

**New Utilities Phone Scam**

FLORENCE—A phone scam involving Florence Utilities customers was reported last week. The caller demanded payment and threatened disconnection of utilities. Please be advised that Florence Utilities will NOT call customers to ask for payment information over the phone. If you have any concerns about your utility account, please call our Customer Service department at 256-760-6512. If you ever have a question about a scam call or someone at your door, call the Florence Police Department at 256-760-6610 or 911.

**Remarkable 4th Quarter**

SHOALS—NW Alabama Spay and Neuter Assistance continued helping area pet owners with spaying and neutering through

See SHORTS... on Page 11

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

Volume 137 Number 14

January 27, 2021

POSTAL PATRON

PSRST STD. ECRWSS US POSTAGE PAID JACKSON, TN PERMIT #843 RETURN ADDRESS 219 W. Tennessee St. Florence, AL 35630 256-764-4268

**Courier Journal**

Verification of weekly circulation upon request Serving Northwest Alabama and



**Feeding Friends**

FLORENCE—Florence City Schools recently announced the acquisition of a custom-built concession truck it calls The Falcon Feeder and a dream purchase of the FCS Child Nutrition Program. As the COVID-19 pandemic

set in during March of 2020, Florence City Schools employees and volunteers stepped up to serve than 60,000 meals to children in northwest Alabama through the Feeding the Falcons initiative in

months. As successful as the program was, FCS Child Nutrition

See FEEDING... on Page 6

**FREE FURNACE**  
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With Qualifying NEW AC System

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**Free MSSC Training at NW-SCC**

MUSCLE SHOALS -- The Manufacturing Skill Standards Council (MSSC) currently offers industry-led training certifications at Northwest-Shoals Community College. The MSSC training center at NW-SCC is an industry-led training, assessment, and certification system focused on the core skills and knowledge needed by the nation's front-line production and material handling workers. MSSC training offers both entry-level and incumbent workers the opportunity to



NW-SCC students take advantage of free MSSC training. Courtesy photo

demonstrate that they have acquired the skills increasingly required in the technology-intensive jobs of the 21st century. The Certified Production Technician (CPT) certification addresses the core technical competencies of highly skilled production workers in all sectors of manufacturing. MSSC awards certificates to individuals who pass

See MSSC TRAINING... on Page 6

**Vaccine Assistance**

MUSCLE SHOALS – Northwest-Shoals Community College and Helen Keller Hospital are partnering to provide vaccines to area residents. A vaccine clinic for ages 75 and over was operated January 18 on the NW-SCC Shoals campus. "We are excited to partner with Helen Keller Hospital to aid in the process of vaccinating our community," said NW-SCC President Dr.

Glenda Colagross. "Our hospitals and healthcare workers do so much to help keep us safe. We are so glad that we can play a small part in facilitating the vaccine distribution." "Helen Keller Hospital is most



See VACCINE on Page 9  
NW-SCC nursing student, Kirstin Wilson, left, gives the COVID-19 vaccine during last week's clinic NW-SCC photo



Oakley Auto Sales  
National Advance Auto Sales  
Jeff Elledge Auto Sales

Extended 1 Week!



**Inside this Issue**

- Kids Need the Books
- Medicare Minute
- On Your Debt
- Soap Updates



- Dave Ramsey Cat & Kids
- Hocus Focus
- Ask the Attorney
- Athletic Support



- Black-Owned Business Expo
- Adopt-a-Friend
- Insurance Insights
- SIGNS of the PAST

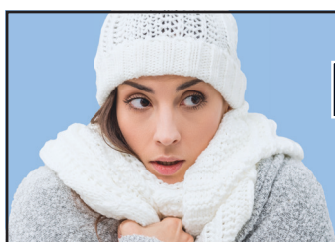
**Online Only:**

- Pet Talk
- Mystery Photo
- Outdoors
- Web Poll



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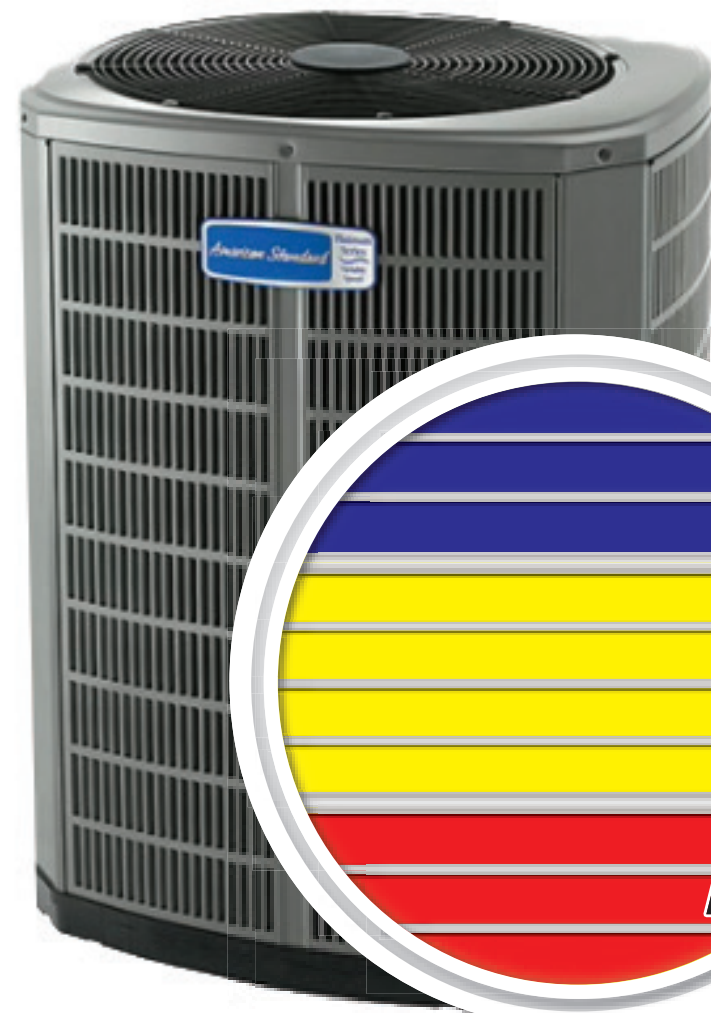
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Offer expires 2/28/21.



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390065-1

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**GE FRONT LOAD WASHER & dryer,** 14 mo old, steam technology, all the bells & whistles, excellent condition, white, \$900 OBO, 217-722-9881, Decatur

**LARGE FARMHOUSE CABINET, OAK** dresser, twin bed, reasonable prices. 256-718-0673.

**CEMETERY PLOTS FOR SALE** at Colbert Memorial Gardens, Garden of Christ, spaces 1 through 4 available, lot 186-A section 1, \$2,000 each, located in Colbert County Hwy 43, 256-810-9102



**HELD OVER! ONE WEEK CLEAN CLOSET CLASSIFIED SPECIAL** Receive 2 EXTRA LINES "FREE"

in all classified ads\* Sell it fast, Sell it here! See page 6 for details. This offer MUST be placed by phone at 256-764-4268 or by FAX 256-760-9618. Offer expires Jan. 29th.

**Medicare Minute**

**"Signing up for Medicare Part 2"**

Most Americans qualify for Medicare by turning 65 but there are other ways to qualify such as being disabled, having End Stage Renal disease (ESRD) or ALS. Today we are going to look at how you would sign up if you are disabled.

If you are under the age of 65 and disabled, you will automatically be enrolled in Part A and Part B after you have received Social Security or Railroad Retirement Board (RRB) benefits for at least 24 months. If you are disabled, covered by your or your spouse's group health plan and wish to stay on that plan, my suggestion is to contact the plan and confirm that you can remain on the plan even though you have Medicare. This may allow you to delay your Part B until a later date.

You are eligible for Medicare if you have End Stage Renal Disease and you've worked the required amount of time under Social Security, RRB or as a government employee OR you're already getting or are eligible for Social Security or RRB benefits OR you're the spouse or dependent child of one of the previous requirements. You should contact Social Security or the RRB for the amount of time worked to be eligible for Medicare.

If you're under 65 and have ALS your Medicare benefits should begin the first month you start receiving your Social Security or RRB benefits. Again contact Social Security or RRB for a list of the benefits.

Whether it's SSI or RRB disability, ESRD or ALS, I would encourage you to NEVER voluntarily leave your current health plan until you have covered all your bases with your current plan and Medicare. In most cases once you leave you cannot go back!! If you are faced with any of these 3 situations and need additional assistance feel free to contact our office.

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.



Ikey Fowler

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(Four Lane Shopping Center)



**REDLINE Your Ad Today! - See Page 6 For Details**



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384028-1

393751-1

393936-1



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**Urgent Care**

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Study the Bible at your own pace.

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- Postal lessons - Phone 256-766-3617

★ ★ ★ ★

**MALE STANDARD POODLE PUPPY,** DOB 11/20/2020, CKC registration, UTD on age appropriate vaccinations, call or text for more info and pictures. \$1000. 256-702-9005.

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<p><b>2004 Ford F-150</b></p> <p><b>\$2,000</b> Down + \$100/week</p>	<p><b>2006 Buick Rainier</b></p> <p><b>\$1,000</b> Down + \$80/week</p>	<p><b>2007 Mazda CX-7</b></p> <p><b>\$1,500</b> Down + \$80/week</p>	<p><b>2012 Nissan Rogue</b></p> <p><b>Call For Price</b></p>
<p><b>2013 Kia Soul</b></p> <p><b>\$2,000</b> Down + \$100/week</p>	<p><b>2001 Ford Ranger</b></p> <p><b>\$1,500</b> Down + \$90/week</p>	<p><b>2003 Ford Ranger</b></p> <p><b>\$1,000</b> Down + \$70/week</p>	<p><b>2005 Toyota Highlander</b></p> <p><b>\$1,500</b> Down + \$90/week</p>
<p><b>2005 Mercury Mariner</b></p> <p><b>\$1,200</b> Down + \$80/week</p>	<p><b>2008 Nissan Altima</b></p> <p><b>\$1,200</b> Down + \$85/week</p>	<p><b>2005 Ford Five Hundred</b></p> <p><b>\$1,000</b> Down + \$80/week</p>	<p><b>2013 Buick Verano</b></p> <p><b>\$2,000</b> Down + \$100/week</p>
<p><b>2013 Dodge Dart</b></p> <p><b>\$1,500</b> Down + \$80/week</p>	<p><b>2014 Ford Fusion</b></p> <p><b>\$2,000</b> Down + \$80/week</p>	<p><b>2011 Ford Edge</b></p> <p><b>\$1,500</b> Down + \$90/week</p>	<p><b>2011 Honda Pilot</b></p> <p><b>\$2,500</b> Down + \$110/week</p>

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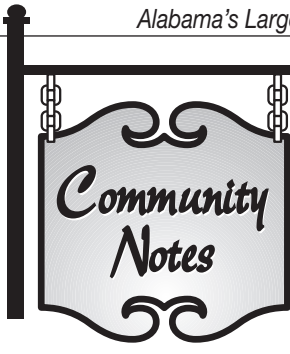
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**COMMUNITY NOTES** may be submitted for non-profit, civic or church-related events and published free of charge AS SPACE IS AVAILABLE in the Courier Journal. . Community Notes must be submitted in writing by 3pm Friday for consideration in the following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

**Keeping the Dream Alive** - Thank you to all Keepers of the Dream. Starting 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 hold and showcase our annual Dr. Martin Luther King, Jr. Basketball Tournament, we will still be accepting donations and continue assisting community members most affected by this pandemic. Our hearts go out to all of the people that we've lost this year due to COVID. Thank you all in advance for your

continued tax-deductible support and gifts. Make checks payable to: God's Way Counseling Services for Youth, Inc. Send to: 1050 E. Limestone St., F15, Florence AL 35630.

**2021 Black Owned Business Expo**  
 - Sunday January 31, 3-7pm, Clarion Ballroom, 4900 Hatch Blvd, Sheffield.  
 40 businesses will be spaced out selling items. Temperature Checks Before Entrance. Mask Required before entrance.

**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.

**See NOTES... page 30**

**2021 Black-Owned Business Expo**  
**Sunday, January 31 • 3-7pm**  
**Clarion Hotel Ballroom**  
**4900 Hatch Blvd in Sheffield**



**Over 40 Businesses Will Be Spaced Out Selling Items, and Answering Questions**

Hosted by: **RECRISSHA DOXIE**

Temperature checks take place before entrance, and masks are required at all times.

- Black Owned Business Expo
- White Pearlz Boutique
- Nikki's Boutique And Designs
- Word Of Mouth Foods
- Pride Senior Care
- Dazzle With Jess
- Melanin Pride
- Lt Custom Cabinets
- Lamonte Thompson
- Kustom Kutz
- Kerry Jones
- Yums Yums Mobile Food Service
- Royal Beauty And More
- Vanitynicole Lipology
- Annoint Me
- Alist Boutique
- Reliant Healthcareer
- Pugh's Jewel
- Lash Girl Mafia
- Blings N Things
- Do For Self Solutions
- Exit Realty
- WZZA
- Tiancy Travels

- Greenleaf & Company LLC
- Cakes By Cadietra
- Ramona J's
- Pruitt Robinson Agency
- Uncle G's Cookies
- KTO Organix
- Michele Sherie Beauty LLC
- SNS Entertainment
- Adriannie Dav Rose
- Core By Courtney
- Funnel Cake Queen
- Candyland
- Simply Healthy
- Posh & Paige
- Axess Wholesale
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- Candy Candles Boutique
- BU2FL
- Hair Confessionz
- Nannaasway Events Plus Style
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**SATURDAY: 9A-1P**

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

**NISSAN: ALTIMA, 2012 \$9,950.** SL, 2.5, 1 owner, 48K actual miles, leather, sunroof, NEW MICHELIN TIRES. Must See! 256-527-2125.

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*Now Offering Tree Services!*  
Tree pruning, Tree removal and stump grinding. Free estimates, 256-381-2306

**KENNEL REDUCTION ADULTS:** CKC Registered Female, Golden Retriever, Small Poodle male, Small Shih-tzu, male. Also white Husky female, Call for prices, Taking Deposits, Maltese Pups, \$1,000 each, Schnauzer Pups, \$800-\$1,000; Standard Poodle Pups \$1,500, All Registered & Vet Certified, 256-200-0310.

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**ROOFING - LEAKS REPAIRED,** chimneys flashed, valley repair. All work guaranteed. Free estimates. 256-383-3218

**ANTIQUE CHAIRS, 3 FOR** \$125, Hover Vacuum \$25, 3 board games \$25, 256-577-2745 Florence



**HELD OVER! ONE WEEK CLEAN CLOSET CLASSIFIED SPECIAL** Receive 2 EXTRA LINES "FREE"

in all classified ads\* Sell it fast, Sell it here! See page 6 for details. This offer MUST be placed by phone at 256-764-4268 or by FAX 256-760-9618. Offer expires Jan. 29th.

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Awnings... Permanent or Retractable with Remote Control  
Update Your Patio with New Cushions ....OR RECOVER Old Cushions

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\$20 dozen • \$13 1/2 dozen (picked up)

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The Furniture Source Furniture Store Offers High Quality Furniture Direct From The Manufacturer At Unbelievably Low Prices.



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# Courier Journal Classifieds

## Clean Closet

**2 Extra Lines FREE!**

**EXTENDED 1 WEEK!**

**Classified Special is Back!**

**2 Extra Lines FREE!**

Must call or stop in to get 2 lines free. Offer excludes employment section. Limit 2 items per ad in "for sale" ads. Offer valid through 1/29/21 with payment in advance. Initial ad must be placed by 1/29/21. Excludes all other discounts. No limit to number of ads placed.

**Must Call Or Stop In To Get This Free Offer**



- Private Party Rate** 3 LINES for 1 item Prepay - No REAL ESTATE, FIREWOOD, or TICKETS. Each additional line - \$1.50 - CASH DISCOUNT - 4 Weeks/3 LINES for 1 item \$13.50 - Each additional line - \$5.00 no credits..... **\$4<sup>50</sup>** / Week
  - Commercial Rate** 4 LINES Prepay - applies to all REAL ESTATE and anyone engaged in sale of goods/services on a recurring basis or for profit, licensed or not. 1 vehicle per ad. Each additional line - \$1.50 CASH DISCOUNT - 6 Weeks/4 lines \$35.00. Each additional line - \$7.50..... **\$7<sup>00</sup>** / Week
  - Employment** 5 LINES Prepay Each additional line - \$2.25 EMPLOYMENT - Looking for employment or Businesses looking for employees ..... **\$12<sup>50</sup>** / Week
  - Private Party Auto Rate** Up to 8 LINES for 4 weeks. Prepay Each additional line - \$2.00..... **\$15<sup>00</sup>** / Week
- \*one line is approx. 30 characters


Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Phone \_\_\_\_\_

**→ HOW MANY WEEKS?** Multiply the number of weeks - X - the cost of the ad.....

**YES! RED LINE MY AD!**  PLEASE CHECK THE BOX

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

**MAILING ADDRESS:** Courier Journal, 219 W. Tennessee St., Florence, AL 35630

**Please Print Ad Clearly.** NOT RESPONSIBLE for illegible handwriting

**Questions?** Call our office at 256-764-4268.

ADVANCE PAYMENT IS REQUIRED in cash, check or Credit/Debit Card. **DEADLINE: Friday 5pm**

Phone-in Ads MUST be Charged to Credit/Debit Card! NO EXCEPTIONS! NO REFUNDS!

### Online

**ONLINE** - at our Website...  
Go to [www.courierjournal.net](http://www.courierjournal.net) and click "Place a Classified"

### Phone

**PHONE** - 8AM-5PM Mon-Fri  
Charge to Credit/Debit Card by calling **256-764-4268**

### Fax

**FAX** - 24 HRS - Charge to Credit / Debit Card by faxing an ad to **256-760-9618**. Include exp. date. List how many weeks the ad is to run.

### Mail

**MAIL** - Mail your written ad to address at right. Include your phone number. We will call to finalize your ad. List how many weeks the ad is to run.

### Office

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

## Feeding...

Continued from Page 1

Program Coordinator Tara Talmage was still afraid that many children were going hungry due to a lack of personal transportation.

It was at that moment Talmage began to explore avenues to reach more students and families in need.

During her research, Talmage discovered the No Kid Hungry organization. No Kid Hungry is a national campaign run by Share Our Strength. The nonprofit works to solve problems of hunger and poverty with ending childhood hunger as its primary focus.

With the blessing of Superintendent, Dr. Jimmy Shaw, Florence City Schools applied for a monetary grant from the No Kid Hungry program assists school systems significantly impacted by the COVID-19 pandemic that participate in the USDA Feeding Programs.

The goal is to reach the children who may not have a way to receive nutritious meals. FCS was awarded a \$100,000 grant to be used for a food delivery truck. With the approval and support of the Florence Board of Education, The Falcon Feeder was birthed.

After researching and developing the specifications needed for The Falcon Feeder, the project went out for bid. The winning bid was awarded to Concession Nation for almost \$130,000, a Florida-based company specializing in custom-built food trucks.

The layout of the 18-foot cabin utilizes every inch for food holding, transportation, and distribution.

The Falcon Feeder contains commercial-grade coolers, warmers, and a freezer. The truck is powered by an onboard 12kW diesel generator.

The Falcon Feeder gives FCS the flexibility to reach our students wherever they are. Summer delivery routes are being planned across the city of Florence.

The paths will give children direct access to the truck to receive meals. These will be very similar to a traditional bus route with stops at specific places and times.

The Falcon Feeder's uses are not limited to the summer feeding program and school closures. FCS plans to use it to meet other needs within the school system and community. Optional uses could include showcasing the Florence High School Culinary Department at area festivals and athletic events.

Additionally, the food truck may serve the community during natural disasters.

Florence City Schools is very thankful to the No Kid Hungry organization. We would also like to recognize the Florence Board of Education and our community for making this possible. FCS is very fortunate to have received a vehicle like The Falcon Feeder and we will make sure the community benefits through our service.



### Personnel

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Steve Pope

**OFFICE HOURS:**

Monday - Friday

8:00am - 5:00pm

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Florence, AL 35630

or email to:

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## MSSC Training...

Continued from Page 1

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**Vaccine...**

Continued from Page 1

appreciative of NW-SCC nursing students and instructors who helped to administer the COVID-19 vaccine," said hospital President. Kyle Buchanan.

"We have a wonderful partnership with Northwest Shoals Community College and are thankful for their support with our vaccine clinic. Our mission is to care for the Shoals, and this is just another way we can be proactive in stemming this virus," Buchanan said. "Providing this vaccination to our most vulnerable population makes them as safe as possible as we work through this pandemic."

NW-SCC nursing students were vaccinated January 14 at Helen Keller Hospital's Well Care Center, and some of those students assisted the Helen Keller Hospital staff in vaccinating approximately 250 citizens on Monday. When NW-SCC nursing faculty and students found out they would be able to help with the clinic, they eagerly accepted the opportunity.

According to NW-SCC Director of Nursing, Brittney Humphres, NW-SCC students consider it a privilege to be able to give back to their community. "Situations like these are why you choose to become a nurse," stated Humphres. "We know our community is suffering from this pandemic. So, assisting with this clinic allows our students to contribute toward making a positive difference for some folks who are in the high-risk category."

Kirstin Wilson was one of the NW-SCC nursing students that assisted in today's clinic. "Being able to help today means more to me than most," said Wilson. "The COVID-19 pandemic has hit our community so hard, and it's been such a long year for all of us. Being able to help today will be so rewarding for each of us. I hope administering this vaccine today will help bring an end to this pandemic."

As more vaccine clinics are scheduled in the coming weeks, Helen Keller Hospital will send out additional information.

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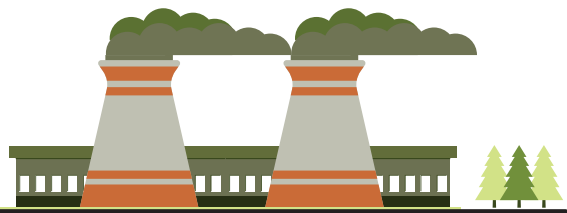
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## Shorts...

### Remarkable 4th Quarter

Continued from Page 1

the 4th quarter of 2020. NASANA assisted financially with 156 more animals bringing its total for the 2020 calendar year to 661 animals. "We also reached another big milestone this year," said Director, **Pat McGuire**. "We far exceeded the mark of 2,000, assisted with 2,261 spay/neuters since NASANA began its mission six years ago." For more information about NASANA's work, visit them at Facebook.com/NASANA.org; on Instagram: @pet\_fixer or at NASANA.org

### Amber the Golden Bear

SHOALS— *Amber the Golden Bear* is the first children's book (an eBook) written by **Michael Barksdale**. It is in eBook form, but will be released in paperback at a later date. Amber is a little bear cub who has her feelings hurt and demonstrates



how a mother bear's kind words can help her to feel better. "I plan on writing a series of Amber books to try to help the children understand different things about growing up," Barksdale said. "My second book will be out in February and is *Amber The Golden Bear Wears a Mask*. *Amber The Golden Bear* is available on Amazon kindle children's eBooks.

### Mask Order Until March 5

MONTGOMERY— Governor **Kay Ivey** on Thursday issued her twenty-second supplemental emergency proclamation. The Governor extended the Safer at Home Order that includes a statewide mask requirement. Individuals are required to wear a mask or other facial covering when in public and in close contact with other people. The order extends until Friday, March 5 at 5pm.

### Morgan is 101

SHOALS— **Lena Morgan** celebrated her 101st birthday on Saturday, January 23. Her church family at Wesley Chapel United Methodist honored her with a drive-by celebration at her home on Saturday.

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Commentary

Drama...Overkill... a Unity Unmasked

Over 20,000 National guard troops were brought into DC for the inauguration, 2,000 were sworn in as US Marshals, and all checked for possible right-wing extremist tendencies.

In a Covid environment where no members of the general public were going to be allowed at the inauguration anyway, that is more of a dramatic media backdrop than necessary security. Those alarmist tactics by democrats and the media leading up to the inauguration were a humorous play at self-indulgence.

In A Few Words



TOM MAGAZZU Editor

Let's get real. If there were supposed to be an attempted government coup or an armed so-called insurrection on January 6, it would not have been orchestrated by several hundred lumbering middle-aged, out-of-shape people with flags, signs, and patriotic painted faces after leaving a quasi-pep rally.

See UNITY?... on Page 24

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

Courier Journal

in the

Shoals

THIS WEEK

January 27, 2021

Happening THIS WEEK



Seeking Success by 6

More Kids Need Books

SHOALS--The United Way of Northwest Alabama's Board of Directors has accepted the challenge to 'Clear the Waitlist' of children who are waiting to be enrolled in Dolly Parton's Imagination Library.

There are currently 1280 northwest Alabama children enrolled in the program with a growing waitlist of those eager to receive a free, developmentally-appropriate

See SUCCESS.. on Page 26



THE ANNUAL STEP SING COMPETITION on the UNA campus is set for Thursday and Friday, January 28 and 29, at 7pm, and Saturday, January 30, at 5pm in Norton Auditorium. The theme for Step Sing 2021 is "Single Artist," and the event allows competing campus organizations to show off their talents by performing choreographed songs, dances, and stories.

Economic Empowerment



2021 BLACK-OWNED BUSINESS EXPO January 31

SHEFFIELD--The 2021 Black-Owned Business Expo hosted by Recrissha Doxie takes place Sunday, January 31 from 3-7pm at the Clarion Hotel Ballroom on Hatch Blvd in Sheffield.

At least 40 businesses will be spaced out selling items, and answering questions.

Black entrepreneurs will be out celebrating economic empowerment, building stronger customer bases,

and creating a wider network of supporters.

The event is open to the general public and allows those from all backgrounds the opportunity to discover some hidden jewels in the black business community, and learn more about the well-established businesses. Give them all a big boost in an environment of black culture, food, dance, music, and more.

Temperature checks take place before entrance, and masks are required at all times.

WITH FOOD BANKS ACROSS THE NATION struggling to meet demand, the Athens-Limestone Public Library is seeking to support a local food bank. They are asking people to bring canned and non-perishable food items or toiletries to the library. These items will be donated to the Limestone County Churches Involved food pantry in downtown Athens.

Advertisement for North Alabama sports events: BASKETBALL MEN SAT. JAN. 30 • 4PM at North Florida in Jacksonville, FL; WOMEN JANUARY 30 & 31 vs North Florida in Flowers Hall, Florence; TENNIS MEN & WOMEN SAT. JAN 30 • 2PM at Alabama State in Montgomery, AL; VOLLEYBALL FRI. JAN. 29 • 6PM vs Middle Tennessee in Flowers Hall, Florence. Includes logos for NewsTalkSports 97.1 WBCF and Northern Alabama Athletics.

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.

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

Vaccine in 9 Months

Editor:

In response to the letter to the Editor last week titled, "What is Wrong," I am a Republican who attends church with Democrats and Republicans. My wife and I voted for a president who supported the police, not to defund the police like Biden and Harris.

B L M could stand for Babies Lives Matter. Georgia Bulldog Herschel Walker and I voted for a president who helped get two Covid-19

Our northwest Alabama team, consisting of Lauderdale, Colbert, Franklin, Lawrence, Marion, and Winston counties, collected 7,320 boxes, just a slight reduction from last year...



vaccines manufactured in 9 months. My wife and I got our first dose of the Moderna vaccine last week. Think about these facts when you go to sleep at night.

Rogers Kimbrell Florence

76 Million Stupid

Editor:

In the last Courier Journal, Pam Gargis indicated the 76 million people who supported President Trump were stupid. She based this assumption on her own learned opinion that Trump was a terrible president.

May I strongly suggest she read Mr. Magazzu's commentary just above her letter in the same issue of the Journal. While she and other democrats wait for the liberal media to do their thinking for them, Pam should ask herself where the pontificating demagogues were during the previous four years?

Where was Ms Gargis' and her fellow democrats outrage during

See LETTERS...on Page 16



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# Cat & Kids by Cathy Turner

## A Joyous Review

During the last two weeks at my workplace, I have conducted dozens of annual performance reviews. These reviews were delayed by the fact that I had COVID-19 during the month of December. Lots of people dread performance reviews but I just feel like I'm chatting with family. I have been at my workplace since 2004 and a good number of my staff have been there longer or almost as long. We are family. How do you review 2020 and make plans for 2021 with your family?

During last year's reviews, I use the word, "Exceptional", to describe my anticipation for 2020. Well, I was anticipating growth and success but 2020 turned out to be "Exceptional" in a different way. In this year's reviews, I chose "Difficult" to truly describe 2020. I don't usually use negative words to describe anything, but honestly, 2020 was difficult. Personally and professionally, we were just trying to figure out how to make it through. We were making it up as we went. We were asking such basic questions: Can we play together? Can we have classes? Can we share a cup of coffee?

But our staff responded by doing whatever was needed. We tried to let people do what they felt was safest. After the government let us reopen, some people were comfortable coming back to the building.

Others preferred to teach online. We had great exercise classes from living rooms, dens, front porches, gardens, Barre from stairway banisters. It was remarkable - over a 1000 people, members and non-members, we're on our Facebook page. But some of our staff didn't feel comfortable being on camera either. Some came in help with to cleaning when their classes were closed. We tried to let people do what they felt safe doing. And our staff just shone through.

During their reviews, I asked them how they were doing personally and professionally, and most everyone was "Good", "Happy" or "Satisfied". And I know part of the reason is because of the way this "family" has supported each other during these difficult times. During my struggle with COVID-19 and COVID pneumonia, my staff fed me and my husband - beautifully. During this

year, they checked on each other. And they lowered their masks long enough to share smiles.

The word that I chose for 2021 was "Different". This year will be "Different" than last year. Whoop! But this year will also be different than the past because the paradigm has shifted. We've been through too much to go back. I asked my team to work with me on three goals: 1) Encourage change by looking and listening to those who are coming to us. We want to meet the true needs of our community. We need to keep going. What worked in the past might not work now. 2) Develop yourselves through trainings and research. If we stagnate, our Y family will stagnate. We have to keep growing. And finally, I asked my Y staff family to help me to continue to create a safe, warm, joyous environment for the people who come in our doors. There's just so much negativity in our world right now that I thought that it was important to include joy. Choose Joy. Create Joy. Be Joy. We have to keep glowing. When we review 2021, let's be able to say that we brought joy to it. All of us.

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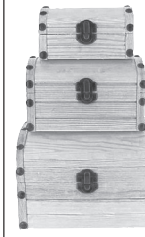
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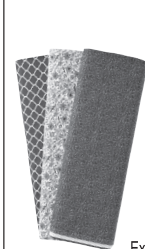
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# Letters...

## 76 Million Stupid

Continued from Page 12

the street riots, burning and looting and the takeover of portions of cities that caused millions in damages, loss of jobs, destroyed businesses, and the loss of lives in double digit numbers? I guess she and they drank the

media and democratic leadership's "Kool aide" in proclaiming that all these actions were so-called peaceful protests or unintentional happenings of the oppressed.

Where was she and her pious group while

a vindictive old woman spent more than four years trying to prove she was more powerful than the President; to this day she still spouts that President Trump has a Russian connection even after most other fellow democrats accepted facts proving otherwise more than three years ago.

And, why was there no outcry among this group of democrats while this same old woman proved she believes she is one of a privileged few who are above the masses she claims to represent. And when caught, like many democrats, said the situation was someone else's fault - the poor hairdresser. That same old woman refused to answer and angrily snapped at a reporter who had the audacity to ask her why she had held up the personal and business relief checks for more than 8 months.

I defy Ms Gargis to name any past President who accomplished as much good for America in four years as did President Trump with all his personal issues so adroitly covered by Mr. Magazzu.

## THE Meaning of Christmas

Dear Editor,

Despite a global pandemic, residents throughout Northwest AL Area Team shared the true meaning of Christmas with children in need this past holiday season.

At curbside drop-off locations for the Samaritan's Purse project Operation Christmas Child, the generosity of donors across the U.S. resulted in more than 7.8 million shoebox gifts collected in 2020. Combined with those collected from partnering countries in 2020, the ministry sent more than

See LETTERS... Page 20

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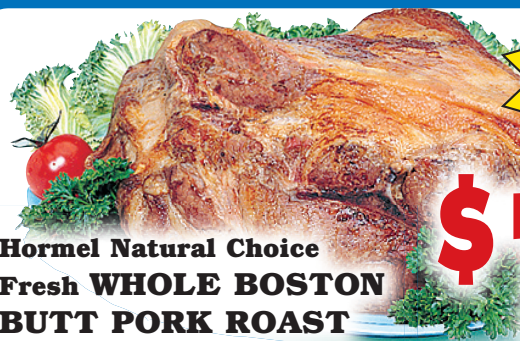
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Each

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**Fresh Chicken**  
**DRUMSTICKS**  
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**AD GOOD JAN. 27-FEB. 2, 2021**



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<b>Oscar Mayer Deli Shaved LUNCHMEAT</b> 8-9 Oz. .... <b>2/\$7</b>	<b>Kentucky Legend Boneless WHOLE HAM</b> lb. .... <b>\$3.49</b> <b>\$4.59</b>	<b>Bryan Original WIENERS</b> 12 Oz. .... <b>2/\$3</b>	<b>Rudy Farms Hot Or Mild SAUSAGE PATTIES</b> Family Pk. 3 Lbs. .... <b>\$7.99</b> <b>\$1.39</b>
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<b>Bryan CHILI WITH BEANS Or Chili With No Beans</b> 15 Oz. <b>2/\$4</b>	<b>Bumble Bee Chunk Light TUNA In Oil Or Water</b> 5 Oz. <b>89¢</b>	<b>Nestle Pure Life SPLASH WATER</b> 6 Pk. .5 Liters <b>5/\$5</b>	<b>Kraft Deluxe Or Velveeta &amp; Shells DINNERS</b> 12-14 Oz. <b>2/\$6</b>	<b>Friskies CAT FOOD</b> 16 lb. Bag Or <b>DOG FOOD</b> 16-20 lb. Bag <b>\$11.99</b>
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# ON YOUR DEBT

## Millennials, Gen Z Hit Hard Financially



**B. Grant McNutt**  
Managing Attorney

Everyone knows that seniors are being hit hard by the pandemic. The risks of serious illness and death are more significant for those over 65, and isolation can be especially hard on the elderly. That element is compounded by strict safety precautions in nursing homes and other residential facilities populated by older Americans. In addition, there is an obvious tendency for older populations to be less connected through technology.

But seniors are not the only ones facing troubled times. Millennials and Gen Z are facing their own special challenges, both during and after this pandemic. Many of those challenges are financial.

### Job Loss by Generation

When shutdowns and other pandemic-related factors cost tens of millions of jobs around the country earlier this year, younger workers were hit hardest. According to data from Pew Research Center, 25% of workers under the age of 25 lost their jobs during the early round of layoffs and business closures. The same was true for 13% of employees aged 25-34. Both of those rates reflect much more widespread job loss than during the Great Recession, when 15% of the youngest workers and 6% of those in the 25-34 bracket lost their jobs. About 30% of Millennials surveyed said they had taken a pay cut during the recession caused by the COVID-19 pandemic.

One reason young workers were hit harder is that nearly half of the under-25 workforce was employed in industries considered high risk – these include food service, hospitality, and retail services. That is about double the rate for older workers.

These industries were more likely to be shut down or partially shut down by government orders, are more likely to see a decline in business even when they are allowed to open, and are generally not adaptable to remote working arrangements.

### Racial Minorities Have Been Hardest Hit

A separate report issued by the Economic Policy Institute (EPI) revealed that the impact was even greater on non-white younger workers. In the spring of this year, the unemployment rate for Asian American/Pacific Islander workers under 25 was 29.7%. Young black and Hispanic workers followed closely, at 29.6% and 27.5%.

### Underemployment Also More Common Among Young Workers

Many younger workers around the country were underemployed before the pandemic. The underemployment figure takes in not only those statistically counted as unemployed, but also those who are unemployed but have given up looking for work and those who want to work full-time but have only part-time work. In other words, the youngest sector of the workforce was already on less-than-stable ground before the pandemic.

According to EPI, more than 15% of workers aged 16-24 were already underemployed in 2019, compared with less than 6% of those aged 25 and older. In 2020,

those figures increased to 35% for the 16-24 age group and 18.3% for workers older than 24. Like unemployment, underemployment is even more widespread among younger workers who are black, Hispanic, or Asian American/Pacific Islander. Among these groups, the age 16-24 underemployment rate was about 40% in 2020.

### Pre-Pandemic Factors Increase the Impact on Younger Generations

Gen Z workers have not just experienced higher levels of job loss and underemployment than older generations. Their ability to rebuild may be impacted by their relative lack of experience. When a business downsizes and must rely on fewer workers, it is natural to seek out the workers who can offer the most value and operate most independently. Often, that means retaining workers with more experience and laying off those with less.

Because younger workers generally have fewer years in the workforce, they are also less likely to have built up a significant safety net to carry them through a period of unemployment. In addition, they were most likely to be affected by the retraction in consumer credit that resulted in the closure of tens of millions of credit card accounts this past spring and summer.

Still, Pew says it is Millennials who are ultimately hit the hardest. Millennial respondents to their survey were more likely than any other generation to say the pandemic had a significant impact on their finances. 39% described the impact as "major." That is compared with 28% of adults across all age groups and just 17% of Baby Boomers.

That is partly because this is not the first recession many Millennials have weathered. The lines are a bit fuzzy as to where Millennials end and Gen Z starts, but Pew draws that line at 1996. That means the youngest Millennials turned 24 in 2020. They were in middle school when the Great Recession struck. But the situation was very different for those born between 1981 and 1990.

At the time, this group of Millennials was graduating from high school, graduating from college, entering the workforce, or had just a few years in the workforce. Many were seeking their first jobs during a period when according to the Center on Budget and Policy Priorities (CBPP) 8.7 million jobs were lost. It wasn't until 2014 that those jobs were fully recovered, and it took another two years according to stastica.com for median household income to reach 2007 levels. In short, all but the youngest Millennials had already spent much of their working lives in a period of recovery and rebuilding.

These challenging circumstances also meant home buying was rarer among this group than previous generations at the same age, and many were behind on savings and retirement planning. Many Millennials have already given up on buying a home, resigned to renting for the foreseeable future.

Nathan Rester, an Associate Attorney in our Bond and Botes Jackson, Mississippi office, puts it like this: "I'm the youngest person in the office, so I guess that makes me the Resident Millennial. Hardly anybody I know has purchased a home. The money is not there, the market is not there. I have married friends, bachelor friends, friends with kids. Even if you are doing

well financially, why play Russian Roulette with a mortgage? We have grown up with the threat of recession looming over our heads, all day, every day. We have been conditioned to understand that money comes, money goes. And you better be ready when it goes." **Some Parts of Alabama Hit Harder by Job Loss**

According to the Alabama Department of Labor, Alabama's job loss and recovery during the pandemic has not been a straight line, and different areas of the state have been impacted more heavily than others. Several areas hit highs in April saw unemployment rates drop until August, and then started to climb again in September. For example:

- The Birmingham metro area peaked at 11.9% in April, dropped to 5.5% by August, and then climbed back to 6.1% in September.
- Florence peaked at 15.3% in April—higher than both the national and state averages. That rate dropped to 5.3% by August, but was back up to 5.8% in September.
- Gadsden reached 19% unemployment in April, dropping to 7.0% in August and back up to 7.6% in September.

In some areas, recovery was slower before reversing course. For example, after an April peak of 15.1%, the Mobile metro area was still at 8.3% unemployment in August. By September, the rate had climbed back to 9.3%.

### Start Educating Yourself Now

Many Alabama workers, particularly young adults, have a difficult road ahead. And, as the metro rates above show, it is not yet clear when we can expect employment to stabilize. If you are still unemployed or have less income than you did pre-pandemic, it may seem impossible to take positive steps. But, the more you know, the better prepared you'll be to minimize harm and put yourself in a better position to rebuild.

That means educating yourself about programs that may assist with rent and other expenses during the pandemic, talking to creditors about deferral programs or other options that may give you some breathing room and mitigate damage to your credit, and prioritizing your debts and expenses. For some, it will also mean recognizing that debt has spiraled out of control and a more powerful solution is required.

### Bond & Botes Helps People Struggling with Debt

At Bond & Botes, we have been helping people resolve debt for decades. We have a unique understanding of the challenges an extended period of income disruption can create and want to ensure that you have the information you need to regain control of your finances. Let us solve your financial problems and you can begin gathering information right now by scheduling a free consultation with one of the experienced bankruptcy attorneys at Bond & Botes. 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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# SIGNS OF THE PAST

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A pioneer with a forty-three year career in woman's basketball, and a 206-68 record coaching Purdue University during 1987 through 1996, Lin Dunn earned her induction into the Woman's Basketball Hall of Fame.

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

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## Letters...

### THE Meaning of Christmas

Continued from Page 16

8.9 million shoebox gifts to children worldwide. Through shoeboxes packed with fun toys, school supplies, and hygiene items volunteers brought joy to children in need around the world. Each gift-filled shoebox is a tangible expression of God's love, and it is often the first gift these children have ever received.

Operation Christmas Child has collected and delivered more than 186 million gift-filled shoeboxes to children in more than 160 countries and territories since 1993.

Our northwest Alabama team, consisting of Lauderdale, Colbert, Franklin, Lawrence, Marion, and Winston counties, collected 7,320 boxes, just a slight reduction from last year. It was still a great effort considering that many church congregations which normally

participate were not able to meet and were not able to take part this year. Many other churches packed only a small percentage of what they normally do because they did not have as much time to promote it within the church.

Information about ways area participants can get involved year round can be found at [samaritanspurse.org/occ](http://samaritanspurse.org/occ) or by calling 770-777-9342.

Although local drop-off locations for gifts are closed until November 2021, anyone can still be a part of this life-changing project by conveniently packing a shoebox gift online in just a few simple clicks at [samaritanspurse.org/buildonline](http://samaritanspurse.org/buildonline).

These gifts send a message to children worldwide that they are loved and not forgotten.

**Leah Yocom**  
NW Alabama Area Coordinator, Operation Christmas Child



ALABAMA DEPARTMENT OF Early Childhood Education

## FIRST CLASS PRE-K Alabama's Voluntary Pre-K Program PRE-REGISTRATION

Alabama's nationally recognized First Class Pre-K is preparing for another exciting year!

- 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

<b>Pre-Registration Dates</b>	January 15 – March 19, 2021 Ekklesia Child Development Center 401 West College St. Florence OR 3007 Hatch Blvd. Sheffield
<b>Forms</b>	Go online to <a href="https://alprek.asapconnected.com">https://alprek.asapconnected.com</a> Complete the Pre-Registration Form and submit birth certificate and proof of residence.
<b>More Information</b>	Visit <a href="http://www.children.alabama.gov">www.children.alabama.gov</a> and see Pre-Registration Info under First Class Pre-K.
<b>Acceptance to the Program</b>	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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# Soap Opera Preview

**THE BOLD AND THE BEAUTIFUL** Eager to determine who the father of her baby was, Steffy asked for a paternity test. Zoe reached out to Zende, showing him the delayed text, hoping there was still a chance for them. Ridge questioned Zende about Zoe's intentions after Carter asked him to be his best man. Zende covered when Ridge got too intrusive. In love with Katie, Dollar Bill fell on his sword in an attempt to win her back. Zoe made a surprise and seductive visit to Zende. *Wait to See: Bill and Katie separately seek out advice from Wyatt and Donna about reuniting. Ridge angrily demands answers after busting Zoe and Zende. Paris decides that it's time to tell Carter the truth about Zoe.*

**DAYS OF OUR LIVES.** Meanwhile, Philip's entanglement with the mob turned violent. Lani turned to Kristen for help. Eli enlisted Xander to lure Dr. Raynor into a trap. Brady's life hung in the balance. A desperate Kristen took Tony hostage. Kate questioned Jake about his feelings for Gabi. Nicole insisted on taking Rafe out for his birthday. Kristen threatened to shoot Chloe. Xander ratted out Philip to Victor. Anna gave Abigail marital advice. Tony and Chad teamed up to help their sister. Marlena hypnotized Allie. Abigail and Gwen had an explosive confrontation. Charlie bonded with someone unexpected. Ben made an admission to Claire about Ciara. Ben received a sign to follow his heart. *Wait to See: Tripp urges Charlie to come clean. Steve brings new*

*evidence to Shawn regarding Charlie. Rafe opens up to Nicole.*  
**GENERAL HOSPITAL** Bobbie tried to distract Ava. Michael considered his 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. Liz had a heart to heart with an old friend. Jax and Nina resisted Valentin's bait. Lucy was dismissive of Carly. Val helped Nina try to get to the truth. Alexis went to the hospital with Sam. Jason and Britt came up with a strategy. Nina's curiosity was piqued. Olivia's confusion mounted. Liz took Jason to task. Alexis began to comprehend the error of her ways. Monica grew tired of her house guest. Valentin snapped at Carly. *Wait to See: Finn pushes Britt for information. Obrecht makes a desperate plea. Nikolas goes to Laura for advice.*

**THE YOUNG AND THE RESTLESS** Nikki pointed her daughter Victoria in the right direction. Adam was concerned about Chelsea's progress. Amanda and Nate settled some unfinished business. Nick turned to Nikki for help with Faith. Devon made a promise to Amanda. Victoria protected her interests. Phyllis shared her playbook with Summer. Mariah received a surprising request. Sally turned to Jack for help. Elena came clean with Devon. *Wait to See: Rey wants Sharon to cut ties with Adam. Jack receives an unexpected guest. Billy and Victoria experience deja vu.*

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## Insurance Insights

# ATV Safety

All-terrain vehicles (ATVs) are a great way to have fun and enjoy the outdoors. But it's important to remember operating one requires proper instruction and preparation.

**Before You Head Out On Your ATV**

- **Take a safety training course.** Knowing how to stay safe while riding one is essential. The All-Terrain Vehicle Safety Institute® offers safety training courses around the country.
- **Wear protective gear** that is season and/or weather appropriate and that can help protect against possible cuts and other injuries.
- **Don't carry passengers.** Most ATVs are designed for one person at a time.
- **Maintain proper maintenance.** A pre-ride checklist can help make sure your ATV is functioning properly and safe to drive.
- **Let others know where you will be riding** and how long your plan on being gone, similar to a boater's float plan.
- **Check your insurance** and make sure it's updated. Contact your local State Farm® agent if you need information about insuring your ATV.

**Pack The Essentials For Your Ride**

Some ideas on what to take are listed below.

- **Cell phone or walkie-talkie** - Carry a cell phone in case of an emergency, especially if riding alone. Make sure the battery is fully charged.
- **Winch** - If you ride alone a winch is very important if you get stuck.
- **First aid kit**
- **Tire repair kit and an inflation device** - Repair it on the trail and ride out.
- **Water and snacks** - Riding off road uses a lot of energy and in warm climates dehydration can be a big concern.
- **Map** - A simple low-tech map can be a life saver.
- **Lighter and/or matches** - Having the ability to start a fire could be a life saver.
- **Basic tool kit.**
- **Small jump pack in case of a dead battery** - Small battery pack that can be used with cables to jump start a machine and also add battery life for your cell phone.

**On The Trail With Your ATV**

- **Know the area and/or trails** where you'll be riding.
- **Ride at proper speed.** To avoid flipping, maintain proper speed for the terrain, especially on uneven ground.
- **No tricks or stunts.** Most injuries occur when ATVs are operated improperly.
- **Avoid drugs and alcohol.** They can greatly impair judgment and reaction time and may lead to serious accident or injury.
- **Drive in appropriate settings.** Stay off-road and operate only on safe terrain.

**Children and ATVs**

- **Never let children drive adult ATVs.**
- **Determine your child's readiness.** The ATV Safety Institute has a readiness checklist to help you make an informed decision about your child's readiness.
- **Closely monitor.** Children on ATVs should be supervised at all times.
- **Educate yourself and your child.** Make sure you both have proper training on how to safely operate an ATV.

No matter what your age, riding level, or years of experience operating an ATV, it is always smart to be prepared and remember basic safety rules. There's no reason why off-roading can't be an enjoyable experience for everyone.

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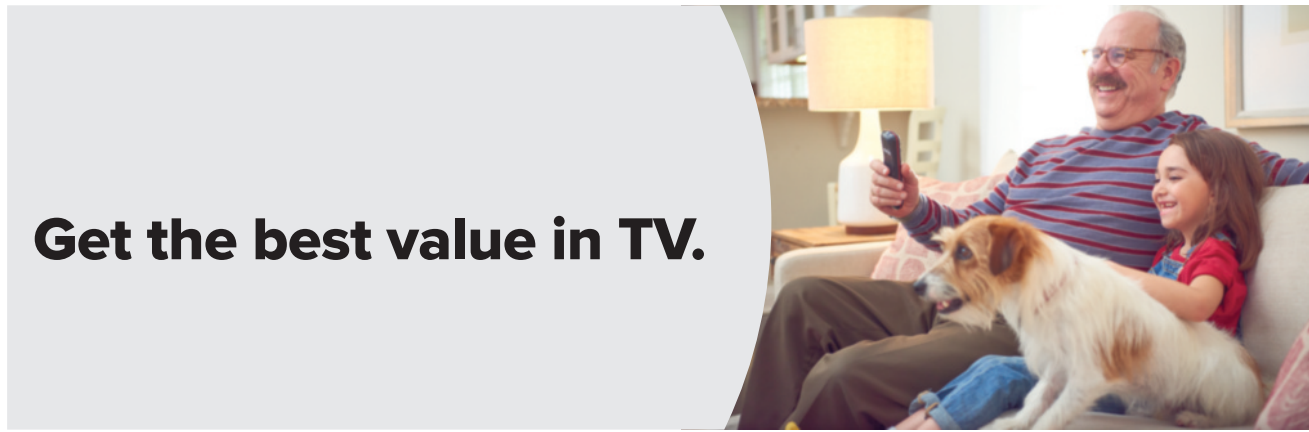
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## Commentary Unity?...

Continued from Page 12

Every incoming President says in so many words that he wants to be a President for all Americans, a uniter, a bridge for ideas, etc. Most of President Biden's day-one executive orders undoing programs established by the Trump administration were expected. Many, like nixing Trump's 1776 Commission in favor of the 1619 Project being taught in schools, doesn't demonstrate unification OR common sense.

Neither does the senate moving Trump's impeachment forward. A former president is a private citizen, someone not constitutionally

eligible for impeachment. Biden made some distinct references to truth and lies during his speech with overt insinuations.

Members of this group are certainly not the purveyors of truth. Last week's unsealing of the Russia-Gate details tells us that the last four year sham was bankrolled by Hillary to deflect from her emails. This too should land her in prison. Alas, this is Teflon Hillary in a pro-crook America.

The four year focus was a nonstop assault on the supposed lies, racism, and the illegitimacy of Donald Trump coupled with the unrelenting insults toward the first lady.

Now we have two career politicians leading us, one a cognitively-challenged man with a sproggregationist resume, the other a posterchild for those who, let's say,

didn't have to take all the usual steps up the political ladder.

There were numerous references to our democracy in Biden's speech. In addition to their general preference of dropping "under God" from the pledge of allegiance, he must have forgotten about the part that reads, "and to the republic for which it stands, one nation..." We are a republic and always will be, unless we continue the brutal and treacherous assault on our constitution.

Leading the charge of the aforementioned democracy are the crazed Marxist ideas of Schumer, Pelosi, AOC, and Maxine Waters.

The difficult four years to come notwithstanding, the next four years of buffoonery and ill-advised action should be a lot of fun to cover in this space.

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by Charles Barry Townsend

1.	A						K
2.		A					K
3.			A				K
4.				A	K		
5.				K	A		
6.			K			A	
7.		K					A
8.	K						A

**Find The Big Words!**

Using the definitions and the anagrams below, you must find the eight eight-letter words that fit into the framework pictured on the left. For each definition, the letters in the two anagram words must be unscrambled and used to form the word asked for.



**AUNT FLO'S FLAMINGO FRENZY!** See if you can add up all of the pink flamingoes that Aunt Flo has put in her front yard. (Count them with a friend and see if you both get the same total.)

**DEFINITIONS:**

- A footnote reference.
- Narrow, elevated walkways.
- A wine container.
- What waves become.
- Christmas post office headache.
- Lacking in conviction.
- A small head covering.
- A Polish treat.

**ANAGRAM:**

skit + ears  
talk + caws  
oink + tags  
reek + bars

cake + gasp  
wale + murk  
pull + sack  
sail + bake

**MESMERIZING MATH!**  
The swami has discovered that if you multiply 99 by any number from 1 to 100, the product will always contain digits that total 18.

**LINK-UPS!** Here's a list of 12 short words, divided into two columns. Turn them into six longer words by linking them together. To do this, draw a line from one word in the left column to one word in the right.

1. LEG	LACE
2. MALE	ATE
3. NEED	ION
4. REP	LED
5. NONE	MUTE
6. PAL	VENT

Answers  
On Page  
30

Illustrated by David Coulson



# ASK THE ATTORNEY



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

## CAUSATION OF INJURY AND PROXIMATE CAUSE

Joel and I handle personal injury cases, the greatest number of which are legal torts. Automobile accident cases are "torts" meaning that there was a legal duty, the duty was breached and damage as a result. That's two full semesters of law school, and all three must happen.

The first two are easy to understand. A driver who runs a stop sign has "breached" a "legal duty".

The damage or injury that happens when another driver runs a stop sign must be "proximately caused" by that breach of duty.

Every living American lawyer studied and remembers Palsgraf v. Long Island Railroad. In that case a railroad employee caused a man to drop a bundle of fireworks. They exploded and caused a large scale to fall and hit Helen Palsgraf. She was injured and stuttered thereafter.

Law professors love this case. It has a ton of moving parts.

One of those parts is the relationship of the harm to the wrongful act and how that must be proven.

For example, all personal injury lawyers will hear or have heard that after an accident, a person's cancer came out of remission. While that did happen, it may not be that the accident caused the cancer to come out of remission. It would take a physician to testify that the accident caused the cancer to come out of remission. Without that type of "proof" a judge would not let a jury consider that a car wreck caused cancer. It does not matter how much the injured person thought that it did.

Injured people can certainly tell a jury about cuts, abrasions, and bruises. An injured person can talk about how they were before the accident and after, as long as the injuries flow from the accident. If it's complicated, like surgery, a physician must testify as to the cause for the surgical treatment.

The law requires legal causation as to the accident and of the injury.

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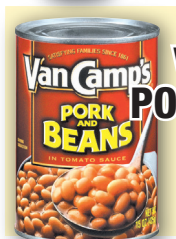
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CLASSIFIED FORM ON PAGE 6

**Success...**

Continued from Page 12

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**Who is on the Lord's Side?**

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**Psalms 73:6** "Therefore pride compasseth them about as a chain; violence covereth them as a garment." **Psalms 73:12** "Behold, these are the ungodly, who prosper in the world; they increase in riches." **Psalms 73:17** "Until I went into the sanctuary of God; then understood I their end." The ungodly high majority of this world live like there is no accountability or eternity. They ignore the fact that: **James 4:14** "Whereas ye know not what shall be on the morrow. For what is your life? It is even a vapour, that appeareth for a little time, and then vanisheth away." History is our best example. Eliminate history and you try to erase the past successes of great men and failures of complete idiots to learn from.

Historically men who sought wisdom and help from God during extreme or minor tragedies were aided by the Lord through them or delivered from them. Read your Bible. When is the last time Almighty God had a seat at the table of the (geniuses) of our day in dealing with a crisis? And we wonder why God don't do this or that. **Psalms 50:15** "And call upon me in the day of trouble: I will deliver thee, and thou shalt glorify me." **GOOD ADVICE. Ephesians 1:11** "In whom also we have obtained an inheritance, being predestinated according to the purpose of him who worketh all things after the counsel of his own will:" Even this election. See the day of darkness and gloominess in Joel 2 & Zephaniah 1. Prepare to meet God. Are you on God's side?

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Information contained herein believed to be correct but not guaranteed. Announcements made the day of the sale by Holland Realty & Auctions, Inc. supersede any printed material.

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**Courier Journal**

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# Athletic SUPPORT

by Eli Cranor



## Multi-million-dollar buyouts don't make sense

begin tell you how many letters I received this years, asking for me to donate money to help keep the athletic program going. My university even ended up cutting a few sports to stay afloat. This smells like a big fat lie to me, seeing as how they're still paying our football coach all his money. To make matters worse, other schools are paying to fire their coaches! These multi-million dollar buyouts are ridiculous, especially right now. Our country is hurting. People are waiting for their stimulus checks. But college football coaches are making millions, even after they get canned! Are our priorities as a country way

*Dear Athletic Support: I'm a huge college football fan. With all the COVID stuff, this was by far the weirdest season I can remember. The quiet stadiums. The coaches in masks. Cancelled games. The list goes on and on. One thing that hasn't changed, though, is the massive amount of money universities still pay their head football coaches. I'm an alumni of a large college in my state. I can't*

off, or I am I just crazy?  
- Buy Me Out

**Dear Buy Me Out:**  
You're not crazy. Things are definitely off at the upper-echelon of college football. There's no reason at all for coaches to make that much money. So how does it happen?

Football programs have become the front porch to American universities. What I mean is that they're the shiny stuff, the window dressing, that serves as a recruitment tool for the rest of the school.

Think about the amount of TV/commercial time a university with a high-powered football team will get over the course of one season. That's why these coaches are making such crazy salaries.

How does it happen, though? Especially when universities are supposedly in dire financial conditions as a result of COVID?

Boosters. I'm talking big-money guys who don't mind paying ten million out of their own pockets to get an old coach out and a new one in. Prime-time college athletics is a multi-billion-dollar business. And a lot of that money comes from private donors. Yes, it is sickening to think there are millions of dollars being spent to fire college football coaches while the rest of America fights over toilet paper and prays for \$600 stimulus checks.

But that's just the way it is.

The chances of coaches' salaries going down anytime soon is unlikely. The best we can hope for—and I have heard talk of this—is the end of buyouts.

I'm not actually sure how this would happen, as it would take a restructuring of all the FBS coaches' contracts at exactly the same time. But if it does happen, I think college football will be better off for it.

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 elicranor.com.

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1. A Supreme Court Justice is appointed for life. True or False
2. The Court of St. James's is the royal court for the sovereigns of which country?  
A. Finland B. Italy C. England D. Sweden
3. When a King wanted amusement, he would call on which member of his court?  
A. Lawyer B. Jester C. Buffoon D. Bozo
4. Court referral officers (CRO) work with drug and alcohol offenders in a given district's court system. True or False
5. Which animal's name is synonymous with mock court in which the principles of law and justice are disregarded or perverted?  
A. Baboon B. Kangaroo C. Hyena D. Opossum

Answers: 1. True 2. C 3. A, no fits B 4. True 5. B

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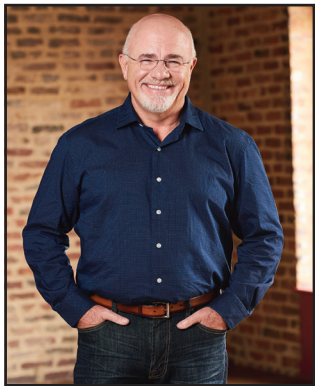
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# DAVE Says

by DAVE RAMSEY

**DO SOME OF ALL THREE, AND ENJOY THE RIDE**



Dear Dave,  
I was talking to a friend the other day, and I couldn't remember what you said about the three good uses for money and why each is important. Would you go over them again?  
Albert

Dear Albert,  
I've been doing this for a lot of years, and after all that time studying finance and teaching people about money, I can still find only three good uses for money—spending, saving, and giving. You should be doing all three while you're working your way out of debt and towards wealth,

and after you become wealthy.

The kid in us likes the spending part of this equation, because it's so much fun. The problem with most people is they can't really afford the fun they have. You should have some fun no matter where you are on the financial scale, but it should be inexpensive fun in the beginning. Then, the fun can get bigger, better, and more frequent once you're out of debt and building wealth.

The grown-up part of us likes investing and saving, because that's what can prepare you for retirement and make you

wealthy. After a while, though, investing can feel a little bit like Monopoly. You can be up, or you can be down. Sometimes the market fluctuates, but a mature investor will ride out the waves and stay in for the long-term. If you have quality investments with long track records of success, they will come back up. Start investing 15% of your income for retirement once you've paid off all debt except for your home and you have three to six months of expenses saved for an emergency fund.

The most mature part of you will meet the kid inside when you give. Giving is the most fun you'll ever have with money. Every financially, mentally, and spiritually healthy person I've ever met has been turned on by giving. I've met and talked with thousands of millionaires in my career, and one thing all the healthy ones have in common is a love of giving.

Someone who never has fun with money misses the point. Someone who never saves or invests money will never have any. And someone who never gives is holding on too tight. Do some of each, and enjoy the ride!

—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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**HAVE YOU SEEN KIDSVILLE News!** Yet? It's the Shoals' fun, family newspaper for parents, teachers and kids K-6th grade and IT'S FREE! Kidsville News! is delivered in the classrooms. Copies may also be obtained at various other locations and the Courier Journal business office, 219 W. Tennessee St., Florence. For more information call Tom 256-740-4701.

**AUNT ZULA BELLE'S VALENTINE** will be you if you gift her a bible word search puzzle book from Mars Hill Bookstore, 256-764-4088

**I BUY JUNK & UNWANTED TRUCKS, CARS, VANS (WITH TITLE), & Catalytic Converters. Paying Top Dollar, 256-702-2067.**

**Shoals Discount MATTRESSES**  
705 Avalon Ave • Muscle Shoals • 256-349-9807  
*Limited Time Only!!!*  
**13" Plush Queen Pillowtop Set: \$324.99**

- Twin Mattress Sets .....start at **\$149**
- Full Mattress Sets .....start at **\$199**
- Queen Mattress Sets .....start at **\$199**
- King Mattress Sets .....start at **\$399**

**Serta, Sealy, Beautyrest, Ashley, and MLily Mattresses 50% OFF MSRP**  
Mon-Fri 10am-5:30pm • Sat 10am-4pm  
Like Us on Facebook @ [www.Facebook.com/ShoalsDiscountMattress](http://www.Facebook.com/ShoalsDiscountMattress)

**ABANDONED VEHICLE SALE**  
**THE COLLISION CENTER TOWING**  
3351 County Road 30, Florence, AL 35634  
256-766-4111 press option 2 for Towing  
Abandoned vehicle sale Friday, February 5, 2021. Bids will be taken on the day of the sale between 8am and 3pm. Cars MUST be paid for by Monday, February 8, 2021 and picked up by Wednesday, February 10, 2021.  
**VEHICLES ARE SOLD AS IS**  
**NO GUARANTEE OF A TITLE • CASH ONLY**

YEAR/MAKE/MODEL	COLOR	VIN
06 Ford Escape	Red	1FMYU03166KA19558
98 Volvo	White	V70YV1LW5648W2426738
02 Saturn SL2	Gold	1G8ZJ527X2Z162240
95 Ford Windstar	Green	2FMDA514XSD25104
07 GMC Envoy	Gold	1GKDS13S172292811
01 Mitsubishi Montero	Black	JA4LS41R01P016696
10 Hyundai Santa Fe	White	5NMSG3ABXAH336584
08 Nissan Versa	Black	3N1BC13E98L461390
00 Mercury Marquis	Silver	2MEFM75W5YX717798
97 Jeep Cherokee	Green	1J4FX58S5VC554336
04 Nissan Xterra	Gray	5N1ED28T54C669756
03 Ford Taurus	Black	1FAHP53U83A148072
09 Pontiac G6	Blue	1G2ZJ157B394275364
05 Saturn Ion	White	1G8AF52F05Z164136
02 Ford Explorer	White	1FMZU62E52ZC36497
04 Suzuki GSX-R600	Black	JS1GN7CA242105821

**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.

**BLAZE** is a handsome 1 yr old male lab mix. He is a happy and playful boy. Please adopt Blaze. **\$25 ADOPTION FEE** includes vaccinations and spay/neuter surgery! If you can't adopt please sponsor. For more info please call or go to the shelter. To make a sponsorship donation contact the Colbert shelter at 256-381-4073 or 5010 Missouri St Tusculumbia, AL 35674 or by paypal ccaca@bellsouth.net



All **CLICK** wants is gentle pets and lots of love. He's a big fella at around 70 pounds. This boy thinks he should be a lap dog! He is neutered and up to date on shots. Click is good with other dogs and loves long walks. His favorite thing is blankets. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Adoptions are by appointment only. Please call us at 256-760-6676 to meet this sweet and gentle guy.

Hi there. I'm **MARGO**. I'm a sweet lovable lab mix girl. I was born 8/7/2017. My mother was dumped and some nice people gave her a place to give birth to me and my siblings. I'm doing great and ready for my forever family. I would need a fenced in yard to play safely with my family. I'm up to date on my vetting, spayed and microchipped. I do well in a crate. I'm a very high energy lady so will do great with children and other dogs. I can be exuberant at times. I'm a bit timid at first but would warm up to my family in no time. If you're interested in being my forever family, please email PAWS at shoalspaws@gmail.com or visit the website at www.shoalspaws.com to complete an application.



**Walk In Appointments Welcome**



**Northwest Alabama Medical Associates**



Sherry Clouch, AGACNP-BC



Tonia Long, CRNP

Welcoming new patients and families, we specialize in Family and Adolescent Medicine.

**Accepting Medicare & Medicaid**

**For Appointments, Call 256-349-5275**

**2095 Florence Blvd., Florence**



# Notes...

Continued from page 4

**Drive Thru Food Pantry** for Florence, Lauderdale County at North Wood Methodist Church. Call 256-764-2111

for more information. If no answer, leave message, we will get back to you.

**Join Now - Shoals Democratic Club**  
Membership for one year - \$20 + donation amount of \$10-\$500 or more. Please mail name, address, phone number, email, and check to: 280 Robbins Beach Rd., Killen, AL 35645.

To receive text messages on upcoming events: text: @voteblue to 81010. www.facebook.com/shoalsdemocraticclub

**Milk or White Chocolate Covered Strawberries For Sale** - \$20 dozen, \$13 1/2 dozen (picked up), \$25 dozen, \$18 1/2 dozen (delivered in Shoals area). To order call 931-252-8841.

Gateway Apostolic Church, 103 Simpson Street, Florence.

**The deadline for entry in Artistic Renderings of Youth is February 19.** This is a juried exhibit of artwork open to 7th - 12th grade students from Colbert, Franklin and Lauderdale counties. The exhibit opens March 1 and runs through March 31 at Kennedy-Douglass Center for the Arts in Florence.

The exhibit and competition are coordinated by area art teachers. Schools may participate or students can enter on their own. Each student can enter up to three works. Entries are juried and, if accepted, are eligible for ribbons awarded in different grade level groupings. Works must be original and can be in any medium. All 2-dimensional entries must be matted or framed. Framed pieces and canvases must have hanging wire attached on the back.

For more details on entry rules call Kennedy-Douglass Center for the Arts 256-760-6379.

Kennedy-Douglass Center for the Arts is located at 217 East Tuscaloosa Street in Florence.

**The Shoals Writer's 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.

**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 & February** 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 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

Monday, February 1, 11am - 4pm, Lauderdale County Health Department, 4112 Chisholm Road, Florence

Tuesday, February 2, 7am - 2:30pm, Mity, Inc, 101 Motivation Drive, Lawrenceburg

Wednesday, February 3, 7:30am - 3:30pm, Rogers High School, 300 Rogers Lane, Florence

**Nominations are open for the LONG-LEWIS LOCAL HERO OF THE MONTH AWARD.** In an effort to reward local people for Outstanding Community Service, Long-Lewis Automotive Group in cooperation with The Long-Lewis Foundation, will be awarding one person

each month \$500 and a Certificate of Appreciation to recognize their efforts in serving The Shoals.

Simply visit the Long Lewis of the Shoals Facebook page and nominate someone you feel deserves this award for Outstanding Community Service. The recipient of the Award will be determined by the nominee post that gets the most Likes from the community at the end of each month. We will announce the recipient, via social media, on the 1st of the following month. The Certificate and \$500 Award will be given to the recipient at the local dealership by the 10th of each month.

**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.

**Just Arrived For Spring**

- ♦ Purple Lavender Wreaths
- ♦ Distressed Photo Frame/Box--Looks Like A Book
- ♦ Real Touch Flowers & Succulents - Look So Real You Will Want To Touch
- ♦ Concord Grape Branch - Great For Large Vases

More Spring Merchandise Arriving Weekly To Brighten Up Your Home & Get You Ready For Spring

**People's Drugs & Variety**  
Cherokee, AL 256-359-6242

**Dr. Darin Bowling**  
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Walk-ins are Welcome

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

**Junior Whirl Answers**  
by Charles Barry Townsend

Answers: Legion, malemute, needled, replace, nonevent, palate.

**MESMERIZING MATH!**  
The swami has discovered that if you multiply 99 by any number from 1 to 100, the product will always contain digits that total 18. Try it out: (99 x 9 = 891; 8 + 9 + 1 = 18), (99 x 4 = 396; 3 + 9 + 6 = 18).

**Find The Big Words!**

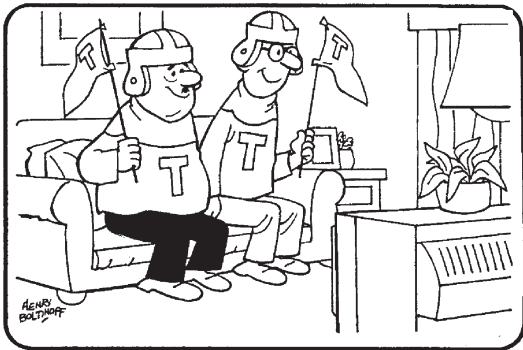
1.	A	S	E	T	R	I	S	K
2.	C	A	T	W	A	L	K	S
3.	G	O	A	T	S	K	I	N
4.	B	R	E	A	K	S	R	S
5.	P	A	C	K	A	G	E	S
6.	L	U	K	E	W	A	R	M
7.	S	K	U	L	L	C	A	P
8.	K	I	E	L	B	A	S	A

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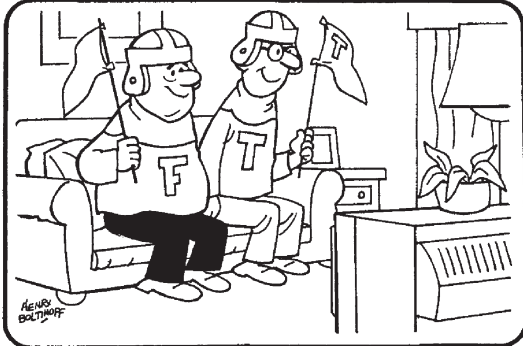


**HOCUS-FOCUS**

BY HENRY BOLTONOFF



Find at least six differences in details between panels.



Differences: 1. Letter on flag is missing. 2. Mustache is gone. 3. Vase is missing. 4. Drawer knob has been added. 5. Letter on shirt is different. 6. Plant has fewer leaves.

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**SWIVEL BARSTOOL, SPINDLE FULL** back, maple, 42", foot rest, \$75. 256-882-0173. Huntsville

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**CERAMIC TILE - NEW** or repair. Any type. 256-810-4117.

**LAST BOX OF BLACK** walnuts \$10, 5 canvas set pictures \$25, exercise ball \$10, 256-227-4010, Decatur

**I PAY TOP DOLLAR FOR JUNK CARS.** Also I buy Catalytic Converters 256-702-2067.

**MAZDA: MAZDA3 I TOURING**, 2012 \$6,950. 4 door, Full power, alloy, NEW TIRES AND BRAKES, Bluetooth, excellent condition. 256-527-2125.

**HAVE YOU SEEN KIDSVILLE** News! Yet? It's the Shoals' fun, family newspaper for parents, teachers and kids K-6th grade and IT'S FREE! Kidsville News! is delivered in the classrooms. Copies may also be obtained at various other locations and the Courier Journal business office, 219 W. Tennessee St., Florence. For more information call Tom 256-740-4701.

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**ABC's**

Remember learning your ABC's? Recall how that ABC's laid the foundation for more complex things such as forming sounds, spelling words and writing sentences? Every best-selling author owes a debt of gratitude to an elementary teacher who patiently taught him the alphabet—those fundamental letters necessary to articulate ideas.

At Good Samaritan Hospice we focus on ABC's. Not chanting the roll call of twenty-six letters composing the alphabet chart. Rather, we concentrate on the fundamentals that have made us an outstanding hospice provider. Things like "action," "benefit," and "comfort." It is our privilege to rise to "action" to "benefit" the terminally ill with "comfort." Do you have a loved one that is battling a terminal illness? Call Good Samaritan Hospice—where ABC's are so important!

*-Howell Bigham, 256-702-7500*

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**Howell Bigham**  
Chaplain, Volunteer Coordinator

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24 PACK, 1/2 LITER BTLs.

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**DALE'S STEAK SEASONING**  
16 OZ. BTL. **2/\$5**

**BOTTOM ROUND ROAST**  
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**BONELESS PORK TENDERLOIN**  
LB.

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**FRYER CHICKEN WINGETTES**  
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**\$2.39**

**MOORE'S BUFFALO SAUCE**  
16 OZ. BTL. **2/\$5**

**KENTUCKY LEGEND 1/4 SLICED TURKEY**  
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**BRYAN SLICED BACON**  
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4.8-5.6 OZ. CAN

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**KRAFT ORIGINAL MAYONNAISE**  
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The logo for Northwest-Shoals Community College, featuring a stylized 'NW' and 'S' in red and blue. Below the logo, the text 'NORTHWEST-SHOALS MSSC TRAINING CENTER' is written in a bold, blue, sans-serif font. The entire graphic is set against a white background with blue and red accents.

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