

Act Testing Back Feb. 6

FLORENCE –Students interested in taking ACT tests will be able to do so beginning February 6 at the University of North Alabama East Campus. The on-site testing was suspended for the past year as a result of the ongoing Covid-19 pandemic. UNA East Campus will be the new location for UNA Testing Services offering a variety of standardized educational tests, including SAT, GRE, MAT, and PRAXIS.

“Students registered for the ACT on Feb. 6 have been alerted to the new testing location via email from ACT Inc.,” said Dr. **Amber Paulk**, Vice Provost, Academic Affairs and Dean of Graduate and Online Education. “At UNA East Campus, we offer ACT and other testing in a way that meets all protocols for social distancing and other safety guidelines.”

Provost's List at Troy

TROY – Troy University recently announced the Provost's List for the Fall Semester and Term 2 of the 2020/2021 academic year. Full-time undergraduate students who are registered for at least 12 semester hours with a grade point average of at least 3.65 qualify for the Provost's List. The Fall Semester includes students at the Troy, Alabama campus. Term 2 includes students at

See SHORTS... on Page 6

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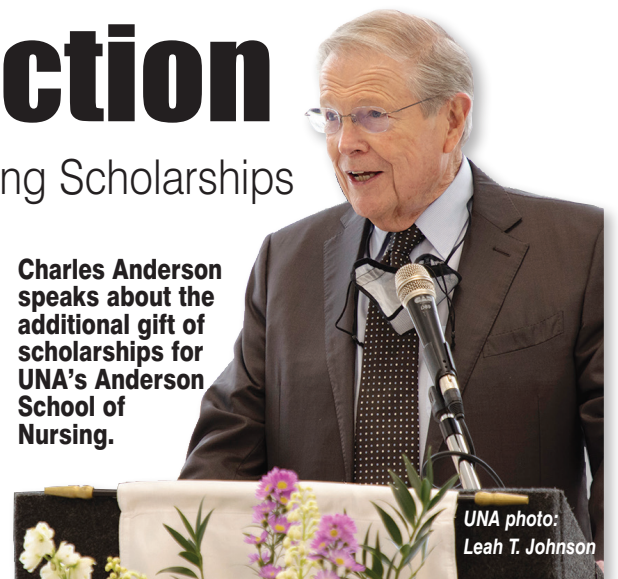
Anderson College of Nursing Scholarships

FLORENCE – The Anderson Family has announced a \$3.2 million gift to the University of North Alabama that will provide for graduate and undergraduate scholarships for students enrolled in the Anderson College of Nursing and Health Professions.

Charles Anderson made the announcement last week as part of the ribbon cutting ceremony for the Anderson College of Nursing and Health Professions in the newly opened Laura M. Harrison Hall.

“We’ve been considering another gift for a while,” Charles Anderson said. “We thought about the fact that (Hilda Anderson) always wanted to help everyone and wanted everybody

Charles Anderson speaks about the additional gift of scholarships for UNA's Anderson School of Nursing.



UNA photo:
Leah T. Johnson

to have an equal opportunity. We thought maybe that means a scholarship. Today, we want to announce a new gift to the Anderson

See INJECTION... on Page 6

Listerhill Celebrates Flagship Opening

MUSCLE SHOALS–Listerhill Credit Union last week announced the opening of its Muscle Shoals Flagship branch at the intersection of Woodward Avenue and Avalon Avenue.

Large windows and an open floor plan are the focus of the new 6,400-square-foot location which offers a comprehensive selection of financial services, including mortgage, business lending and investment services. To complement the welcoming and professional staff, the Flagship also features numerous user-friendly and customer-centered amenities

See OPENING... on Page 6



Listerhill President and CEO, Brad Green, cuts the ceremonial ribbon assisted by Muscle Shoals Mayor, Mike Lockhart (to his right). Branch Manager, John Colagross (to Green's left) and Shoals Chamber of Commerce, President, Caitlin Holland, with additional Listerhill representatives were also present. Courtesy photo



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THE REAL SECRET TO Reaching Your Financial Goals in 2021

By Rachel Cruze

January is here, and we all have high hopes for this year—especially after 2020. But here's the thing about a new year: It's still the same you. When midnight came on New Year's Eve, there was no magic wand that transformed you and took all your problems away. The only way anything is going to change for you this year is if you do it yourself!

The past couple years I've been researching what causes people to reach their financial goals. One of the things I discovered is that we all have the capacity to improve. We just need a little self-awareness to make it happen.

There are seven strengths and weaknesses everyone has when it comes to their money. I call them the 7 Money Tendencies. Knowing your personal tendencies will help you reach your goals faster because you know what to expect. You can see a potential pitfall from a mile away.

None of the tendencies are right or wrong, but they do have implications. I've identified these tendencies in my new book, *Know Yourself, Know Your Money*.

They are:

1. **Spender or Saver**
2. **Nerd or Free Spirit**
3. **Experiences or Things**
4. **Quality or Quantity**
5. **Safety or Status**
6. **Abundance or Scarcity**
7. **Spontaneous Giver or Planned Giver**

You'll lean toward one or the other of each tendency, but don't overthink it. It's a spectrum, so you might be somewhere in between.

For example, let's look at nerds vs. free spirits. Nerds love spreadsheets and budgeting because it makes them feel empowered—but rigidity and rules all the time might lead to burnout. Free spirits spend their money more freely, living life to the fullest. But if they aren't intentional with their money, they'll look up in a few years and wonder where it went.

Or, take safety vs. status. If you tend toward safety, you value the security money brings, but you'll never reach your big goals if you make money decisions based in fear. If you lean toward status, you're more likely to justify a large purchase if it makes you feel successful—but you need to remember that money doesn't define you.



Cruze

The more you pay attention to why you spend (or don't spend) money the way you do, the more you can course-correct when you need to. Having self-awareness around your money tendencies will help you to win with money faster.

If you're ready to make changes with your money in 2021, you can dig into all of the 7 Money Tendencies at <https://www.daveramsey.com/blog/what-are-money-tendencies>

Rachel Cruze is a two-time #1 national best-selling author, financial expert and host of *The Rachel Cruze Show*. She has appeared on *Good Morning America*, *TODAY Show* and *Live! With Kelly & Ryan*, among others. Since 2010, Rachel has served at Ramsey Solutions. Follow Rachel on Twitter, Instagram, Facebook and YouTube or online at rachelcruze.com.

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We don't see much of the white stuff in our part of the country. So when it snows, we gaze with admiration. If the ground collects enough of it, our "to do" list may include fashioning a snowman, creating a snow angel, or maybe even making snow cream. When we think about snow, perhaps one of the things to consider is its beauty. A blanket of snow draping roads, hillsides and lawns paints an impressive and breathtaking scene.

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- 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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See NOTES... page 30

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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:

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Shorts...

Provosts' List at Troy

Continued from Page 1

TROY's campuses in Dothan, Phenix City and Montgomery., along with locations outside of Alabama and online.

Local students include:

Athens: Mace Schneekloth, Anna Sharp, Savannah McDowell
Florence: Erin Key, Ryleigh Butler, Caroline Franck
Lester: Abigail McLemore
Sheffield: Sharon Murphree
Muscle Shoals: Karlee Mauk, Joshua Kroeger
Trinity: Kristina Beard
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Injection...

Continued from Page 1

College of Nursing in the amount of a \$3.2 million endowment to provide graduate and undergraduate nursing scholarships."

Hilda Anderson is Charles' late wife; she passed in March of 2020. In addition to the naming of the Anderson College of Nursing and Health Professions, the UNA Women's softball team plays at the Hilda B. Anderson Softball Stadium.

"This is a meaningful and significant gift from the Anderson Family, and it will change the lives of the students who benefit from it," said UNA President Dr. Ken Kitts. "The family's history of giving to UNA, which is the alma mater for many of them, is indicative of their heart for service and serving the needs of the University as well as the broader community."

According to Vicki Pierce, Dean of the Anderson College of Nursing and Health Professions, the gift of student scholarships will allow for the growth the new building can now accommodate.

"The Anderson family has been very generous with the College, and we are so grateful," she said. "Many of the opportunities we offer to students are because of them. Health providers are in demand now more than ever, and this will go a long way toward us helping meet those demands."

Opening...

Continued from Page 1

plus innovative Smart ATM's with the added service of live assistance during business hours.

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This branch ties back to Listerhill's ever-present mission to better the community. "We will always be committed to our community and we will always look for opportunities to invest back into our members and neighborhoods. People helping people is how we think, Green added"

The construction at Woodward and Avalon is part of a long-term plan to renovate all Listerhill Credit Union branches and to expand into new areas in Alabama and Tennessee.

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UNA Founders'

FLORENCE—Founders' Day at the University of North Alabama was celebrated January 11, a day dedicated to the institution's founding in 1830 and solidifying UNA's position as Alabama's oldest four-year university. Cookies and t-shirts were distributed on campus to students, faculty, and staff as part of the day's events.

"On this Founders' Day, our University is making good on its commitment to deliver a high-quality educational experience for our students," said UNA President Dr. Ken Kitts. "Student interest in UNA is at an all-time high. Our enrollment is now well over 8,000, with additional growth forecast for Fall 2021. We are also setting records with our retention and graduation rates, both of which are key indicators of student satisfaction."

The Founders' Day event was initiated in 2020 for UNA's 190th birthday and leading up to UNA's Bicentennial in 2030. In its first year in operation, in 1830, LaGrange College, as it was known then, welcomed 70 students and faculty to campus. Since then, there have been

eight name changes and one change of address. It became the University of North Alabama in 1974.

"There is a lot for us to commemorate at UNA," said Dr. Tammy Jacques, Student Affairs Assistant Vice President and Founders' Day coordinator. "Later this year, we'll begin the Year of the UNA Woman, which is a celebration of the admittance of women to UNA 150 years ago. We are always looking forward and looking ahead."

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Smoking doesn't just ruin your health. It can also burn a nasty hole through your wallet. According to the American Lung Association, tobacco use accounts for nearly half a million deaths in the U.S. each year and is the leading cause of lung cancer. Smokers also may have an increased risk of severe symptoms from COVID-19. In addition, even those around tobacco smokers aren't safe from its harmful effects. Smoking-related illnesses have claimed over 20 million lives in the U.S. since 1964. 2.5 million of those deaths were nonsmokers who developed diseases merely from secondhand-smoke exposure.

Additionally, the economic and societal costs of smoking are

just as significant. Every year smoking costs the U.S. more than \$300 billion which includes both medical care and lost productivity. Unfortunately, some people will have to pay more depending on the state in which they live. To encourage the estimated 34.2 million tobacco users in the U.S. to kick this dangerous habit, WalletHub calculated the potential monetary losses including the lifetime and annual costs of a cigarette pack per day, health care expenditures, income losses and other costs brought on by smoking and exposure to secondhand smoke.

The Financial Cost of Smoking in Alabama

Amount / Rank (1=Lowest, 25=Avg.)
Out-of-Pocket Cost / Smoker \$95,309 (Rank: 8th)
Financial-Opportunity Cost per Smoker – \$1,062,572 (Rank: 8th)
Health-Care Cost per Smoker – \$112,386 (Rank: 2nd)
Income Loss per Smoker – \$446,982 (Rank: 5th)
Other Costs per Smoker – \$11,873 (Rank: 27th)
Total Cost Over Lifetime per Smoker: \$1,729,122
Total Cost per Year per Smoker: \$36,023

For the full report, please visit:
<https://wallethub.com/edu/the-financial-cost-of-smoking-by-state/9520>



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Commentary

Fiasco-Filled but a Very Fruitful Four

Dear Mr. President, I must admit from the outset, I have been livid with you more than with any other President in the 20+ years I have been writing this column. There are things on which we simply disagree. I thought I WAS crass, but you established new public comment faux pas levels for US Presidents. In some cases, the comments were ill-advised. The personal insults could have been tempered, suggestions should have been considered, and some ego should have been set aside. An addition, some loyalties should have been more appreciated, and some less appreciated, like your loyalty to Rudy who was less than ideal representation when it came to election law. Each consideration would have also benefitted your re-election campaign. However, we all knew back in 2016 we were getting some predictability AND some unpredictability. Notwithstanding, we owe you a debt of gratitude for your service. Many of those firebrand comments were right on target, and your frankness, with some who have

See FRUITFUL 4... on Page 22

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

in the Shoals

THIS WEEK

January 20, 2021

Happening THIS WEEK

Some Featured Pieces

On Display thru Feb. 5

FLORENCE – The Tennessee Valley Museum of Art will be displaying the exhibition Auld Lang Syne: Featured Pieces from the Permanent Collection through February 5.

This exhibition provides the opportunity to see some of the beautiful works of art that the Art Association has acquired over the last 20 years, with one display specifically featuring pieces acquired last year. The permanent collection was begun in the early 1970s and has been growing ever since.

If you would like to learn about the process of donating artwork to the TVAA, contact TVAA’s curator, Jonathan Cain, at jonathan.cain@tennesseevalleyarts.org.

Entry into the Tennessee Valley Museum of Art is \$5 for non-members and free for members. Membership starts at just \$25 and includes free admission all year.



Courtesy photo: TVAA

THANK YOU TO ALL KEEPERS OF THE DREAM - from 2008 when we held our first MLK Youth Tournament to now. Even during COVID-19, God's Way Counseling Services for the Youth is keeping the dream alive, and we hope you are too. Even though we are unable to physically host our Annual Dr. Martin Luther King, Jr. Basketball Tournament, we will still be accepting tax-deductible contributions to stay engaged and continue assisting community members most affected by this pandemic. Our hearts go out to all of the people who we've lost this year due to COVID. Please make checks payable to: God's Way Counseling Services for Youth, Inc. Send to: 1050 E. Limestone St., F15, Florence AL 35630.

A DRIVE-THRU FOOD PANTRY FOR FLORENCE and Lauderdale County is at North Wood Methodist Church. Call 256-764-2111 for more information. If no answer, leave a message, and we will get back to you.



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SEE PAGE 6

BASKETBALL

MEN

JANUARY 22-23

vs Jacksonville

Flowers Hall, Florence

WOMEN

JANUARY 23-24

at Jacksonville

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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
• FAX- 256-760-9618

What is Wrong...?

Editor,

Trump supporters, do you still defend/support this mad man after the January 6 attack on our democracy, the U.S. Capitol? The POTUS needs to be removed from office. He is not worthy of the American people. His cruel actions have gone on long enough!

Many of my friends, people I have attended church with, are republicans. When I ask them if they watched the debates, etc, and they reply, "no," I ask them, "How in the world can you vote for a person if you don't know what he stands for?"

I have heard women say, "I vote the way my husband wants me to!" What is wrong with you? Voting is a right that women fought for for so long! I am a citizen of Alabama and

proud American! I pray daily for our country and our leaders. I pray for you!

This election was one of the most secure. I applaud our poll workers and all involved in seeing this election through safely and honestly!

Shame on you who still don't face reality! – Enablers of all the lies! Can you go to sleep at night peacefully knowing you supported this evil POTUS who encouraged domestic terrorist acts? At least four people died in this attack which could have been prevented!

Pam Gargis
Muscle Shoals

Faith, Hope, and Trust

Dear Editor,

Here's a lesson today from Habakkuk:

"For whatever things were written before were written for our learning, that we through the patience and comfort of the Scriptures might have hope." [Romans 15:4, New King James Version].

The Old Testament Book of Habakkuk has three short chapters. The Lord had allowed the bitter, hasty

See LETTERS...on Page 19

I am reminded of all the violent acts from various groups in our country during the last year.



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See page 6 for details.
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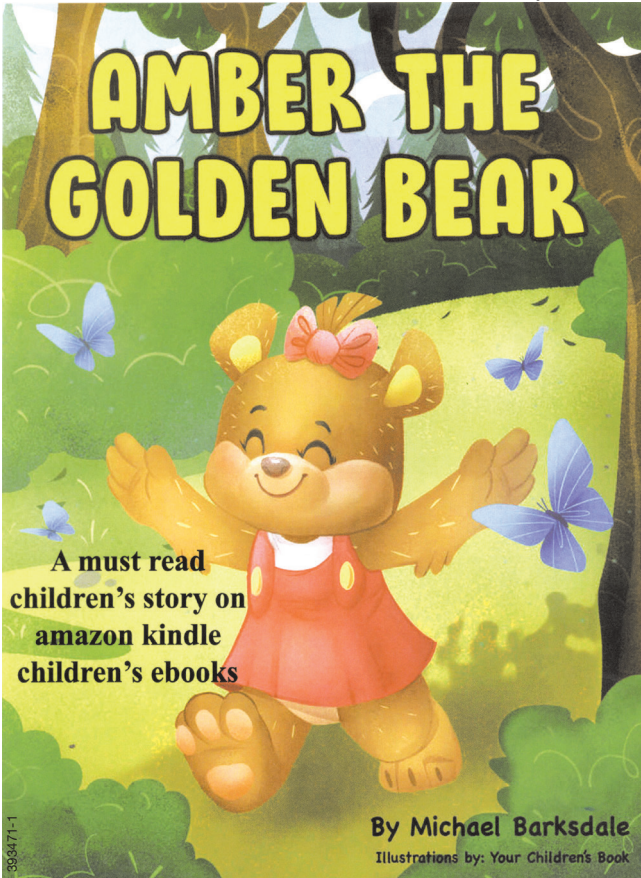
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If you are qualifying for Medicare by turning 65 you will have a 7 month window to enroll in Medicare. This window is based off of the month you turn 65. It starts 3 months prior to the month you turn 65 and extends 3 months past the month you turn 65. For example, if you are turning 65 in September your IEP begins in June and extends all the way through the month of December. If you are eligible, you may not have to pay a premium for Part A, but Part B will have a premium.


For those electing to sign up for Part B after their IEP a late-enrollment penalty may be assessed. This penalty can last as long as you have Part B and there may be a gap in your health coverage. However, one exception to this rule is being employed and having coverage through your company’s group health plan. If this applies to you check with your benefit coordinator, Medicare or contact our office.

In most cases, if you are already drawing your Social Security or Railroad Retirement Board benefits you should automatically be signed up for Part A and Part B. If you are not drawing your Social Security or RRB benefits and want to sign up for Medicare you can do so by signing up online at ssa.gov, visit your local Social Security office or give our office a call and we can help direct you.

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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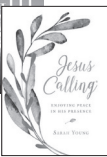

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- Accepting online pre-registration applications for 2021-2022 school year (for assistance with accessing online application contact local school/program)
- Enrollment open to all children four years of age on or before 9/1/21* who are residents of the state of Alabama (children who are eligible for kindergarten are ineligible)
- Enrollees must provide a copy of the child's birth certificate (may be uploaded into the online pre-registration site or submitted directly to the local school/program)
- Enrollees must provide proof of residence – either a current utility bill or copy of a lease or mortgage (may be uploaded into the online pre-registration site or submitted directly to the local school/program)
- Public school system pre-k programs may have zoning requirements that determine eligibility to attend a program at a particular school (contact school for information)
- No Registration Fee for this program
- Upon enrollment, child's immunization record must be provided
- No child will be denied participation on basis of income, sex, race, color, national origin, or disability

Pre-Registration Dates	January 15 – March 19, 2021 Ekklesia Child Development Center 401 West College St. Florence OR 3007 Hatch Blvd. Sheffield
Forms	Go onile to https://alprek.asapconnected.com Complete the Pre-Registration Form and submit birth certificate and proof of residence.
More Information	Visit www.children.alabama.gov and see Pre-Registration Info under First Class Pre-K.
Acceptance to the Program	Acceptance is strictly through random drawing to be held on 3/22/21 at Ekklesia Pre-K. Parent/Guardian does not have to be present at drawing. Notices will be emailed beginning April 16th.

*An opinion of the Attorney General states in effect that under the common law one's age is computed by including the day birth so that a given age is attained the day before the birthday anniversary. ~ Ala.Code §16-28-4 (1975) Interpretation based on Report of Attorney General of Alabama October=December 1963, Volume 113, page 20.

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Mtn. Dew, Sunkist Or PEPSI 2 Liters 3/\$4	Aquafina Purified Drinking WATER 24 Pk. .5 Liters \$4.99	Jiffy CORN MUFFIN MIX 8-8.5 Oz. 59¢	Frito Lay DORITOS 9-10 Oz. 2/\$5	Golden Flake TORTIYAHS 9-12 Oz. 2/\$5
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Letters...

Faith, Hope, and Trust

Continued from Page 12

Chaldeans to possess dwelling places that did not belong to them. Habakkuk described their wickedness as terrible and dreadful, more fierce than evening wolves, whose judgment and dignity proceed from themselves. Sound familiar? Many modern men also set aside God's righteousness to do

whatever they want. Habakkuk seemed frustrated because God did not speedily answer his prayer to quell the violence and trouble in his nation. I am reminded of all the violent acts from various groups in our country during the last year. Iniquity, strife, plundering, and contention abounded in Habakkuk's situation then, as in our country now. Our nation has experienced riots, looting, and killing of police. "They all come for violence; their faces are set like the east

wind....They scoff at kings....Then his mind changes....He commits offense." Habakkuk bemoaned: "Therefore the law is powerless, and justice never goes forth. For the wicked surround the righteous; therefore perverse judgment proceeds." This reminds me of our recent presidential election, where widespread reports of voter fraud abounded, and even attempts at investigating suspected fraudulent activity were met with resistance. What was Habakkuk to do? What are we to do? I know we share Habakkuk's frustration as we see our own dire troubles.

With all that was going on then, Habakkuk's conclusion was that even if it got to the point where the trees didn't produce any fruit and no animals were left in the barn, his responsibility to God was to rejoice in Him and in the joy of His salvation. How fitting that is for our time! Since God is in control and we are not, we can be thankful for our hope. He is our strength! The Lord's reply to Habakkuk's prayer was: "Look among the nations and watch—Be utterly astounded! For I will work a work in your days which you would not believe, though it were told you" [Habakkuk 1:5, NKJV]. What is the timeless lesson here? FAITH, HOPE, and TRUST IN GOD.

Kevin Patrick Dillon, M.A.R.
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1. The tune "Key to the Highway" was by who or whom?
A. Eric Clapton B. Big Bill Broonzy C. Ringo Starr D. A&B

2. The Rosetta Stone, inscribed with a decree issued at Memphis, Egypt was a key to understanding:
A. Modern Hieroglyphics B. Greek C. Latin D. Ancient Roman

3. Francis Scott Key wrote the poem "The Defense of Fort McHenry" that later became the "Star Spangled Banner." In which state is Fort McHenry?
A. Delaware B. Massachusetts C. New York D. Maryland

4. The first card keys were introduced at a hotel in which U.S. city??
A. New York B. Boston C. Atlanta D. Nashville

5. "Skeleton Key" is a 2005 American Horror-thriller film set in a spooky plantation home in which city?
A. Atlanta B. New Orleans C. Memphis D. Charleston


Answers: 1. D 2. A 3. D 4. C 5. B

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DAVE

Says

by DAVE RAMSEY

LET KIDS MAKE MISTAKES (AND LEARN FROM THEM)

Dear Dave,
We just started teaching our seven-year-old about money. He's very eager to learn, and he seems to be grasping the basic ideas quickly. He's young, though, and of course he makes mistakes from time to time. Should we step in and fix things when a mistake he made means he can't do something he wanted to do?
Ethan

Dear Ethan,
It's always hard on parents when they see their children suffer because of a choice the child made. But sometimes it's best to love them so much that you'll let them make mistakes, and make sure they learn from them, while they're still under your protection. Reality can be a great teacher when it comes to learning how the world works, and sometimes one sting from a bad decision when you're young is all it takes to teach a kid a lesson that will last a lifetime.
As a parent, you're always looking for teachable moments. First, make sure you're giving him a chance to earn some money. That means work,



no allowances. We're talking about kid-sized, age-appropriate tasks. There's a ton of value and self-esteem that go hand-in-hand with being paid for a job well done. Once you pay him for the work he does, then you have chances for more teachable moments about saving, spending, and giving—and the importance of each.
If I were you, I wouldn't run in and fix things. By this, I mean I wouldn't just hand him money he didn't earn so he can still get or do what he had in mind. But don't fuss at him or brush

it off, either. Gently explain why things didn't work out the way he hoped. Then, talk through what he might have done differently to help make the situation better next time.
Kids are smarter and often have more understanding and comprehension skills than we give them credit for. My guess, Ethan, is you won't need to have this kind of conversation more than once or twice!
—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.

Courier Journal

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Commentary

Fruitful 4...

Continued from Page 12

had an easy ride in recent years, was often refreshing.

Thank you for being a real person and dispensing with so many of the artificially-polished edges. I appreciate your leadership and coordination in many business areas with which career politicians would have been unfamiliar.

Thank you for giving big corporations a reason to come back to America and hire US workers, and for giving small business people an opportunity to be successful entrepreneurs. Thank you for minimizing red tape and

letting those businesses grow – enabling individuals great and small with discipline enough to save and invest – the luxury of benefitting from a robust business environment and tremendous growth during your four-year watch. With continued discipline it will pay off handsomely for them by their retirement years.

Thank you for all your efforts in helping all ships rise and establishing a record low unemployment rate.

Thank you for expanding training, putting people to work, targeting living conditions, and giving people hope. Thank you especially for your efforts in the minority communities where many who initially doubted your sincerity now see that you kept your promise. We pray that those opportunities won't soon be dismantled in favor of lowering the bar again.

Thank you for donating all of your salary to various worthy causes during your term.

Thank you for advocating a reverence for God and Christianity, and fighting against legislation that sought to undermine the sanctity of human life, the miracle of birth, and our religious liberty.

Thank you for your amazing efforts at bringing a greater and more secure peace to the Middle East and for demonstrating such a high degree of respect for our true ally in Israel. Anything short of a Nobel Peace prize for those efforts is a travesty.

Thank you for bringing our troops home, and your commitment to strengthening our military.

Thank you for demanding respect for the American flag and for those who have proudly kept it flying.

Thank you for standing behind law enforcement

and supporting their families as needed.

Thank you for your 20-hour days trying to make America great again, even if they were occasionally cut in half by a round of golf.

We thank you for opening our eyes to exactly how vile, biased, and manipulative the national media can be and for helping us realize how big tech has a chokehold on information and freedom.

Thank you advocating a sensible volume of immigration – when safe and beneficial for our nation, and thank you for trying to prosecute the criminal element who entered illegally.

Thank you for putting us on a more equal economic footing with China and other countries that try to take advantage.

Thank you for such an impressive list of accomplishments in your four years, in spite of all the lies, accusations, and roadblocks set before you.

Thank you for loving this country enough to work for the benefit of every man, woman, and child regardless of their political affiliation, race,


color, or sexual preference – even when being reviled ceaselessly and without foundation.

You did more with less support and with more opposition than any before you. Thank you for sacrificing your life, your daily freedom, untold \$millions in revenue, and many current and future assets in an attempt to make America great again and improve the lot for the rest of us.

And despite everything the national media, tech sector, democrats, and RINO's did to you personally in the last four years, and more pointedly over the last few weeks, thank you for pursuing liberty and continuing to push the true Patriots toward peaceful, positive, long-term solutions.

We will miss having an independent, freedom-loving, pro-America, full-time American in the oval office.

We pray for your health and that those within who would try to wipe out your legacy are unsuccessful at colluding with the nations that hope to see the US weak and crippled.

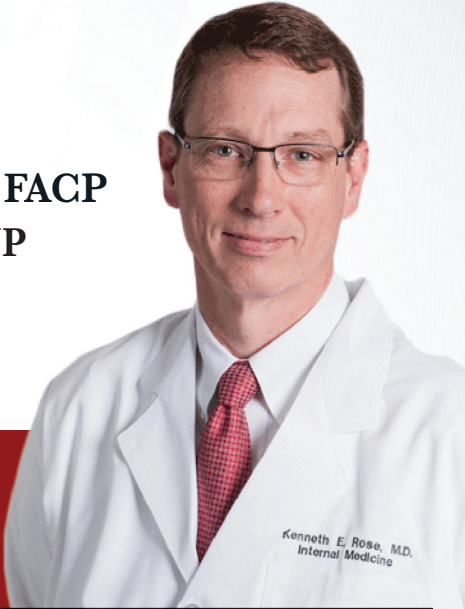


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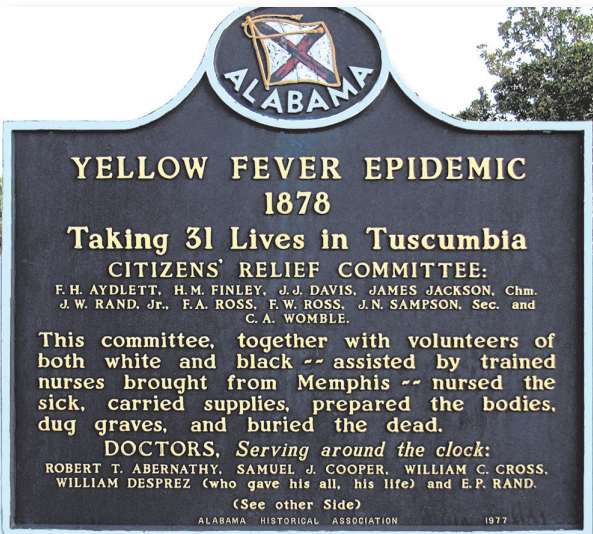
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The 31 Tuscumbia Victims who died are listed on the reverse side. Yellow fever likely came from Africa to the Caribbean and then to America in the 18th century. Subsequent major outbreaks occurred over 2 centuries; the Mississippi Valley was especially hit in 1878 causing approximately 20,000 deaths. The Yellow Fever vaccine did not become available until 1938.

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

Soap Opera Preview

THE BOLD AND THE BEAUTIFUL
Wyatt interrupted Bill midworkout to introduce him to a beautiful stranger. Separately, Finn and Hope refused to accept any excuses from Liam and Steffy. Liam begged for Hope's forgiveness after his ultimate betrayal with Steffy. Flo hinted to an intrigued Summer that she had some dirt on Sally Spectra. Finn put Steffy on the spot when he asked her who she'd prefer to be the father of her child. Thomas comforted Hope after overhearing her heartbreaking conversation with Liam. Wyatt called out Liam for having slept with Steffy while married to Hope. *Wait to See: Ridge picks up on the vibe between Zoe and Zende. Steffy asks for a paternity test to find out who is the father of her baby. Zoe is beside herself when she discovers that she missed a text that could have changed the course of her life.*

DAYS OF OUR LIVES

Tripp and Charlie had a major confrontation. Nicole proposed a way for Allie to strengthen her case against Charlie. Sarah feared that Xander put Philip's life at risk. Chloe offered to give Philip shelter. Chad took another hit thanks to Gwen. Abigail made a difficult decision. Jake received a surprise visitor ... Gabi! Eli questioned Xander about the twins' kidnapping. Anna gave Jack a warning. Gwen dropped a huge bombshell. Chad grilled Rolf for information about Gwen. Gabi made her intentions clear to Jake. Gwen recounted her shocking story to Jack and Jennifer. Chad told Abigail what he learned from Rolf. *Wait to See: Kate finds Jake and Gabi in a compromising position. Charlie tries to convince Claire to believe in him. Allie seeks advice from Ben.*

GENERAL HOSPITAL
 Britt got another perspective on Peter. Liz confronted Franco. Dante and Maxie had an emotional conversation. Alexis got accusatory. Anna looked for some answers. Joss comforted Carly. Jax was apprehensive. Alexis tried to make amends. Liz was furious with Jason. Franco turned to Scott for help. Nina was wise to Valentin's machinations. Carly enlisted some help. Ava was determined to make peace. Willow made an important decision. Maxie tried to diffuse a potentially bad situation. Bobbie attempted to distract Ava. Michael considered the next steps. Finn looked to Jackie for answers. Anna and Jordan took a moment to bond. Portia helped Curtis. Willow offered Sasha her support. Peter published a disconcerting article. *Wait to See: Liz has a heart to heart with an old friend. Jax and Nina resist Valentin's bait. Nikolas is contemplative.*

THE YOUNG AND THE RESTLESS Victor makes progress with Adam. Mariah helps a friend in need. Abby and Chance receive surprising news. Sharon asks for Nikki's help with Faith. Nate warns Lily about Billy. Elena questions Devon's future with Amanda. Victor supports Abby. Traci makes a confession to Jack. Sharon and Adam's bond upsets Chelsea. Summer meets with Flo Fulton in Los Angeles. Kevin receives a surprise visitor. *Wait to See: Nikki points Victoria in the right direction. Adam is concerned about Chelsea's progress. Amanda and Nate settle unfinished business.*

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ONE OF THE MANY BANES OF MY EXISTENCE (besides the Rona, anti-maskers, and the DC terrorists) is the darn “Renew Your Car Warranty” robocalls I receive at least one call on my mobile phone daily. Are those irritating or what? My carrier, TMobile, rolled out some sort of new technology a few months ago that supposedly stops spam calls but the call volume has only increased. So what would happen if you actually fell for one of these sales pitches? Let’s see.

It’s difficult to imagine that my reader would be silly enough to fall for these robocalls but, nationwide, millions of silly people do just that. The



Jim Fisher

CAR WARRANTY SCAMS

by “The Computer Skeptic”

Federal Trade Commission reports, “In 2016, The Federal Trade Commission refunded almost 6,000 people over \$4 million that they had been conned by a robocall hawking extended service contracts and pretending to be associated with the car’s manufacturer or the dealership where the victims had purchased their car. For the unsuspecting people who purchased the coverage from the calls, they found that when their car needed a repair, their request for refunds for service was ignored. What makes these sort

of calls particularly troublesome is that the robocaller may know personal information about your car and warranty, leading you to believe they are legitimate.”

During the call you may be instructed to press a certain number or stay on the line, then asked to provide personal information, which potentially can be used to defraud you in other ways. Sometimes the warranty is somewhat legitimate. Some of these robocall companies are from brokers for legitimate warranty companies but are

way overpriced. No one should be surprised that, when you file a big claim, they will pick the claim apart and try to not payout. Who needs that in their life?

There is also an annoying TV commercial that I see entirely too often that touts the benefits of their extended warranty. It’s not quite a scam but please do the math. These things will cost over well over \$100 per month (sometimes much more). Do any of you spend \$1,200 per year on car repairs? Yeah, me either. The fact is that you’d be far better off by self-insuring by making the same payment to your own savings account and tapping that account when necessary. If you really want to give your money away, I guarantee you that your local mechanic will be happy to provide you with a service contract for \$1,200 to

\$2,500 per year. Heck, I will be happy to provide that service and I barely know how to fill a gas tank. Buy local!

The fact is that extended warranties are almost never worth it; they are simply a means of inflating profit. That goes for cars, computers, cell phones, and any other gadget. Sure, they give you peace of mind but, again, do the math. If you’re going to pay someone, pay yourself. Or me.

Jim Fisher owns Excel Computer Services in Florence. Reach him at www.ExcelAL.com



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Day of Deception and Delusion

How in the world can you trust anyone, spiritually or politically that has been trained to be a pathological liar? Most of these (deceptionists) have replaced God with themselves. They now believe their own lies. When lying is the new norm and deception is the new standard, disaster soon follows. Truth becomes irrelevant when the vilest folk are exalted. Truth is never measured by personal opinion, preference, political stance, religious beliefs, the dollar bill or success. Truth is always found by believing what God says. Why? Because God cannot lie. **Titus 1:2** "In hope of eternal life, which God, that cannot lie, promised before the world began;" **Ecclesiastes 7:20** "For there is not a just man upon earth, that doeth good, and sinneth not." The word says in: **Psalms 116:11b** "All men are liars." That's why most of the great ones of the earth have trashed God's holy word and replaced it with themselves as the final authority. Perilous times we're living in. Relax, God is still on the throne and He is just getting started. The Holy Bible, KJV, has the answers.

Is this where you stand? **2 Thessalonians 2:10-11** "And with all deceivableness of unrighteousness in them that perish; because they received not the love of the truth, that they might be saved. And for this cause God shall send them strong delusion, that they should believe a lie:" **John 3:19** "And this is the condemnation, that light is come into the world, and men loved darkness rather than light, because their deeds were evil." How about it mam, sir, does this describe you? Are your deeds evil and are you following and believing a lie? How can you be sure if you don't have the truth to measure all things by? **Revelation 22:15** "For without are dogs, and sorcerers, and whoremongers, and murderers, and idolaters, and whosoever loveth and maketh a lie." Man, that's some company to spend eternity with in the fiery lake. You see, if you're a practicing liar, your father is the devil. See John 8:44 and read. America has been lied to for so long that it trusts television more than anything else. The Bible says: **John 17:17** "Sanctify them through thy truth: thy word is truth." Quit telling and trusting lies, your own included. Jesus Christ is truth. You need Him.

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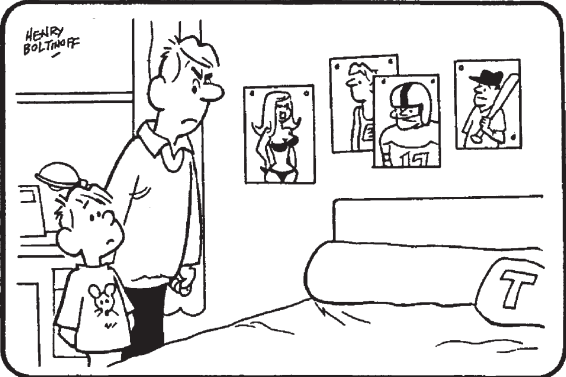
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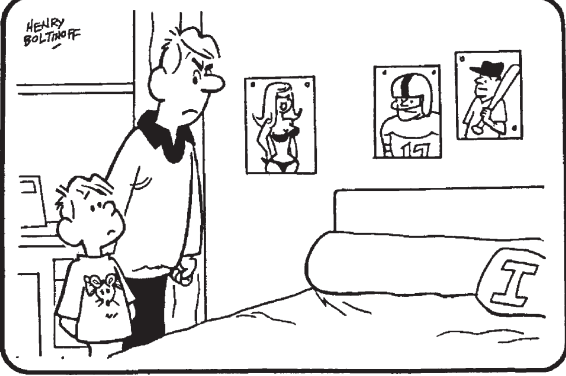


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HOCUS-FOCUS BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Letter on pillow is different. 2. Man's shirt is black. 3. Mouse design is different. 4. Lamp is missing. 5. Picture on wall is missing. 6. Curtain is longer.

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SIGNS OF THE PAST



Location: Memorial, Veterans Park, Florence
34.8119°N, 87.6241°W

Don Leslie Michael is one of the 58,000 American soldiers who gave their lives in this Asian conflict from about 1964 to 1972. Thirty-two other Lauderdale County Vietnam deaths are memorialized on another plaque in Veterans Park. Thirty additional Vietnam deaths are listed on a Colbert County memorial.

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

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9:AM Saturday Jan 23rd

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Classified Form on Page 6

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Notes...

Continued from page 4

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 #msnhaphotocontest. 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. ###

Pay it Forward: Donate to Educate - Shoals Scholar Dollars is an Education Foundation raising money to pay tuition at Northwest Shoals Community College and transfer scholarships to the University of North Alabama for Lauderdale and Colbert County students who meet certain criteria. Donate to Scholar Dollars at any participating financial institution the second Friday of each month.

The Florence Senior Center/The Club is serving curbside meals 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.

COVID-19 and Rapid testing is now available at the SHOALS COMMUNITY CLINIC - FREE to the public. The clinic has partnered with the Alabama Department of Public Health to administer these tests. The new COVID Rapid test takes only 15 minutes. 256-760-4713

LifeSouth Blood Drives for January
The Shoals Center, 307 Veterans Drive, Florence, 888-795-2707. The hours are: Monday, Wednesday, Friday 9am-5pm; Tuesday and Thursday 9am-7pm; Saturday 9am-3pm; Sunday 1-5pm.
Wednesday, January 20, 8am - 3:30pm, Lauderdale County High School, 201 Cedar Street, Rogersville
Thursday, January 21, 8am - Noon, North Alabama Medical Center- Cloyd Campus, 211 Cloyd Boulevard, Florence
Thursday, January 21, 1-6pm, Buffalo Rock, 98 Highway 43, Tusculum
Friday, January 22, 7am - Noon, Franklin Homes, 10655 Highway 43, Russellville
Saturday, January 23, 11am - 6pm, Lowe's, 3415 Woodward Avenue, Muscle Shoals

Sunday, January 24, Noon - 6pm, Walmart, 42466 Highway 195, Haleyville
Monday, January 25, 2-8pm, Gator Fitness, 4206 Huntsville Road, Florence
Tuesday, January 26, 7:30am - 4pm, Brooks High School, 4300 Highway 72, Killen
Wednesday, January 27, 10am - 4:30pm, Muscle Shoals Electric Board, 1015 Avalon Avenue, Muscle Shoals
Thursday, January 28, 7am - 5pm, North Alabama Medical Center, 1701 Veterans Drive, Florence
Friday, January 29, 7:30am - 4pm, Brooks High School, 4300 Highway 72, Killen
Saturday January 30, 1-6pm, Cricket Wireless, 13726 Highway 43, Russellville
Sunday, January 31, 1-6pm, Foodland, 16143 Highway 72 West, Rogersville



Courier Journal

Mystery Photo

of the week!

WIN A MEAL FOR 2 at

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www.rosiesmexicancantina.com

Enter at www.courierjournal.net

Last week's winner is **Robin C. Newberry** of **Muscle Shoals** who correctly guessed "NWSCC Automotive Training Program" Muscle Shoals

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

GAME DAY SCORE CARD

WEEK 18 Winner - Kevin Patterson of Sheffield

Pick up gift card at our office - 219 W. Tennessee St., Florence

Thanks to everyone for playing the 2020 Game Day Scorecard contest this season! With so many game cancellations and postponements, that was one very minor challenge you all faced in 2020.

The winners for the year are listed below. We hope to see everyone entering again next year!

Weeks 1-3: No Games

Week 4 - Sept. 26 Winner: **Sandy Aaron** of Florence

Week 5 - Oct 3 Winner: **Donnie Williams** of Florence

Week 6 - Oct. 10 Winner: **Jeff Smith** of Florence

Week 7 - Oct. 17 Winner: **Terry Willis** of Florence

Week 8 - Oct. 24 Winner: **Howard Stanfield** of Florence

Week 9 - Oct. 31 Winner: **Shalander Howard** of Florence

Week 10 - Nov. 7 Winner: **Michael England** of Florence

Week 11 - Nov. 14 Winner: **Kelsey Bjork** of Florence

Week 12 - Nov. 21 Winner: **Kim Rideout** of Florence

Week 13 - Nov. 27 Winner 1: **Loyd King** of Sheffield

Week 13 - Nov. 27 Winner 2: **Kathy Davis** of Russellville

Week 14 - Dec. 4 Winner: **Jane Gullett** of Florence

Week 15 - Dec. 11 Winner: **Jimmy Halbrooks** of Decatur

Week 16 - Dec. 19 Winner: **Michael England** of Florence

Week 17 - Covid Holiday Winner: **Timothy Adams** of Florence



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.

Do Not Write Your Own Will

I have seen several “homemade” Wills or Wills created through a kit ordered over the internet. These self made Wills often create more problems than they solve. We’ve seen people name banks that are no longer in existence as Executors. What an unnecessary and expensive problem that is. We’ve seen Wills that dispose of all of the real property without addressing who gets the personal property. We’ve seen the reverse of that particular problem.

During the month of November, 2020, McCutcheon & Hamner will write free Wills for a \$25 donation to the church or charity of your choice. We have Will questionnaires that

you can download or pick up from a stack by the door in our office. When you fill it out, you will need to know how you want your property divided and who you want to be in charge of carrying out the terms of your Will.

We want a first choice and a second choice as to the person in charge of your Will. This person is the Executor (male) or Executrix (female).

Remember that what you have now may not be what you’ll have at the time of your death. That’s why you don’t have to make a decision about the property you now have. We divide it according to what you do have at the time of your death, hopefully decades from now.

For example, people often leave their estate first to the spouse and then to the children. If a husband and wife have Wills that are mirror images, known as reciprocal Wills, they accomplish the goals of leaving everything first to each other and then to the children. We recommend that people consider using the phrase “per stirpes”. “Per stirpes” simply means that in the event a child dies before a parent and if that child had children, then those (grand) children would get what their parent would have received and no more or less.

All Wills should contain a residuary clause that leaves everything, no matter what it is or where it is, to the heirs so that everything owned whether it’s a right, an object or a piece of property is included in the Will.

Hopefully, this offer will help churches and charities in our area and allow members of our community to talk to Joel or I about important decisions that must be made.

Call our office, stop by or download a Will Questionnaire from our website at www.mhatty.com.

Be safe and healthy. As always your referrals are appreciated! 256-764-0112.



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.

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



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<p>16 Honda HR-V #20B-139B, 4 Door, Nice Local Trade, New Tires!</p>  <p>\$17,688</p>	<p>18 Buick Encore #20B-101A, 4 Door, Low Miles, 6 Yr/100K Limited Warranty!</p>  <p>\$18,788</p>	<p>15 Buick Enclave #18P-8397A, 4 Door, Leather, V6, 3rd Row!</p>  <p>\$19,888</p>	<p>17 GMC Terrain Denali #21G-008A, 4 Door, Leather, Loaded, Local Trade!</p>  <p>\$20,988</p>	<p>17 GMC Acadia #17P-5143, 4 Door, SLE, 3rd Row, 28K Miles!</p>  <p>\$20,988</p>	<p>16 Ford Expedition EL #20B-130C, 4 Door, Leather, New Tires!</p>  <p>\$21,888</p>
<p>13 Ford F150 Supercrew #21G-085A, Platinum, 4x4, Leather, Nice Local Truck!</p>  <p>\$21,888</p>	<p>16 GMC Terrain Denali #20G-256B, 6 Yr/100K Limited Warranty, 1 Owner!</p>  <p>\$23,888</p>	<p>18 Nissan Maxima #21G-035A, 4 Door, Nice Local Trade!</p>  <p>\$23,888</p>	<p>18 Buick Envision #19P-4103A, 4 Door, Leather, 1 Owner, 6 Yr/100K Limited Warranty!</p>  <p>\$26,888</p>	<p>16 GMC Sierra #21G-089A, Elevation Package, 1 Owner, 24K Miles!</p>  <p>\$27,888</p>	<p>17 GMC Acadia All Terrain #20G-318B, 4 Door, Leather, AWD, Nice!</p>  <p>\$27,888</p>
<p>18 GMC Terrain Denali #18P-6146, Leather, Loaded, 6 Yr/100K Limited Warranty!</p>  <p>\$28,888</p>	<p>19 Toyota RAV4 #21G-048B, 4 Door, 3rd Row, Nice Local Trade</p>  <p>\$31,788</p>	<p>17 Chevy Silverado #21G-065A, Crew Cab, 4x4, Nice Local Truck!</p>  <p>\$33,788</p>	<p>17 Toyota Tundra #20G-317A, Crew Cab, Limited, Loaded, 28K Miles!</p>  <p>\$38,988</p>	<p>20 Toyota Tundra #21G-031A, Crew Cab, 4x4, Nice Local Trade!</p>  <p>\$47,788</p>	<p>18 GMC Sierra 3500HD Denali #21G-087A, Dually Duramax, Sunroof, Navigation, 4x4!</p>  <p>\$60,888</p>

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