrawn, unresponsive, fearful or depressed, or demonstrates some other unusual behavior.
- **Financial exploitation:** Missing money or valuables. Unexplained withdrawals from bank accounts, or transfers between accounts. Unauthorized use of credit, debit or ATM card. Unpaid bills despite available funds. Checks written as a loan or gift. Abrupt changes in a will or other documents.

For more tips on how to recognize the warning signs of abuse during the pandemic, see the National Center on Elder Abuse website at [NCEA.acl.gov/Resources/COVID-19.aspx](https://www.ncea.acl.gov/Resources/COVID-19.aspx).

What to Do

The best ways to help stop elder abuse is to be in touch and keep the lines of communication open. If you suspect any type of abuse or neglect in your relative’s or friend’s home, report it to your local protective services agency.

Adult Protective Services is the government agency responsible for investigating elder abuse cases and providing help and guidance. Call the Eldercare Locator at 800-677-1116 to get the agency contact number in your area or visit [NCEA.acl.gov/Resources/State.aspx](https://www.ncea.acl.gov/Resources/State.aspx).

The agency will ask what you observed, who was involved, and who they can contact to learn more. You don’t need to prove that abuse is occurring; it is up to the professional.

Or, to report suspected abuse in a nursing home or assisted living facility, call the local Long-Term Care Ombudsman – see [LTOmbudsman.org](https://www.ltombudsman.org) for contact information.

If, however, you feel the person is in immediate danger, call 911 or the local police for immediate help.

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Jim Miller is a contributor to the NBC Today show and author of “The Savvy Senior” book.



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Rent to Own: 256-349-0000

309 S. Connor St., Florence - 2BR - 1BA • \$795 • owner finance \$5k down

130 S. Smith St., Florence - 3BR - 1BA • \$850 • \$5k down

For Sale

3 acres, Hwy 72, Rogersville • \$175,000

Thompson St., Florence • 1500 sqft warehouse/office • \$149,000

County Road 61 Florence • 22 acres • \$350,000

New Construction

155 County Road 608, Rogersville • 3BR - 2 BA • \$189,000

145 County Road 608, Rogersville • 3BR - 2BA • \$189,000

964 Joan Lane - Killen 3 BR - 2 BA • \$219,000

213 Stuttts St., Muscle Shoals 3 BR - 2 BA • \$219,000

For Rent: 256-762-4201

Pine Street commercial space - \$895 a month

Office Space on Tennessee St., Florence \$375/Month

Office Space, 615 Geneva Ave Muscle Shoals
Starting at \$275/Office

Office Space, Downtown Florence 500 E. TN St. \$550/Month

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Sell Local**

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Courier Journal**
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Notes...

Continued from page 4

the agency's website for more information www.ShoalsCASA.org.

City of Florence - Recycling Program:
Paper, cardboard, plastic bottles and jugs only (#1 & #2), aluminum cans, and steel cans are all recyclable. Residential curbside cart collection is provided within City of Florence limits. The Florence Recycle Center drop-off is available to everyone, 24 hours, 7 days a week.

Cardboard Boxes
Place large, broken-down cardboard boxes 3 feet away from your recycle and garbage carts. Remove all contents from each box before recycling as Styrofoam and plastic film are NOT recyclable.

Televisions/Electronics
Old TVs are not collected with curbside trash. They can be dropped off at two locations:

--Florence Recycle Center: 1200 Terrace Street, Florence

--Florence Landfill: 29485 County Road 14, Florence

Wrapping Paper
All paper is recyclable if it will tear. We encourage you to reuse ribbons and bows, but they are not recyclable.

Alabama Extension at Alabama A&M University is offering educational webinars on Zoom for youth, adults and teachers. Online users can find a listing of Zoom sessions or other activities at: <https://www.aces.edu/events/> or www.facebook.com/pg/AlabamaExtensionAAMU/events/

Access Alabama Extension's website at www.aces.edu, sign up for our daily briefing, or visit us on social media to find practical solutions facing Alabama residents and communities.

For more information, contact Kimberly Sinclair-Holmes at ksh0035@aces.edu.

The Florence-Lauderdale Public Library is open, but there is an exciting upgrade going on! The library's parking lot entrance will be closed while work is ongoing to upgrade the roof. Parking slots are still available, however please use the front entrance facing Wood Avenue to access the library and the Friends Bookstore. The book drop is temporarily located inside the Wood Avenue entrance.

YMCA of the Shoals Affordable Before & After School Care includes over 7,000+ square feet of childcare dedicated space - homework help, team building activities, arts & crafts, and much more. Have Fun! Make Friends! Learn New Things! If you need affordable childcare, contact us today at 256-246-9622 or bcacup@ymcashaols.org.

Burrell-Slater Athletic Hall of Fame Induction Dinner for 2021 has been changed from its regular time in February to April 9 due to the coronavirus.

Nominations for honorees are presently

being accepted. Athletes who excelled in sports at historic Burrell-Slater School are eligible for this prestigious honor. Applications may be obtained from any Hall of Fame committee member or by calling 256-710-9057. All applications are due by January 15, 2021. Additional information is also available from Dave Smith, Samuel Brewer, or John Humes.

Diamonds in the Rough, travelers with The Club (Florence Senior Center), the Nashville Trip scheduled for April 12-14, 2021 has been canceled. Other 2021 trips will be subject to Covid 19 regulations. 256-76-6642.

Alabama Extension Master Gardener Volunteer Program is an educational volunteer-recruitment program offered through the Alabama Cooperative Extension System. Volunteers work with Alabama Extension to provide their communities reliable, relevant and reachable gardening information and education opportunities.

The thirteen-week Master Gardener training course is available on-line via Zoom with hands-on afternoon sessions (certain county conditions may apply). Classes in the training program include home lawns, trees, shrubs, annual and perennial flowers and vegetable gardening. Extension specialists, agents, local specialists, and certified Master Gardeners will teach the courses.

Participants in the Master Gardener Course are required to report 50 hours of volunteer service within a year of completing the course in order to become certified. Projects range from answering Helpline calls and assisting Extension agent workshops to

ongoing community projects.

The deadline to register for the spring training series is January 17, 2021. The spring intern training will start on February 2nd with an orientation, followed by training classes February 4th through April 29th.

For more information, you may contact your local Extension office. To register for the upcoming Master Gardener training, visit our website at: <https://www.aces.edu/go/mastergardenerprogram2021>

The Muscle Shoals National Heritage Area opens its latest photo contest this year with a twist: just snap and post. To enter this year, all you have to do is post a photo on your own social-media accounts with the hashtag #msnhaphotocountest. We'll do everything else."

Previous MSNHA photo contests required entry forms and compliance with several guidelines. This year, the only restrictions are that photos must be taken within MSNHA's six counties—Colbert, Franklin, Lauderdale, Lawrence, Limestone and Morgan—and they must showcase nature.

Contest deadline is 5pm, Monday, February 1. After the contest ends, MSNHA staffers will choose a first-place and a second-place photo. Winning photographers will receive prize packages with items from local businesses and museums.

A partnership program of the National Park Service, National Heritage Areas recognize regions throughout the country that help tell America's story. The MSNHA is hosted by the University of North Alabama and focuses on the themes of music, Native Americans and the Tennessee River. Email msnha@una.edu for more information.

256.648.4893

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LEGAL NOTICE


STATE OF ALABAMA, LAUDERDALE COUNTY

NOTICE OF ABANDONED AND UNCLAIMED MOTOR VEHICLES

Pursuant to the Alabama Abandoned Motor Vehicles Act: Section 32-13-4 Code of Alabama 1975 as amended. Notice is hereby given that on **Saturday, the 30th day of January 2021 at 9:00 a.m.** The following motor vehicles will be sold at public auction for cash. The auction will be held at **Horne Wrecker Service, Inc., 1634 State Street, Florence, Alabama.** Horne Wrecker Service Inc. will accept proof of ownership should anyone care to submit same, Monday through Friday, between the hours of 8:00 a.m. and 5:00 p.m. until the day of the sale. **Vehicles may be viewed starting Monday, January 25, 2021 between the hours of 8:00 a.m. and 5:00 p.m.**

YR/MAKE / MODEL	VIN#	TAG#	COLOR	TOWED FROM LOC
07 CADILLAC CTS	1G6DDP577570113792	----	GRAY	WRIGHT DR
94 CHEVY S10	1GCCS1443R8240118	4773BA6	BLACK	CO RD 7 & 11
00 CHEVY S10	1GCCS1952Y8234181	6727BC1	TAN	CLOVERDALE RD
02 CHEVY S10	1GCCS195028146849	33BD967	WHITE	KANSAS AVE
04 CHEVY CAVALIER	1G1JH12F447248861	----	BLACK	ST PAUL ST
05 CHEVY CAVALIER	1G1JC52FX57200675	----	WHITE S	ONEAL ST
05 CHEVY EQUINOX	2CNDL73F456027472	33BS839	BLUE	SHERROD AVE
05 CHEVY TAHOE	1GNEC13V55J159051	----	BLACK	1282 CO RD 165
07 CHEVY UPLANDER	1GNDU23157D160066	41FT219	BLACK	PATTON ST
98 DODGE RAM 1500	3B7HC13Y1WG180613	41AB766	RED/GRY	BUDGET INN
12 DODGE CHERGER	2C3CDXHG9CH164038	41GZ655	RED	HWY 64
94 FORD RANGER	1FTCR10A8RUA76878	CTV058	BLUE	HWY 157
95 FORD ECONOLINE	1FTEE14N8SHA87346	20DF437	WHITE	JOE WHEELER PARK
97 FORD EXPLORER	1FMDU34E5VUB50985	----	GREEN	164 CO RD 355
99 FORD RANGER	1FTYR10C3XUB87603	151YNP	WHITE	S COURT ST
03 FORD F150	1FTRW07L03KA27391	----	GRAY	BROOKHILL CHURCH
03 FORD TAURUS	1FAFP55U63A159446	41HD941	WHITE	CO RD 73
06 FORD MUSTANG	1ZVHT84N065228040	41GA520	SILVER	N PINE ST
07 FORD FUSION	3FAHP07117R102937	41GN169	WHITE	FLORENCE BLVD
08 FORD TAURUS	1FAHP24W38G170239	----	WHITE	CO RD 8
97 GMC SIERRA	2GTEC19R9V1535506	13BA736	MAROON	S COURT ST
01 HONDA CIVIC	1HGEM21981L049886	41HN116	SILVER	RESIDENCE INN
04 HONDA ODYSSEY	5FNRL18634B091379	4739BA0	RED	8211 CO RD 6
00 HYUNDAI TIBURON	KMHJG35FYU218266	CXC137	YELLOW	ACADEMY SPORTS
11 HYUNDAI ACCENT	KMHNCN4AC2BU601626	2R56P7	SILVER	CO RD 106
97 JEEP WRANGLER	1J4FY19S0VP424428	----	CAMO	NAMC (HOSPITAL)
98 JEEP CHEROKEE	1J4FX58S9WC353928	41HN225	RED	FLORENCE BLVD
02 JEEP LIBERTY	1J4GK48K32W142181	41BF881	RED	FLORENCE BLVD
10 KIA RIO	KNADH4A38A6665279	41HL679	SILVER	FLORENCE BLVD
11 KIA SOUL	KNDJT2A29B7718373	41GM496	WHITE	CO RD 6
12 KIA FORTE	KNAFT4A27C5617795	20DB737	SILVER	HUNTSVILLE RD
00 MERCEDES S430V	WDBNG70J8YA093650	----	BLACK	SCHNEIDERS AUTO
01 MERCURY SABLE	1MEHM55S21A613309	TVB919	BLUE	VETERANS DR
05 MITSUBISHI OUTLANDER	JA4LX41FX5U004800	----	WHITE	WRIGHT DR
04 PONTIAC SUNFIRE	1G2JB12F647176235	DN8D151	GRAY	BUDGET INN
95 SUBARU LEGACY	4S3BK6552S7340089	41HA629	BLUE	MCFARLAND PARK
03 SUZUKI SV650	JS1VP53A132105541	----	ORANGE	PINE ST
10 TOYOTA COROLLA	1NXBU4EE6AZ212142	----	SILVER	CO RD 26 & 70
UTILITY TRAILER	N/A	----	BLACK	UNA
09 VW JETTA	3VWAL71K29M048773	1770AZ3	SILVER	HWY 20


389146-1



ZOO WHO?


Answers: 1. Bug. 2. Dog's. 3. Alligator. 4. Pig's. 5. Monkey's. 6. Loon. 7. Bear. 8. Bee. 9. Snake. 10. Fox. 11. Owl. 12. Catbird. 13. Elephant. 14. Mule.

1. Snug as a _____ in a rug.
2. It's a _____ life.
3. See you later, _____.
4. In a _____ eye.
5. I'll be a _____ uncle.
6. Crazy as a _____.
7. A _____ for punishment.
8. Busy as a _____.
9. Crooked as a _____.
10. Sly as a _____.
11. Wise as an _____.
12. He's sitting in the _____ seat.
13. An _____ never forgets.
14. Stubborn as a _____.




Junior Whirl

by Charles Barry Townsend




Answers


Illustrated by David Coulson



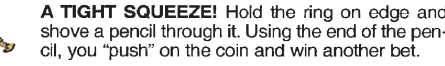
Puzzle Card!



Answer: To John Underwood, Andover, Mass.



DOD PLOD PLOD SLOPED SPOILED LOPSIED



A TIGHT SQUEEZE! Hold the ring on edge and shove a pencil through it. Using the end of the pencil, you "push" on the coin and win another bet.

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Ray Miller Discount **\$6,100**
Up To **\$8,850 OFF** MSRP

#21G-065. Must finance with GMF. Must have trade 15 or newer. W.A.C.



ENCORE 2020

Rebate **\$3,500**
*Buick Targeted Private Offer **\$1,500**
*GM Targeted Private Offer **\$500**
Ray Miller Discount **\$1,691**
(For GMF) Additional **\$1,500**
Up To **\$8,700 OFF** MSRP

#20B-061. Must finance with GMF. Must have trade 15 or newer. W.A.C. *Must qualify.



ACADIA 2020

Rebate **\$3,250**
Ray Miller Discount **\$4,451**
Up To **\$7,700 OFF** MSRP

#20G-306. Must finance with GMF. Must have trade 15 or newer. W.A.C.



ENCORE GX 2020

Rebate **\$2,400**
*Buick Targeted Private Offer **\$1,500**
*Costco Member Private Offer **\$1,000**
Ray Miller Discount **\$1,851**
(For GMF) Additional **\$1,500**
Up To **\$8,250 OFF** MSRP

#20B-080. Must finance with GMF. Must have trade 15 or newer. W.A.C. *Must qualify.



TERRAIN 2020

Rebate **\$4,250**
Ray Miller Discount **\$3,341**
Up To **\$7,600 OFF** MSRP

#20G-299. Must finance with GMF. Must have trade 15 or newer. W.A.C.



ENCLAVE 2020

Rebate **\$3,750**
*Buick Targeted Private Offer **\$1,500**
*Costco Member Private Offer **\$1,000**
Ray Miller Discount **\$3,631**
Up To **\$10,000 OFF** MSRP

#20B-132. Must finance with GMF. Must have trade 15 or newer. W.A.C. *Must qualify.

Great Selection of Local Trades!

<p>10 Ford Expedition #20B-136A, 4 Door, Leather, 3rd Row, Nice!</p>  <p>\$9,988</p>	<p>11 Buick Enclave #17P-0783A, 4 Door, V6, 3rd Row, Loaded!</p>  <p>\$14,788</p>	<p>16 Honda HR-V #20B-139B, 4 Door, Full Power, Nice Local Trade!</p>  <p>\$17,688</p>	<p>16 Buick LaCrosse 17C-6679A, 4 Door, V6, Leather, Sunroof!</p>  <p>\$17,888</p>	<p>12 GMC Acadia Denali #21G-053A, 4 Door, Leather, Sunroof, 52K Miles!</p>  <p>\$17,988</p>	<p>18 Buick Encore #20B-101A, 4 Door, Auto, Full Power, 33MPG Hwy, 6 Yr/100K Limited Warranty!</p>  <p>\$18,988</p>
<p>12 Ford F150 Supercrew #20G-322B, Leather, Full Power, Sunroof, Nice!</p>  <p>\$20,788</p>	<p>17 GMC Acadia #17P-5143, 4 Door, SLE, 3rd Row, 1 Owner!</p>  <p>\$21,988</p>	<p>17 Buick Envision #17P-4634, 4 Door, Leather, Sunroof, Navigation!</p>  <p>\$21,988</p>	<p>17 GMC Terrain Denali #21G-008A, Leather, Sunroof, Nice Local Trade!</p>  <p>\$21,988</p>	<p>16 Ford Expedition EL #20B-130C, 4 Door, Leather, 3rd Row, Nice!</p>  <p>\$22,888</p>	<p>16 GMC Terrain Denali #20G-256B, 4 Door, 1 Owner, Loaded!</p>  <p>\$24,888</p>
<p>18 Nissan Maxima #21G-035A, 4 Door, Auto, Full Power, Local Trade!</p>  <p>\$24,888</p>	<p>17 GMC Acadia All Terrain #20G-318B, 4 Door, Leather, Nice Local Trade!</p>  <p>\$28,688</p>	<p>18 GMC Terrain Denali #18P-6146, 4 Door, Leather, Sunroof, Nice!</p>  <p>\$29,788</p>	<p>18 Buick Enclave #18P-8397, 4 Door, Leather, 1 Owner, 6 Yr/100K Limited Warranty!</p>  <p>\$30,788</p>	<p>16 Toyota 4Runner #20B-124A, 4 Door, Limited, Leather, Nice!</p>  <p>\$32,888</p>	<p>17 GMC Acadia Denali #17P-6839, 1 Owner, Loaded, 6 Yr/100K Limited Warranty!</p>  <p>\$32,888</p>
<p>15 Chevy Silverado #20G-315B, Crew Cab, 271, Leather, 4x4, Nice!</p>  <p>\$33,788</p>	<p>17 Toyota Tundra #20G-317A, Crew Cab, Limited, Loaded, Local Trade!</p>  <p>\$39,888</p>	<p>18 GMC Sierra Denali #21G-055A, Crew Cab, 1 Owner, Nice!</p>  <p>\$44,988</p>	<p>20 Enclave Avenir #20P-0299, 4 Door, Sunroof, 10K Miles, 6 Yr/100K Limited Warranty!</p>  <p>\$47,788</p>		<p>20 Toyota Tundra #21G-031A, Crew Cab, Leather, 4x4, 1 Owner!</p>  <p>\$48,688</p>

ALL prices DO NOT INCLUDE tax, title & fees. Some photos for illustration purposes only.