

## Five Weeks for Masks

MONTGOMERY – Governor Kay Ivey issued her 23rd supplemental emergency proclamation last week extending the Safer at Home Order that includes a statewide mask requirement. Individuals will be required to wear a mask or other facial covering when in public and in close contact with other people as described in the order. This order extends until 5pm on Friday, April 9. The governor emphasized strongly that the state mask order will not be extended past April 9.

Volume 137 Number 20

March 10, 2021

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## TEC Invests in Colbert

CHEROKEE — TEC, a leading provider of rural fiber broadband in Alabama, has started construction to bring Fast Fiber Internet to more communities of Colbert County. TEC is pleased to be the recipient of a matching grant from the United States Department of Agriculture (USDA) for the Colbert County

Community Broadband Project in the amount of \$1,336,445. TEC's additional investment brings the total project spend to almost \$2.7 million to add fiber internet connectivity to the Allsboro, Mynot, Maud, Mhoontown, and Eagle Point



Garner

See TEC... on Page 6

## Applicants for Syed Scholarship

SHEFFIELD--The Faizullah Syed Scholarship Foundation is accepting scholarship applications through March 20. Dr. Syed was from a proud family in the SWAT Valley in Pakistan and finished with top honors at Pakistan Medical School. He came to Alabama

in 2004 and fell in love with the beauty and the people in northwest Alabama. Syed initially enjoyed working the emergency department, priding himself on comforting patients and getting them answers.

Syed created Shoals Primary Care in 2009, and by 2012 he employed 17 physicians and 20 Nurse practitioners in seven offices with over 100 total employees. He was the first doctor to establish a multi-



## Scholars Bowl Team Places

MUSCLE SHOALS-- Northwest-Shoals Community College competed on the national stage recently. Bryant Gillespie led the NW-SCC College Scholars Bowl team to a 13th place overall finish in the National Academic Quiz Tournaments' (NAQT) Community College Championship

2020-2021 NW-SCC College Bowl members (left to right) Lexi Crittenden of Phil Campbell, Bryant Gillespie of Moulton, Christian Rodriguez of Russellville, and Briley Mills of Red Bay.

See NWSCC... on Page 11

NWSCC photo

## State Park Eagle Awards Announced

MONTGOMERY – The winners of the fifth annual Eagle Awards have been announced by the Alabama State Parks Division of the Alabama Department of Conservation and Natural Resources.

The Eagle Award is presented to people and organizations who have made outstanding contributions in support of the parks. Ten winners were selected for 2020 from nominations submitted.

- Shar and Phil Roos with A Year to Volunteer, Joe Wheeler and Buck's Pocket State Parks (Volunteer in the Park)
- Randy

See EAGLE... on Page 8



Shar and Phil Roos  
Courtesy Photo

## Inside this Issue

- Renderings of Youth Insurance Insights
- On Your Debt



Cat

- Food Outlet Grand Opening in Central
- Dave Ramsey
- Ask the Attorney
- Junior Whirl

- Medicare Minute
- Savvy Senior
- Adopt-a-Friend
- Hocus • Soaps
- SIGNS of the PAST

- Pet Talk
- Outdoors
- Web Poll
- Mystery Photo
- WIN A MEAL FOR 2



See SHORTs... on Page 2

Automotive Inside NOW

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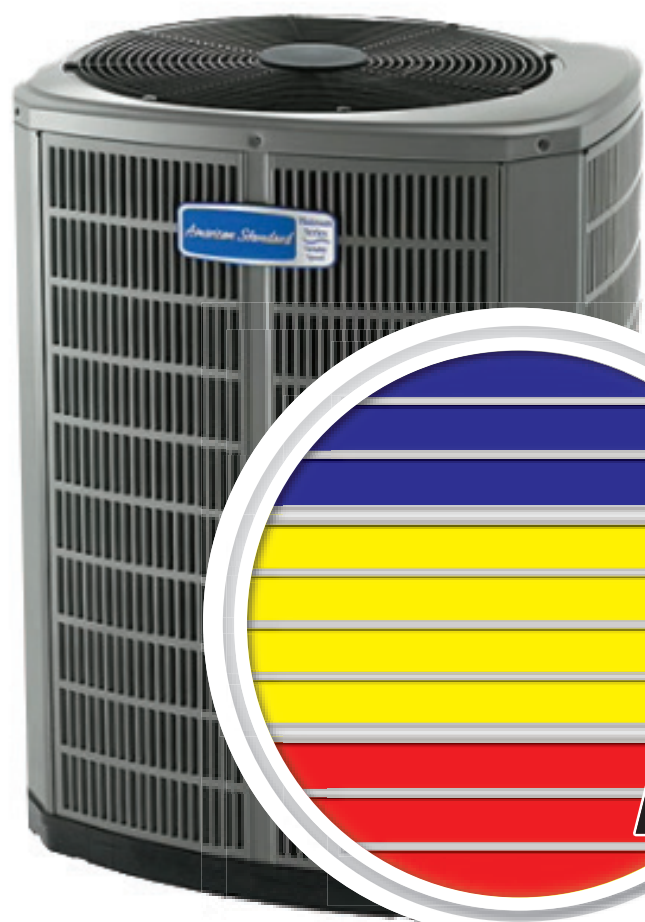
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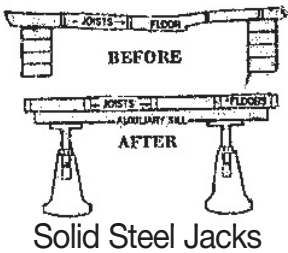
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## Shorts...

### Scholarship Applications

Continued from Page 1

specialist clinic in North Alabama. Syed passed away suddenly last year in a tragic accident while on vacation. Although he is gone, his commitment to

the Shoals area, medicine, and continuing education lives on through his Scholarship Foundation. Scholarships in the amount of \$1,000 each will be awarded annually to local high school seniors in his name. This new scholarship will help preserve his impact on the Shoals and beyond.



Syed

The foundation is dedicated to advancing the education of highly-driven students pursuing an occupation in the healthcare field and is accepting scholarship applications through March 20, 2021.

To apply or for more information, visit <https://syedscholarshipfoundation.org/> or email [info@syedscholarshipfoundation.org](mailto:info@syedscholarshipfoundation.org)

### Dean's List at Harding

SEARCY, AR - The following area students are among more than 1,200

at Harding University who were included on the dean's list for grades achieved during the fall 2020 semester.

**Abby Foust**, Junior medical humanities and psychology major, of Florence.

**Liliana Derr**, Sophomore communication sciences and disorders major, Florence.

**Sophie Glover**, Junior

accounting major, of Athens

**Joseph Hanson**, Sophomore strength and conditioning major, of Florence

To be eligible for the dean's list, a student must be carrying 12 or more hours with a 3.65 or higher grade-point average and no incompletes.

Harding University is a private Christian university located in Searcy, Arkansas.

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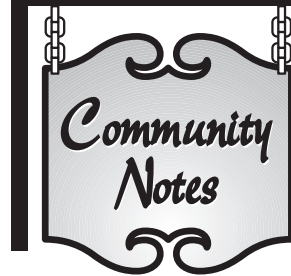
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LifeSouth Blood Drives for February The Shoals Center, 307 Veterans Drive, Florence, 888-795-2707. The hours are: Monday, Wednesday, Friday 9am-5pm; Tuesday and Thursday 9am-7pm; Saturday 9am-3pm; Sunday 1-5pm.

The Hercules Tires sponsored Greg Wilson Racing sprint car team will be visiting Tires & More located at 14322 Highway 43, Russellville on Thursday, March 11 from 11am-3pm.

Wednesday, March 10, 10am - 4:30pm, Listerhill Credit Union, 4790 E 2nd Street, Muscle Shoals

Thursday, March 11, 7am - Noon, Certain Teed Saint-Gobain, 475 Walnut Gate Road, Russellville (Not open to public)

Friday, March 12, 1-7pm, Certain Teed Saint-Gobain, 475 Walnut Gate Road, Russellville (Not open to public)

Saturday, March 13, Noon - 6pm, PetSmart, 107 Cox Creek Parkway, Florence

Sunday, March 14, Noon - 6pm, Walmart, 2701 Cloverdale Road, Florence
Monday, March 15, 3-7:30pm, Geronimo Gymnastics, 200 S Wood Avenue, Florence

Tuesday, March 16, 10am - 6pm, Russellville Hospital, 15155 Highway 43, Russellville

Wednesday, March 17, 8am - 4pm, TNT Fireworks, 4003 Helton Drive, Florence

Annual Underwood Dixie Youth Car, Truck, Tractor, Motorcycle and Race Car Show Saturday, March 13, 10am-2pm at Underwood Youth Complex, 925 County Road 457, Petersville. Admission is free.

Door prizes, Vendors, Food, Music, and More

\$20 per car/bike entry, \$40 per vendor spot. Dash plaques for the first 75 cars. Cars, bikes, trucks all welcome.

Please practice social distancing.

Scale Back Alabama, the state's largest wellness program, is extending the 2021 start date to Monday, April 5. Originally slated to start on Monday, March 1, the program will now kick off the following month in an effort to accommodate a bigger and better participant experience.

Muscle Shoals Church of God at 1700 Firestone Ave, Muscle Shoals, will host Pastor Greg Locke, from Mt Juliet, TN, on March 12, at 7pm. He is the Facebook pastor who post alot of encouraging videos.

Roadside Mattress performing at Rattlesnake Saloon located at 1292 Mt. Mills Road, Tuscumbia on Friday, March 12 at 6pm.

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.

Let Us Egg Your Yard - Help Us End Alzheimers. How would you like to wake up to a yard filled with candy stuffed eggs and a note from the easter bunny? 30 Eggs = \$25; 40 Eggs = \$45; 70 Eggs = \$65. All proceeds go to the Alzheimer's Association. Please contact Ashley Fike at 256-366-3362 or Jessica Jackson at 256-762-9747 to hold your spot or for more information.

Osborn Hill Cemetery Officers have decided to postpone their yearly meeting due to the COVID 19 pandemic. Donations are still needed to help maintain the perpetual care now, and in the future.

Please make check payable to the Osborn Hill Cemetery Fund, c/o Mrs. Lana Duncan, 2330 Colburn Mtn. Road, Tuscumbia, AL 35674 or to the Osborn Hill Cemetery Fund at Valley State Bank in Russellville.

March Holy Days of Religions in the Shoals

- Islam: Lailat al Miraj, March 10
Waqf al Arafah March 18
Baha'i: New Year, Naw Ruz March 21
Buddhist: Magha Puja Day March 28

See NOTES... page 9

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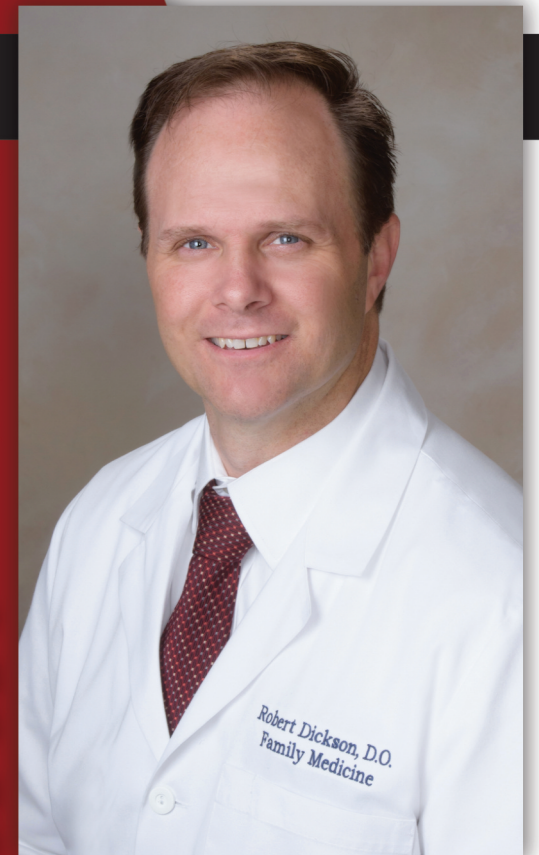
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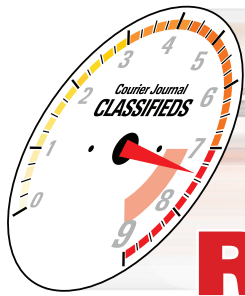
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**FAX** - 24 HRS - Charge to Credit / Debit Card by faxing an ad to **256-760-9618**. Include exp. date. List how many weeks the ad is to run.

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

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  - 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
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## TEC...

Continued from Page 1

communities. TEC's goal is to provide rural communities a reliable, high-quality, and affordable broadband solution. Customer needs are changing when it comes to internet usage during these unprecedented times. More than ever, TEC's services are indispensable for being able to work from home, online education, telemedicine, and entertainment purposes. Dependable fiber internet connections make many of life's daily tasks easier. The gained access to high-speed broadband will change the economic landscape for Colbert County area businesses, allowing them to have more efficient production of goods and services.

"Fiber broadband access is typically only available in big cities, and we are excited to offer this future-

proof technology to more of those living and working in Colbert County," said Joey F. Garner, Executive Vice President TEC. "We are ready to connect people with friends, family, and the world through dependable broadband internet applications. TEC is dedicated to bridging the broadband gap and committed to improving daily activities with increased internet opportunities."

In this project, TEC will construct 173 square miles of fiber network over three phases and connect over 400 businesses and residences. Community members will have access to TEC's Fast Fiber Internet with upload and download speeds of 1 Gig, plus phone services. Interested customers should submit their information to [www.TEC.com/SignUp](http://www.TEC.com/SignUp) to request access to Fast Fiber Internet.

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- ADVERTISING EXECUTIVES**  
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Judy Cox  
Gregg Scott  
Heather Ridinger
- GRAPHIC COORDINATORS**  
Russell Roden  
Andrea L. Gray  
Gwyn Jones
- OFFICE STAFF/CLASSIFIED**  
Janie Brasfield
- CIRCULATION**  
Steve Pope

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

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**Flor-Ala Graphics Designer, Andrea Arroyo, left, and News Editor, Alex Hopper, work at the new University of North Alabama Student Publications building.**

# UNA Journalism is Facing Industry Challenges Head-On

FLORENCE – Student Publications at the University of North Alabama celebrated Student Press Freedom Day on February 26 with a ribbon cutting and tours of the newly-renovated space on campus.

The new space provides a more modern, workable space for student journalists. The dark room has also been renovated, and the *Diorama* will evolve into an updated publication similar to a magazine that will publish twice each year.

Student Press Freedom Day is an opportunity to acknowledge the odds against which students have often struggled to tell their stories. The day is another way to celebrate the success of student journalists and to understand those challenges.

"Journalism is facing numerous challenges in the United States, but UNA Student Media staff and volunteers are rising to meet them," said Dr. Butler Cain, Chair and Professor in the Department of Communications. "I'm so proud of our students' efforts. They bring energy and professionalism to their work, and it is our responsibility as a university community to mentor and empower them."

Dozens of students serve on the staffs of *The Flor-Ala* and the UNA yearbook, and hundreds are enrolled in the courses offered through the Department of Communications. Dr. Justin Bergh serves as an assistant professor as well as the Student Media Advisor.

"Good journalists play an essential role in a functional society," Bergh said. "Our student journalists at UNA are no different. The work they do provides fundamental information and insight to the UNA community. I am continually impressed by their passion, professionalism, and dedication to their craft."

Among the students who serve in publications is Lavette Williams, a junior at UNA who is in her second year as the editor of *The Flor-Ala*.

"It is important to acknowledge student journalists because we cover campus news related to the pandemic and ongoing social movements from a student perspective," said Williams. "I am grateful to be a part of *The Flor-Ala*, where I am given the opportunity to be a voice for students across campus and to be able to work with a staff who takes pride in what they do."

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# Eagle Awards...

Continued from Page 1

**Householder of Montgomery, from Alabama Outdoor Adventurer (Community Partner)**

• **Hailey Sutton and Christopher Cole of Montgomery and reporters for WSFA News 12 (Community Partner)**

• **Steve Jones of Huntsville (Park Partner)**

• **Pam and Rick Kerheval, Gulf State Park (Volunteer in the Park)**

• **Carol and Jim Wehr, Gulf State Park (Volunteer in the Park)**

• **David Rogers, DeSoto State Park (Volunteer in the Park)**

• **Ed Rogers of Huntsville (Volunteer in the Park)**

• **Garrett Southers of Scottsboro and Eagle Scout Troop 708 (Youth)**

• **Alabama State Senator Tom Whatley, of Lee County (Elected Official)**

"It is always wonderful to recognize and celebrate the incredible work done by so many people in our parks," said Chris Blankenship, Commissioner of the Alabama Department of Conservation and Natural Resources. "The last year has been a challenge for

everyone, and these ten Eagle Award winners have made above-and-beyond contributions."

Alabama State Parks Division Director Greg Lein echoed Blankenship's thoughts.

"Partners Pay the Way is more than just a slogan for us," he said. "These Eagle Award winners are partners in every sense of the word. They work for no compensation to make their favorite parks better and to provide amenities that all visitors can share. In some cases, they provided actual physical labor in service of the parks. Our parks are undoubtedly better places to visit because of these Eagle Award winners."

Shar and Phil Roos are traveling the country while volunteering their time and energy with the group they founded, A Year to Volunteer, which has since added many more RVer volunteers.

"Phil retired from the Navy and I was unfulfilled in my work. So, we decided to hop in the RV with a little bit of purpose and take a year to volunteer," said Shar Roos.

The Arizona couple

arrived at Joe Wheeler State Park with a group of other volunteers. They helped organize and complete several projects to clean up the campground and finish construction projects after the park was devastated by a tornado in December of 2019.

"We did all kinds of work there," Shar added. They remodeled the campground store, waxed the marina store floor, cleared trails, and built bridges.

The Roos continued their volunteer service by travelling to Buck's Pocket State Park next. They helped park staff and volunteers finish clean up and construction there in order to re-open the park.

That initial idea has turned into a much larger goal. They ultimately want to help with a volunteer project in all 50 states.

They were headed to Tennessee after the Alabama work and before trekking to Montana.

"We schedule about six months in advance and look for volunteers," Phil Roos said. "We fill up in a minute."

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**Weekly Quiz • Topic: Bay**

- Which state is nicknamed the Bay State?  
A. Massachusetts B. Maine C. Rhode Island D. Connecticut
- The Bay of Fundy has the highest tides in the world and is located where?  
A. Canada B. Ireland C. France D. Italy
- Bay Rum may be what?  
A. Hair Tonic B. Beard Oil C. Cologne D. A, B & C
- Bay Shrimp are found in this bay:  
A. Tokyo B. San Francisco C. Tampa D. Corpus Christi
- Tokyo Bay is where a battle was fought during WWII.  
True or False?

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

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*Success By 6* is a United Way initiative that facilitates this program making early childhood development a top priority in Northwest Alabama. We need to ensure that by the age of six, all children have the physical, emotional, social, and mental foundation to succeed in school and life.

Your donation for our *Dolly Parton's Imagination Library* in the Shoals will ensure that each interested child in our community, age 0-5, will receive one new, age-appropriate book delivered by mail every month for a full year.



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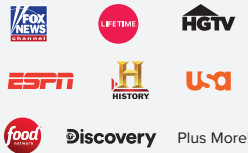
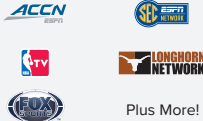

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PREM\_26920

396933-1

## Notes...

Continued from page 4

**Saturday Morning Gravel Ride** - Saturday Morning Mixed Surface Social on Saturday, March 13 at The Spinning Spoke, 221 N. Seminary Street, Florence, 8:30am-1:30pm.

There will be 2 ride options.  
Option 1: Gravel or cross bikes. Roll out from the Spinning Spoke at 8:30 am. We will ride to Evergreen Baptist Church on County Road 2 to meet any riders opting for option 2. After doing a few laps at the Key Cave Refuge we will continue on west to complete the long route of 52 miles

Option 2: 9am, Evergreen Baptist Church, County Road 2. Mountain bikes and riders who want to skip the start downtown.

Meet up with riders from the downtown start and ride to the gravel/dirt roads on the Key Cave Refuge. Once at the refuge the main loop is 3.5 miles. Ride as much as you want.

Also, anybody road riding feel free to roll out from the Spinning Spoke with us! Feel free to ask questions. 256-349-5302 or visit [www.strava.com](http://www.strava.com)

**The American Red Cross has kicked off its Annual Fund Drive,** looking for 1,000 supporters to boost the 2021 Annual Fund and provide urgently needed aid to families facing their hardest moments throughout the year.

Your generous support helps AMC to respond immediately whenever and wherever they're needed, in local communities and nationwide. And monthly support powers the American Red Cross mission, year-round.

When you make a monthly gift to provide steadfast support for families, they'll also send you a special

Red Cross mini first aid kit in a vintage-inspired tin. For more information or to donate, call 1-800-435-7669 or visit [www.redcross.org/donate/annual-fund.html/](http://www.redcross.org/donate/annual-fund.html/)

**Sheffield Head Start Program** located at 701 East 17th Street in Sheffield is still taking applications for Pregnant Moms and children ages 6 weeks to 4 years for the upcoming 21-22 school year. Parents must bring the following items to register: Child's Birth Certificate, Verification of Income for 2020 (W-2 form, Income Tax Return, Social Security Statement, Child Support, Unemployment, etc.), documentation of Public Assistance such as TANF and Insurance card (if available). Additional information needed if available: WIC, food stamps, College ID, IEP or IFSP. Services are provided at NO COST to parents. Children with special needs and/or disabilities and homeless families are given priority. Call 256-383-3577 or 256-606-3286 set to up an appointment today!

**Handgun Fundamentals For The New Shooter** on Saturday, March 13, 9am-12pm at Marriott Shoals Hotel & Spa, 10 Hightower Place, Florence.

Based off of the book written by Focused Fire Training CEO, Tommy Sapp, this hands-on course will teach the new shooter everything he or she needs to know before they even step foot on the range. Cost is only \$24.95, and we do not require the student to have any equipment.

For everyone's safety, no firearms or ammunition will be allowed in this class. This is a hands-on fundamentals class, and everything will be provided to you.

In this 3-hour course we will cover:  
-The importance of high-quality training  
-Firearms safety  
-Proper stance and grip  
-Trigger control  
-Reloads and malfunctions  
-Sight alignment and sight picture  
-Post engagement procedures  
-Moving and shooting  
-Target discretion  
-How to train moving forward.

This course is taught by our top instructors to make sure that you receive high quality instruction.

Focused Fire Training will provide all of the necessary equipment. We will utilize training guns, reactive targets, and other tools that will add value to your shooting skills.

More info call 866-382-9111 or visit [www.focusedfire-training.com](http://www.focusedfire-training.com)

See NOTES... page 13



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## NWSCC...

Continued from Page 1

Tournament. Gillespie earned tournament All-Star ranking and finished fifth overall individually.

To qualify for the NAQT Community College Championship Tournament, community colleges were able to compete in an online sectional tournament. This year all of NAQT's championships have been conducted online using Zoom conference calls for each match. NW-SCC was the only team from Alabama to qualify and

compete in the national tournament.

According to NW-SCC College Scholars Bowl Coach Brad Pool, the resilience of the team was a major reason for their success this past weekend. "Our team has not let the virtual tournament format or other necessary restrictions caused by the pandemic slow them down," said Pool. "They just love to compete and are willing to do whatever we ask of them. They are a really fun group to be around."

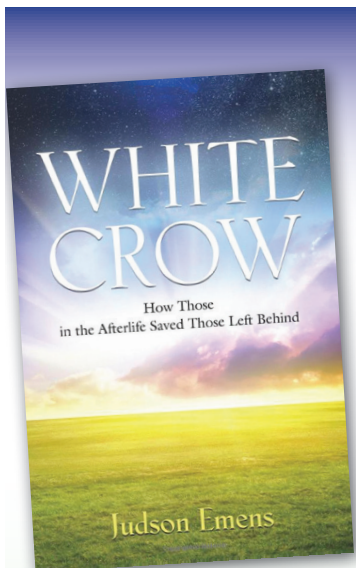
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**EMPLOYMENT OPPORTUNITY**  
**The City of Sheffield**  
 will begin taking applications for the position of  
**LABORER**  
 at 8am on Wednesday, March 3, 2021,  
 and will accept applications through the close of  
 business, 4:30pm, Friday, March 19, 2021.  
 Applications may be obtained, **in person only**,  
 from the City Clerk's office  
**600 North Montgomery Avenue, Sheffield**  
*The City of Sheffield is an equal opportunity employer.*

# EMPLOYMENT Opportunities

**Hawk Pride Water Systems**  
**Now Accepting Applications for:**

- **Grade 4 Operator - Possible Plant Manager**
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Applications are available at Hawk Pride Water office,  
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**Part-time Production Worker**  
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TimesDaily has openings for entry level positions in our packaging department. Candidates must be able to work a flexible schedule including weekends and holidays. This is a physical, fast-paced position that involves lifting, standing, bending, and teamwork. Must be able to lift and carry up to 40 pounds. Candidate must be 18 years of age or older.

Applications can be picked up at:  
 TimesDaily  
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 EEOC

**Home Instead**

Home Instead is hiring caregivers who WANT to WORK 40 hours per week HELPING older adults with cooking, cleaning, medication reminders, personal care, errands, and appointments. Full time 7a-3p, 3p-11p, 11p-7a shifts available. Training provided. Apply on line at [www.homeinstead.com/200](http://www.homeinstead.com/200) click on careers or come by our office for paper application.  
**2703 Darby Drive  
 Florence 35630**

**EMPLOYMENT NOTICE**  
**MUSCLE SHOALS ELECTRIC BOARD**  
**CLERK**

Muscle Shoals Electric Board will be accepting applications and resumes for the **CLERK** position through the close of business, Friday, March 12th, 2021. Applications can be picked up at the office at 1015 Avalon Ave. or printed from [www.mseb.net](http://www.mseb.net). Applicants may return applications in person at the office or by mail to **Muscle Shoals Electric Board Attn: Manager P.O. Box 2547 Muscle Shoals, AL 35662**

**EMPLOYMENT NOTICE**  
**MUSCLE SHOALS ELECTRIC BOARD**  
**GROUNDMAN**

Muscle Shoals Electric Board will be accepting applications and resumes for the **Groundman** position through the close of business, Friday, March 12th, 2021. Applications can be picked up at the office at 1015 Avalon Ave. or printed from [www.mseb.net](http://www.mseb.net). Applicants may return applications in person at the office or by mail to **Muscle Shoals Electric Board Attn: Manager P. O. Box 2547 Muscle Shoals, AL 35662**

High School Diploma required; but College degree preferred. This position is responsible for performing all customer related functions of the front office including but not limited to taking and processing payments, answering account questions, taking applications for service, preparing deposits, etc., and other duties as assigned. Accuracy, organization, and multi-tasking skills are essential. Requires working in a team environment.

*Muscle Shoals Electric Board is an equal opportunity employer.*

High School graduate or GED required. Must have Class A CDL or ability to obtain within 6 months of hiring. Electric utility experience and/or line worker training preferred. This position assists the linemen in performing construction, operation, and maintenance of the electric distribution system.

Salary is commensurate with qualifications. As a condition for employment with the Muscle Shoals Electric Board, the Groundman position must abide by the residency policy.

*Muscle Shoals Electric Board is an equal opportunity employer.*

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**Currently Seeking: Production Supervisors**

**Requirements:**

- Maintain safe and ergonomically proficient manufacturing environment.
- Manage the activities of the shop floor under the direction of the plant manager and follow established procedures and approved processes.
- Responsible for determining plant staffing requirements based on revised forecasts. Coordinates plant staffing changes with Human Resources Department.
- Hire, train, develop and evaluate staff. Take corrective action as necessary on a timely basis and in accordance with company policy.
- Identify, recommend and implement changes to improve productivity and reduce cost and scrap safety, housekeeping, cost reduction, and work involvement.
- Drive continuous improvement plans for the department.
- Five plus years in manufacturing supervision.
- Previous experience in a lean manufacturing environment.

**Apply Online @ Indeed.com**

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The Decatur Daily is now accepting applications for carriers in the following area:

- **Decatur**  
Contact: Laura 256-345-4840
- **Hartselle/Cullman**  
Contact: Machele 256-227-7807
- **Priceville/Somerville**  
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**IHP INNOVATIVE HEARTH PRODUCTS** **NOW HIRING**

**Currently Seeking: Maintenance & Machinist**

**Requirements:**

- Intermediate troubleshooting skills using mechanical, electrical, hydraulic knowledge
- Good teamwork, interpersonal and communication skills.
- Machinist work history. (Design basic tools, jigs, fixtures, and punch dies)
- Must be highly skilled and knowledgeable about complex machinery and have ability to interpret blueprints.
- Computer skills.
- Electrical and hydraulic experience required.
- 2 years of industrial maintenance experience preferred in a manufacturing environment.
- Trade/technical school education with either electrical or mechanical focus.
- Safe working history.

**Apply in person:**  
 1769 Lawrence Street  
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**EMPLOYMENT OPPORTUNITY**  
**The City of Sheffield**  
 will begin taking applications for a pool of applicants for the position of  
**FIREFIGHTER**  
 Certified/Non-Certified  
 at 8am on Wednesday, March 10, 2021,  
 and will accept applications through the close of business, 4:30pm, Wednesday, March 31, 2021.  
 Applications may be obtained, **in person**, from the **City Clerk's office** and the **City's Facebook Page**  
 Completed application must be returned to the City Clerk's office, **600 North Montgomery Ave., Sheffield**  
*The City of Sheffield is an equal opportunity employer.*

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All positions require HS diploma or equivalent, strong work ethic, able to work any shift, have good communication skills, basic reading, writing and math skills, as well as use tape measure and dial calipers.

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Apply online at [esrobbins.com/jobs](http://esrobbins.com/jobs), Email resume to [jobopportunities@esrobbins.com](mailto:jobopportunities@esrobbins.com) or apply in person at **2802 E Avalon Ave, Muscle Shoals, AL 35661**  
 No phone call please. E.O.E.

**Notes...**  
 Continued from page 9

**Fame Girls Ranch Fundraiser Concert** Saturday, March 13 at Florence First, 3610 Helton Drive, Florence, 6-8pm.  
 A night of worship with Rhett Walker, Cochran and Company, and Adam Agee to benefit FAME GIRLS RANCH.  
 This event is free! Donations will be accepted to benefit the RANCH.  
 We will also have guest speaker Darrin English. Come out for a night of great music and fellowship to benefit a great cause.

Want to see your Event here? Email your information to Editor@ CourierJournal.net.

**The Tennessee Valley Museum of Art** exhibit of Southern Black artists running through April 2 includes works by emerging Florence artist Kerrigan Casey, world-renowned folk artist Charlie Lucas, Lynthia Edwards, an Alabama artist who explores the experiences of black girls in the south, and Michi Meko's exhibit, entitled, "When It's Black Outside: Notes from the Before Times."  
 As part of Southern Black artist exhibit, TVMA will have a display focused on the poetry book, A Man Ain't Nothin' by Jason McCall, with cover art by Cory Patton. This exhibit will feature poems by McCall and paintings by Patton.  
 The hours for this exhibition are Monday-Friday, 9am-5pm and Saturday, 10am-3pm.

**Thousands of Native American objects are stolen from burial sites around the Shoals each year.** The Thousand Eyes Program helps to monitor these sites for theft and environmental damage. The Florence Indian Mound Museum is seeking volunteers for the Shoals Chapter of the Thousand Eyes Program. The program will host a training for volunteers on April 17 and 18. Volunteers will assist archaeologists by helping to monitor archaeological sites in the Shoals for looting and environmental damage.  
 Availability in the training is limited, so if you are interested, please email [florence museums@gmail.com](mailto:florence museums@gmail.com) or call 256-760-6427 to request an application. If selected, volunteers will complete the training in April and be assigned a site to look over and monitor. Site visits often requiring hiking, boating, or kayaking. Help stop the looting; help protect our past for our future.  
 This program is sponsored by the City of Florence Department of Arts and Museums. The Florence Indian Mound Museum is located at 1028 S. Court St. Florence, AL and is open, Tuesday - Saturday from 10am- 4pm and Sundays from 1-4pm Call 256-760-6427 for more information.

**The charming town of Linden, TN is pleased to announce the 13th annual Blooming Arts Festival** on March 26-27. Blooming Arts Festival is Linden's annual signature event and one of the region's leading outdoor festivals. The free event, had more than 150 artists registered in 2019 and attendance near 10,000.  
 "This year, more than ever in our history, we are excited to invite people to attend our premiere  
 Linden's downtown Main Street features wide sidewalks, retro lampposts, restored architecture, and beautifully landscaped trees; the perfect backdrop for showcasing creative arts and crafts. Past exhibitions have included fine art - oil paintings, watercolors, acrylics, clay sculptures and photography. Fine hand-crafted artisans bring stained glass, leatherwork, jewelry, glass, furniture, fiber, quilting and numerous other displays of creativity.  
 In addition to arts & crafts exhibitors, a full schedule of live music is planned for both days plus the always-popular Kids Zone, complete with rides and many fun activities. Blooming Arts Festival is free and open to the public.  
 For more information, including how to register for a booth, visit [www.bloomingartsfestival.com](http://www.bloomingartsfestival.com)


See NOTES... page 38



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**Commentary**

# Can the Tide Be a Tourney Fixture?

**Y**ears of lackluster basketball results in Tuscaloosa make this year's men's regular season SEC title a pleasure to observe. It is the program's first SEC regular season title since 2001-02.

With Alabama as the top seed at the SEC Tournament this week in Nashville, the Tide should maintain a #2 or #3 regional seed for the upcoming NCAA Tournament. Nate Oats is the head coach in his second season. He seems to have the program moving in the right direction with three simple preferences – layups, 3-point shots, and an active defense.

If Alabama can stay out of foul trouble, it will be nice to see how deeply they can run into the NCAA Tournament bracket.

Only a few Division I teams from this state have had noteworthy NCAA tournament experiences.

Alabama was loaded in 1976 under C.M. Newton. Leon Douglas, Reginald King, TR Miller, and company outplayed an undefeated Indiana team in the regional semifinals (round of 16). Those who remember that game know

**See FINAL FOUR... on Page 36**

*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

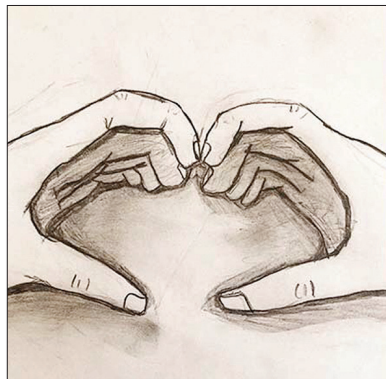
# THIS WEEK

March 10, 2021

**Happening THIS WEEK**

## Foster's Feat

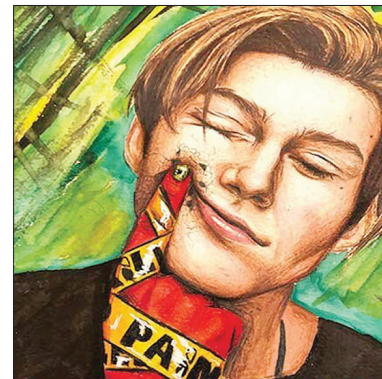
### Artistic Renderings of Youth at 36



FLORENCE—Artistic Renderings of Youth, a juried exhibit of work by 7th - 12th grade artists from Colbert, Franklin, and Lauderdale counties, will be on display at Kennedy-Douglass Center for the Arts in Florence through March 31. The exhibit was founded by Florence art educator Jerry Foster, and it is celebrating its 30th year.

March is nationally recognized as Youth Art Month, and this exhibit provides an opportunity for the community to discover the young artistic talent in our area. The competition is coordinated by middle school and high school art teachers to give students a

**See EXHIBIT... on P. 15**



Courtesy photos



**THE TENNESSEE VALLEY ART ASSOCIATION** is inviting artists of all experience levels to enter its upcoming juried show, "Emergence" at the Tennessee Valley Museum of Art in Tusculumbia. Each artist can submit up to two pieces. Digital submissions are due April 2, accepted works must be delivered by May 21, and the show will be on display June 1-July 2, 2021. To be considered for the show, you must both pay the entry fee and submit work through our online form. For more information, click on the Emergence tab at [tennesseevalleyarts.org](http://tennesseevalleyarts.org)

**SATURDAY MORNING GRAVEL RIDE** - Saturday Morning Mixed Surface Social on Saturday, March 13 at The Spinning Spoke, 221 N. Seminary Street, Florence, 8:30am-1:30pm. There will be 2 ride options. Option 1: Gravel or cross bikes. Roll out from the Spinning Spoke at 8:30am. We will ride to Evergreen Baptist Church on County Rd 2 to meet any riders opting for option 2. Option 2: 9am, Evergreen Baptist Church, County Road 2. Mountain bikes and riders who want to skip the start. Meet up with riders from the downtown start and ride to the gravel/dirt roads on the Key Cave Refuge. Once at the refuge the main loop is 3.5 miles. Ride as much as you want. Feel free to ask questions. 256-349-5302 or visit [www.strava.com](http://www.strava.com)

**SOFTBALL**  
SAT. MAR. 13 • 2PM (DH)  
SUN. MAR. 14 • NOON  
vs. Bellarmine  
Hilda B. Anderson  
Softball Complex

**BASEBALL**  
TUES. MAR. 16 • 5PM  
vs. Tennessee Tech  
Mike D. Lane Field

**SOCCER**  
THUR. MAR. 11 • 1PM  
vs. Bellarmine  
Bill Jones Athletic Complex

NewsTalkSports  
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Home of North 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.** (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](mailto:editor@courierjournal.net)  
• FAX- 256-760-9618

### Be Extra Vigilant

Editor:

I would encourage the following Republicans, including Ted Cruz, Mo Brooks, Marco Rubio, Josh Hawley, Lindsey Graham, Tommy Tuberville, Margaret Greene, Richard Shelby, and all those who voted to acquit Donald Trump to be extra vigilant when leaving their comfort zone of the Capitol building and outside the protection of the Capitol police. They may come upon a disgruntled former or present member of the Proud Boys, Faith Keepers, or other terrorist groups who have finally realized that they were duped into believing

"America is back," is the message Biden delivered to an EU still traumatized by Trump's demand for fairness.



that the election was stolen and other false conspiracies. They may decide to become a martyr by being your judge, jury, and executioner - or a member of your family.

Was your vote to acquit Trump really your idea or did that old lottery ticket finally pay off?

My words are protected by the First Amendment of the U.S. Constitution just as Mr. Trump's words were on

January 6. Call me if you must, but I wholeheartedly approve this message.

**Pete Lopez**  
Florence

### A Terrible Deal

Editor:

Joe Biden still doesn't know which end is up. As a way of pointing this out, Joe, at one time a ranking member of the Senate Judiciary Committee, voted to tax social security. What he didn't realize was that he was putting

**See LETTERS... on Page 23**



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## Exhibit...

Continued from Page 14

chance to exhibit their artwork and receive recognition for their talent. This year artwork representing 19 different schools will be exhibited. Ribbons are awarded in three grade divisions: Division 1: 7th and 8th grades, Division 2: 9th and 10th grades, and Division 3: 11th and 12th grades.

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# Cat & Kids

by Cathy Turner

## Answered

When I was little, I had a Mrs. Beasley doll like Buffy's on "Family Affair", a sitcom that aired in the late 60s. Mrs. Beasley had blonde hair and a round jolly face. She wore wire glasses that her big, bright blue eyes peered out of and a blue dress with white polka dots and a round yellow lace collar. I loved that show and I loved my Mrs. Beasley. I carried her everywhere. I had her longer than I had any other doll or a toy. Mrs. Beasley was the first talking doll that I ever had. When you pulled the loop on the string in the middle of her back, she would say one of her three sayings. My favorite statement was when Mrs. Beasley would ask me, as her string retracted into her back, "If you had three wishes, what

would you wish for?" In my youth, I must have answered that question a thousand times, in a thousand different ways. "If you had three wishes, what would you wish for?" I remember, as I grew up and toward the end of playing with Mrs. Beasley, that the answers became less and less about the wants that I wished for and more about the needs that I prayed for. Truly, the answer about my wishes really turned into prayers. Which means that I have been praying all my life. I was trained to pray before meals and on my knees before I got into my bed with Mrs. Beasley. But somewhere along the way, prayer just became a part of me. I have always prayed for everything, about everything, with hopeful

anticipation. Prayer was how I survived. During those nightly drunken rages of my father, I would lie on my bed, hold my doll or my dog, and pray. So many years in the dark and in fear. But God answered those prayers. Over time He prepared a way for sobriety and loved to come to us, because we were seeking. Answered prayer. Sobriety and peace was the first, biggest answer that was the result of a good relationship that started underwater. I saw that I was loved. Answered prayers are proof that He cares, but you have to take note of them. There have been hundreds of answered prayers in my life. Blessed. Listen, I don't pray about free throws or red lights, but I do or did pray for things such as finding a godly man, having healthy children, healing of loved ones, the thriving of God's word and His church, marriage, joy, peace, COVID pneumonia, teenagers, young adults, contentment, having healthy grandbabies, wisdom and understanding, etc. There

is so much to pray for. A personal prayer that I have prayed so many, many times is for God to "give me the words". Words for this column, words for my family, for the hurting or grieving, for the questioner, for the angry, for so many and all situations. Thankfully, prayers answered. Years ago, I started saying this prayer, "Thank you Lord for all good things." I have said it out loud in front of my friends. Once, one friend told me she had read on Facebook, "What would you have today if you only had what you prayed about yesterday?" She said her first thought was, "Wow, Cathy would have all good things." I love that thought. And, man, I have had good things. Prayer is amazing. If said in relationship and belief, prayer is not a wish made in fear to a doll, but a wish made straight to God without doubt. Tell me, what could be more powerful? Blessed. Email comments or suggestions to CatnKids1@gmail.com

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# Alabama's Sipsey Wilderness Gains a Missing Piece

WINSTON COUNTY — One of the last two private pieces of land within the Sipsey Wilderness of Bankhead National Forest is now officially protected, the USDA Forest Service and The Conservation Fund announced today. Previously threatened by development, this 40-acre property will now be part of the beloved Sipsey Wilderness thanks to funding from the federal Land and Water Conservation Fund (LWCF).



Service is grateful to The Conservation Fund for its efforts to help secure this very special property located in the Bankhead National Forest," said Cherie Hamilton, forest supervisor for the National Forests in Alabama. According to Hamilton, the 40-acre tract acquisition brings added value to the wilderness character because of its location in the heart of the Sipsey Wilderness where three trails converge with the Sipsey Wild and Scenic River. The public can enjoy expanded opportunities of solitude, natural beauty and special features of wilderness.

When the property went up for sale in 2018, national environmental nonprofit The Conservation Fund acted quickly to purchase the land for conservation. The Fund then held and managed it until the Forest Service could secure the necessary LWCF funding to acquire the tract for the Sipsey Wilderness. As part of the national forest system, the land will remain protected for wildlife, watershed quality and public recreation like hunting and hiking. In addition to LWCF, Fred and Alice Stanback of Salisbury, North Carolina made a generous donation to make this project possible.

"For decades, nature lovers in Alabama feared what may happen if

**The newly acquired 40 acre tract in the heart of Sipsey Wilderness where three trails converge with the Sipsey Wild and Scenic River.**

*Conservation Fund.org*

this tract were to be lost to development," said Stacy Funderburke, The Conservation Fund's Alabama Associate State Director. "Protecting the iconic Sipsey Wilderness from any future threat will impact generations to come. Our partners at the USDA Forest Service and funding from the LWCF have once again helped protect a treasure for the Alabama community."

This is one of Alabama's first conservation wins since the passage of the Great American Outdoors Act in 2020, which fully and permanently funded the LWCF. LWCF is a bipartisan program that conserves ecologically and scenically valuable land across the U.S.—including many of Alabama's iconic natural places such as Little River Canyon and the Pinhoti Trail.

The nearly 30,000-acre Sipsey Wilderness preserves the verdant and stream-filled canyons within Bankhead National Forest on the Appalachian Plateau. The wild and scenic landscape was one of the first wilderness areas designated east of the Mississippi. Today it remains Alabama's largest designated wilderness and is one of the state's most popular and beloved wild places. Roughly a two-hour drive from both Birmingham and Huntsville, the Sipsey Wilderness has been an accessible natural space for camping, fishing and more. The inclusion of this 40-acre tract will improve trails for hikers and expand river access for canoeing and kayaking.

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Notice is hereby given that on **April 3, 2021 at 10:00 am**, the following motor vehicles will be sold at public auction for cash. The auction will be held at **Smitty's Wrecker Service, 212 Industrial Dr., Muscle Shoals, AL 35661**. Smitty's Wrecker Service will accept proof of ownership should anyone care to submit same, Monday through Friday between the hours of 9am and 5pm until the day of the sale. Vehicles may be viewed starting **April 1, 2021** between the hours of 9am and 5pm.

YR/MAKE/MODEL	VIN#	TAG#	COLOR	TOWED FROM LOC
2008 Ford Fusion	3FAHP08Z58R187688		Gray	Garner Auto
2006 Honda CRV	J H LRD68896CO28849	TZJ880	Gold	Arbys
2009 Honda Accord	1HGCS123Z9A018017	3N37X1	Red	Mcfarland Park
2008 Pontiac G6	1G2ZG57NX84251862	446H262	Gray	3429 Peachtree St
1999 Honda Accord	JHMC66673XC025188	ACE141	White	Cox Creek And Jackson
2006 Toyota Sienna	5TDZA22C16S568710		Gold	2nd And Countrywood
2004 GMC Sierra	1GTEC14X4Z248870	25148F6	Black	6th And Woodward
1994 Oldsmobile Cutlass	1G3AG5540R6348738	41GS789	Gold	Dr Hicks And Crest
2016 KIA	KNDJX3A5XG7277235	41HL593	Black	Mall Rd And Cox Creek
2012 Ford Fusion	3FADPOL32CR228594	41BV765	White	Cox Creek And Mall Road
2004 Fonda Accord	1HGCM56894A001466	1G26B6	Silver	South Kirkman
2008 Hyundai Elantra	KMHJU46DX8U461245	52LM978	Silver	Florence Blvd
2017 Mitsubishi Mirage	ML32F3FJ1HHF10708	41GS529	White	1511 Jackson Rd
2008 Mini Cooper	WMWFM33598TT62599	41GL689	Silver	Garner Auto
2005 Chrysler Town & Country	2A8G P64L66R799033	CC23925	Blue	Chisholm Rd
2016 Mitsubishi Lancer	JA32U2F4XTU000916		Red	Huntsville Rd And Broadway
2005 Nissan Maxima	1N4BA41 E45C852774	41GV923	White	1510 Chisholm Rd
2001 Pontiac Grand Prix	1G2WK52J21F258613		Silver	Sunnyside And Georgia
2002 Ford Crown Victoria	2FAFP71W42X105913		White	Hi-tech Helton Dr
2000 Jeep Cherokee	1J4G248S8YC227012	49CF603	Red	Dollar General
2003 Hyundai XG350	KMHFU45E23A255351		Silver	3rd And Pittsburgh
2003 Mercury Grand Marquis	2MEFM75W23X645287	200D943		Wilson Dam And 6th
1992 Lincoln Town Car	1LNLM82W3NY714503	41DV793	White	Railroad Ave
2001 Lincoln Navigator	5LMEU27RX1LJ29169	41HT313	White	Hiawasee St
2014 Ford Fusion	3FA6P0H97ER301936	9UTF47	Silver	Travis St
2005 Pontiac Bonneville	1G2HX52K05U143013	NA	White	Sugar And Spice
2000 Chevrolet Truck	1GCCS1441YK172614	20AD306	White	T&K Auto
	U HAUL TRAILER			Circle K
2006 Nissan Maxima	1N4BA91E76C865634	41DM894	Black	30Th And Hatch
2004 Pontiac Santa Fe	KM8SC13D84U767836	19177K	Gray	W20th And Cherokee St
2003 Chrysler PT Cruiser	3C4FY48B03T626848	20DC687	Blue	Atlanta And 1st
2012 KIA Sorento	5XYKT3A68CG306463	TJW081	Gray	1521 Spring Valley Rd
2001 Nissan Sentra	3N1CB51D11L439026	41GA222	White	Cr 39 And Cr 481
2001 Subaru	4S3BH675416666766	NO TAG	Blue	262 Creasy Lane
2001 Chevrolet Blazer	1GNCS18W71K213076		Blue	Woodward & Pilgram Ave
2003 Ford Mustang	1F4FP40493F355708	41HA105	Red	Hillcrest Motel
2011 Nissan Maxima	1N5AA5P3BC819599		Black	Rural King
1992 GMC Truck	1GTF24KXNE537106		Gray	Ford And Pasadena
2004 Nissan Xterra	5N1ED28104C609092	47YV540	Brown	West Mobile
2007 Ford Fusion	3FAH P07Z97R253160	41AY204	Silver	804 Kendrick St
2006 Nissan Sentra	3N1CB51D56L544112	50GJ937	White	Chisholm And CR 30
Polaris	3NSNAE886IF793628		Black	John R
2003 Ford Windstar	2FMZA51403BA93118	20DF548	Red	Frederickson
2004 GMC Envoy	1GKDT138742170849	64DT923	Blue	Thrift Store Hatch Blvd
2002 Saturn	1G8ZH5287Z108074	044FCL	Blue	Foodland Montgomery Ave
2003 GMC Sonoma	1GTC514X438276689	NA	Tan	714 E Limestone
2001 Ford Focus	1FAFP34P11W163209		Black	North Jackson
1996 Toyota Corolla	1NXBAC2E3T361875	41FD161	Silver	Linwood Ave
2000 Mercedes E320	WDBJF65J2Y13152951		Black	Houston Plantation

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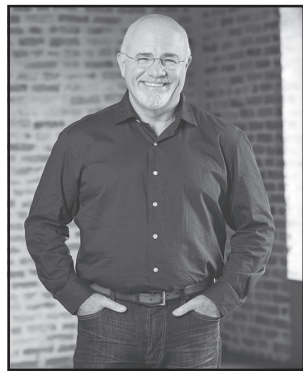
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# DAVE Says

by DAVE RAMSEY

## IT'S JUST NOT WORTH IT

Dear Dave,  
Do you think I should get a new hybrid car to save money on gas? A lot of my friends have done this, and



with the rise in gas and oil prices lately, they're telling me I should, too. According to them, I'll save a ton of money, especially since I have a bigger car and a

longer drive to work. What are your thoughts?  
Daneen

Dear Daneen,  
I get lots of questions about these kinds of scenarios, and how it plays into people's budgets. Many folks wonder if it would be better to go out and get a new vehicle with better gas mileage. Well, do you really want to lose more money?

Let's say you currently drive a vehicle worth \$10,000 that gets 15 miles per gallon. There's a \$25,000 hybrid you're thinking

about buying that gets 25 miles per gallon. That's a \$15,000 price difference just to get 10 more miles a gallon. If you drive 100 miles a week, that's about a \$10 difference a week. That would be about \$40 extra you're spending a month in gas if you stuck with the current car. A monthly car payment is a whole lot more than that! In short, the math doesn't work. You'd have to drive to the moon and back to make it worthwhile.

There are a lot smarter things you can do to cut down on your fuel bill. Have you thought about trading for something smaller? If you're driving a gas guzzler, trade it in on another car worth no more than your current car's selling price. This means better fuel efficiency without a car payment. Carpooling is an option, too, even if you split the driving just a few days a week.

If you want to get a little more radical with the money-saving ideas, you could think about moving closer to work. Spend some time doing the calculations and looking at the specifics to see if it makes sense in your case. Finally, and this may be a last ditch effort, you could consider changing jobs. No one's forcing you to work where you do, especially if you're spending a lot of time and money on the road just getting to and from your job. If you're really spending a

ridiculous amount on gas each month, it might even be time to look into ideas you may have once had to start your own business.

But don't use better gas mileage, or bad advice from your friends, as a rationalization for buying a new car. It's just not worth it!

—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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# ON YOUR DEBT

## Debt Management: How to Prioritize Debt in a Crunch



**B. Grant McNutt**  
Managing Attorney

Most of us face financial crunches from time to time, and since March of last year, it has seemed like one long crunch for many people. Being short of money and having to pick and choose which bills to pay is always tough. Unfortunately, creditors and debt collectors make it much harder when they pour on the pressure. Your best defense against being bullied or manipulated into routing your money in the wrong direction is preparation.

### Household Debt in Alabama

Even before the pandemic, US household debt had reached a new high: more than \$14 trillion. Of course, not all areas and not all households are impacted equally. Alabama residents were disproportionately burdened with household debt. And, that debt was more likely to be delinquent.

### Debt Management Requires a Plan

If you cannot cover all of your bills and living expenses month-to-month, are in a short-term crunch, or are living paycheck to paycheck and know your situation is precarious, it's important to take a thorough inventory. You need to know which debts and expenses are most critical and which can wait. But it can be hard to think strategically when you are being harassed by collectors. It is their job to create a sense of urgency, and they are trained not to let you off the phone without taking a payment or at least getting a commitment.

When you are already stressed and they catch you unprepared, it can be hard to resist that pressure. Unfortunately, that often means that your limited funds go not to your most important expenses but to the debt collector who called first or pushed hardest. Your best defense is to assess your financial situation, prioritize your debts and living expenses, and make a plan before you pick up the phone.

There is no standard ranking that works for everyone. Your top priorities will depend on what is most important to you, how much money you have to go around, which bills are already past due, and other factors. Whatever the specifics, these steps will help you be prepared to make good decisions.

### 1. Inventory all of your debts and living expenses.

It is impossible to make good decisions about whether to pay a particular bill and how much to pay that creditor in isolation. One of the most critical questions to ask is "For what else do I need that money?"

When debt feels out of control and it is stressful to look too closely, it is natural to think only about the bills with upcoming due dates. However, that is a recipe for staying stuck. Take the time to write down all your monthly living expenses and all your outstanding debts. Note due dates, amounts due, and the status of the account.

### 2. Decide what matters most

Obviously, we would all like to pay all of our bills on time and not have to worry about past-due balances, late fees, collections, and other financial stressors. But, in a crunch, that is not always possible. When that happens, it is important that you have a clear idea of which accounts are most important. And, if you are married, it is important that you get on the same page with your spouse. Money problems can lead to marital problems so you need to work together to come up with a plan.

Obviously, the nature of the account or expense is a key factor. Most people will prioritize food, shelter, and other necessities over other expenses. But there are other factors to be considered. For example, what are the consequences of missing a payment? Could a late payment trigger a disconnection or repossession? If so, how important is that service? The answer will vary from household to household. For example, some are reliant on internet service for work or school, while others use it primarily to stream Netflix and watch cat videos. Only you know what's top priority and why.

### 3. Talk to your creditors

We frequently recommend talking to creditors as a starting point when you are in a bind financially, but now it is more important than ever. The pandemic has changed the rules with many creditors and service providers, but those changes can be unpredictable. A creditor that has been inflexible in the past may have introduced new options to help people who are struggling financially. Others, feeling the crunch of the recession themselves, may be more aggressive than usual in their collection efforts. Do not rely on what has always happened in the past—find out what your options are today. Be sure to keep good records concerning your communications with creditors. Note the number called (or called from), the day, time, and name of the individual you spoke with. If agreements are reached, make sure to confirm the agreement in writing.

Certified mail is a good way to do this.

### 4. Make a list

Once you have figured out what is most important to you and what you're going to have to let slide for the moment, stand firm. Write down how much you plan to pay on each account and when. Keep that list handy in case you get a call from a creditor or debt collector. Remember that every collector who calls you will have just one priority—getting you to make payment on that one specific debt. But, in your world, there is more than one debt. Do not let the collector's sense of urgency change your carefully considered priorities.

### What if it is More than a Crunch?

Some financial crunches are just that—a short-term problem triggered by an unexpected expense or a short gap in income. Often, careful management and cutting some unnecessary expenses can help you navigate out of short-term financial stress. However, it is important to be realistic about the difference. Many people struggle with debt for years before seeking a lasting solution, always telling themselves that things will get better with the next tax refund or when a specific debt is paid down.

If you are facing more than a short-term crunch, it is time to educate yourself.

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# Letters...

## Terrible Deal for Seniors

Continued from Page 14

a double whammy on retired middle-class taxpayers.

Now, it would have been okay for those with very low retirement incomes, but if any additional money was made from any source, the taxpayer would pay two taxes, one on the additional income and an additional one on social security. If the first goes up, the other miraculously appears.

But, first let's look at the start of this mess. In 1983 Joe Biden voted to tax 50% of your social security, none going to the Social Security Trust Fund.

In 1993 Joe Biden and a majority of the Democrats voted to tax more of your social security benefits. You could now be taxed on 85% of your social security earnings rather than just 50%. Not a single Republican voted for the bill. Al Gore cast the deciding vote since there was a tie.

With that said, let's do a little math with Turbo Tax. Add \$1000 to your interest earnings. You will have to pay the effective tax rate on that amount. But, that's not all. You will have to pay the taxes on \$850 of social security earnings. This was and is a terrible deal for seniors. It would have been better to increase the earned income tax rate.

Tom Jones  
Florence

## A Rescission Needed ASAP

Editor:

On Saturday, February 27 the Republican State Executive Committee gathered in Montgomery for the 2021 Alabama GOP Winter Meeting. One resolution passed at the meeting asks the Alabama State Legislature to rescind all its applications to the U.S. Congress to call a convention for proposing amendments to the U.S. Constitution pursuant to Article V. This Article states that Congress shall call a convention on the application of the legislatures of two thirds of the several States. However, it provides no other details about

the state applications, nor does it provide any details about Congress' responsibilities in calling the convention.

As governmental bodies tend to do, both the U.S. Congress and the several State Legislatures have assumed that any powers not specifically forbidden in the Constitution are theirs to be exercised. Consequently, they both have shown they intend to take full advantage of the framers' failure to give more detail in that provision. But because the order of events necessarily requires that Congress call the convention after the required 34 states make their applications, Congress will have the opportunity to influence the outcome when it calls the convention.

At a time when Congress is drunk with power and the Supreme Court refuses to make critically needed judgements, it would be suicidal to demand that Congress call an Article V convention. Alabamians should support the rescission of all state applications for an Article V convention by contacting their state legislators and asking them to act on rescission as soon as possible.

Wayne Christopher  
Grand Bay, AL

## With a Best Foot Forward

Editor:

Business plans can be used to attract new partnerships, manage projects, and secure funding. Spring is a time of new life and hope and presents a good opportunity to enhance your processes and strategies.

Business owners can reevaluate marketing strategies and financial projections in addition to clearly identifying action plans for short- and long-term goals.

Many business plans are several pages long, and examining every single section may not be the best use of your time. However, components of your plan should always be reviewed, including the executive summary, market analysis, sales strategy, overview of products or services, and financial projections.

See LETTERS... on Pg. 34



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Career Coaching with Ken Coleman

# Starting a New Career at 50

I hear from so many people who are nervous or scared to make a career change in their fifties, even if they're miserable at their current job. I get it. There are a lot of fears and insecurities that can creep up when you're thinking about making any big change later in life. Don't let that stop you from doing what you were created to do.

Of course, a midlife career change shouldn't be a spur-of-the-moment decision. Take some time to think about whether this move makes sense for you, and if you're truly in a good place financially, physically, mentally, emotionally, and spiritually to make this kind of transition. Then, if you've weighed the pros and cons, done the research, and decided that a career change at 50 is the right move for you, here are some tips for making the transition as smooth as possible:

**Update your resumé**

If you haven't updated your resumé in a few years, now's the time. You might be overwhelmed at the thought of fitting all your work experience onto one page, but you don't have to include 30 years of experience if it's not important. Just focus on the work you've done that's relevant to the job you have in mind. Keep it simple, to the point, and understand there's no need to mention your age anywhere on your resumé.

**Support is important**

For big life changes like this, it's important to have a support system. Whether it's your family, friends, church group, or any group of trusted people who play a significant role in your life, let them know your plans for changing jobs and keep them updated on your progress. Not only will they provide accountability, but they'll be much-needed cheerleaders and voices of truth and reason.

Your support system can also be a sounding board for your new career ideas. They might even be able to proofread your cover letter, or help you practice for interviews.

**Use Your Relationships**

When it comes to getting where you want to be, relationships are everything. But instead of stale, superficial networking, network the right way by using your web of genuine connections. You probably know a lot more people than you think, so don't be afraid to reach out.

Even if you don't have as many connections as you'd like right now, build some by getting to know people who are doing what you want to do. Take them to lunch, talk with them about what they love, and don't love, about their jobs. You could wind up with a job lead, or at least get some clarity on what you really want to pursue.

**Don't Focus on Age**

As you get ready to

interview for a job, you might be hyper-focused on your age. The interviewer might not be thinking about that at all. Hopefully, they're looking for the best person for the job. If they don't bring up age, you don't need to, either. If the interviewer brings up the age issue, say something simple and confident like, "I know I'm older than some, but I'm passionate about the work you're doing here and want to be part of it."

Remember, you have skills and experience that make you a valuable asset

in the workplace. And the courage it takes to start a new career later in life is an attribute many employers will find very impressive!

*Ken Coleman is the nationally syndicated radio host of The Ken Coleman Show and #1 national best-selling author. He has been featured in Forbes, appeared on Fox News, Fox Business Network, and the Rachel Ray Show. Since 2014, he has served at Ramsey Solutions, offering expert advice to people every day on how to land their dream job. Follow Ken on Twitter, Instagram, Facebook, and YouTube or at [kencoleman.com](http://kencoleman.com).*

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# Insurance Insights

## Ideas on How to Prevent Pipes From Freezing

### Frozen Pipes Could Be a Big Problem, One That May Be Prevented

What's worse than a major home maintenance disaster? Try several major home maintenance disasters at once. When a house's water pipes freeze, the situation is not as simple as calling a plumber. A 1/8-inch crack in a pipe can spew up to 250 gallons of water a day, causing flooding, serious structural damage, and the immediate potential for mold.

Frozen water pipes are a problem in both cold and warmer climates, affecting a quarter-million families each winter, and it can happen in homes with both plastic and copper pipes. It's all too common, especially considering this damage is largely preventable.

Here are a few steps you can take to keep your pipes from turning frigid nights into inconvenient, and expensive ordeals.

#### Tips to help prevent pipes from freezing

The three central causes of frozen pipes are quick drops in temperature, poor insulation, and thermostats set too low. You can prepare your home during the warmer months.

- Insulate pipes in your home's crawl spaces and attic, even if you live in a climate where freezing is uncommon. Exposed pipes are most susceptible to freezing.
- Heat tape or thermostatically controlled heat cables can be used to wrap pipes. Closely follow all manufacturers' installation and operation instructions.
- Seal leaks that allow cold air inside near where pipes are located. Look for air leaks around electrical wiring, dryer vents, and pipes, and use caulk or insulation to keep the cold out.
- Before winter hits, disconnect garden hoses and, if possible, use an indoor valve to shut off and drain water from pipes leading to outside faucets.
- A trickle of hot and cold water might be all it takes to keep your pipes from freezing. Let warm water drip overnight, preferably from a faucet on an outside wall.
- Keep your thermostat set at the same temperature during both day and night. Drops in the temperature - more common overnight - could catch you off guard and freeze your pipes.
- Open cabinet doors to allow heat to get to un-insulated pipes under sinks and appliances near exterior walls.

#### Ways to help avoid frozen pipes while on vacation

Travelling in the winter months might be a break in your routine, but don't forget to think about your pipes before you leave.

- Set the thermostat in your house no lower than 55°F (12°C). Also be sure to replace the battery in your thermostat.
- Ask a friend or neighbor to check your house daily to make sure it's warm enough to prevent freezing.
- Shut off and drain the water system. Be aware that if you have a fire protection sprinkler system in your house, it may be deactivated when you shut off the water.

#### Your pipes freeze, what might you do?

What if your pipes still freeze, despite your best preventive measures? First step: Don't panic. Just because they're frozen doesn't mean they've already burst. Here's what you can do:

- If you turn on your faucets and nothing comes out, leave the faucets turned on and call a plumber.
- Do not use electrical appliances in areas of standing water. You could be electrocuted.
- Never try to thaw a pipe with a torch or other open flame because it could cause a fire hazard.
- You may be able to thaw a frozen pipe using a hair dryer. Start by warming the pipe as close to the faucet as possible, working toward the coldest section of pipe.
- If your water pipes have already burst, turn off the water at the main shutoff valve in the house; leave the water faucets turned on. Make sure everyone in your family knows where the water shutoff valve is and how to open and close it.

Protecting your pipes is one step in winterizing your home. Discover ways to reduce your energy use during cold winter months.

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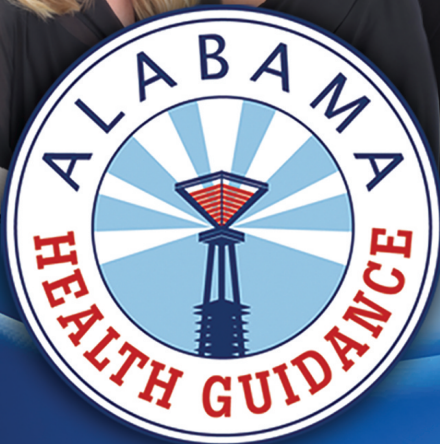
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# Hughston Named Full Time SBDC Director at UNA

FLORENCE, – Kimberly Hughston has been named the Director for the Small Business Development Center (SBDC) at the University of North Alabama. Hughston is a Shoals native and UNA alumna. She has strong roots locally and has established a career serving the community in her professional role with Southern Hospitality Holdings and in her volunteer work.

"For more than 40 years, the SBDC at UNA has been led by a part-time director," said Dr. Greg Carnes, Dean of the College of Business. "While that model worked well in the past, the

entrepreneurial spirit in the Shoals is increasing. Therefore, we wanted to increase our support for business owners by hiring a full-time SBDC director."

The mission of the Alabama SBDC is to strengthen the state's economy by providing high-quality assistance, training, and education to entrepreneurs and small business owners in all 67 counties. The program is partly funded through a cooperative agreement with the U.S. Small Business Administration. The SBDC at UNA is a founding member of the Alabama SBDC Network, which has been helping

companies start, grow, and succeed since 1980. The center provides training for businesses in nine northwest Alabama counties at no cost to the business owner through a one-on-one advising program.

Giles McDaniel, President of the Shoals Business Incubator, said the full-time director will be additional support for local businesses.

"Kimberly will be a great addition to the Shoals Shift Team for promoting business growth," said McDaniel. "Many accolades to UNA for making this important position full-time. We at the Shoals Business Incubator look forward to growing our partnership with the SBDC Network."

"I consider it an honor and a privilege to be a part of the University of North Alabama team," Hughston said. "This opportunity allows me to combine my education, corporate experience, and small business background to further connect our small businesses and communities to UNA and the SBDC network. I am excited to work alongside our Shoals small business resource partners to continue the path of a strong entrepreneurial community."

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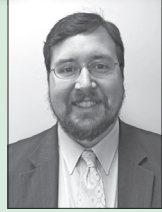
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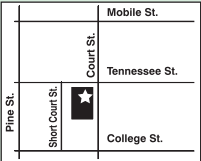
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# Medicare Minute

## "Medicare Part A & B Review"

The past couple of weeks we have discussed Medicare Parts A & B in detail. These are the two parts of Medicare that are received through the federal government. This week let's review what we have discussed.

Although Medicare Part A and Part B are great programs that cover a lot of services there are some things Medicare does not cover. They include most dental care, eye exams related to prescribing glasses, dentures, acupuncture and hearing aids.

Medicare Part A is primarily used to cover your inpatient care. Part A has a \$1,484 deductible for each benefit period, meaning the deductible can be applied more than once in a calendar year. This deductible covers hospital services, including semi-private rooms, meals, general nursing, drugs as part of your inpatient treatment, and other hospital services and supplies. Part A is "free" to most Medicare beneficiaries. "Free" meaning you may not have to pay Medicare to have Part A. It does not excuse the deductibles and co-insurance.

In most cases Part B is used to cover your outpatient services. These include visits to your primary care physician and/or specialist. It also may cover transportation by ambulance, durable medical equipment, preventive services and mental health treatment. Part B also entitles you to an annual "Wellness" visit to a qualified provider. Most Medicare beneficiaries joining Medicare Part B for the first time in 2021 pay a monthly premium to Medicare of \$148.50. Part B has an annual deductible of \$203 and a coinsurance the beneficiary pays of 20%, after the deductible is met.

To cover the deductibles and coinsurance that Part A and Part B have you would need to look at some type of supplemental policy sold through private insurance companies. These include Medicare supplement plans or Medicare Advantage Plans. If you want to study Part A or Part B in more detail you can look at previous Medicare Minute articles or give our office a call and we'll be glad to discuss this with 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](mailto: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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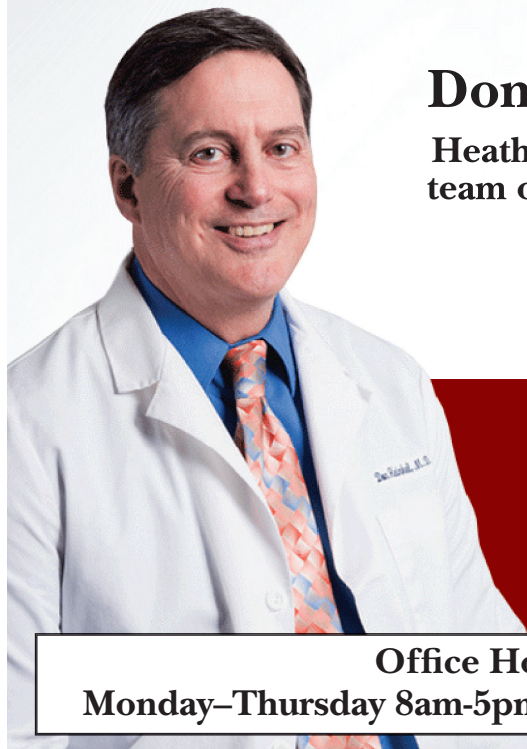
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Q. Why do people wear sham rocks on St. Patrick's Day?  
 A. Because regular rocks are too heavy!

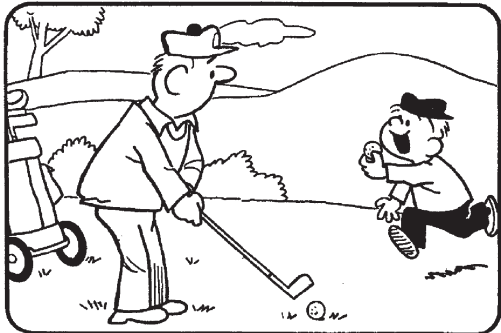
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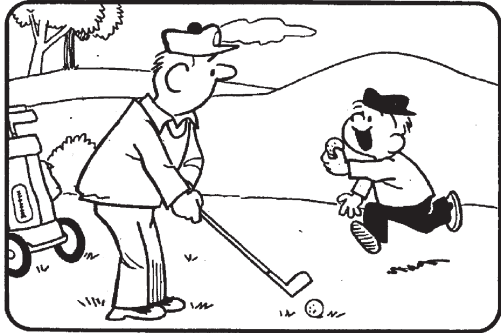
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BY HENRY BOLTIHOFF



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Differences: 1. Boy is missing. 2. Golf club is missing. 3. Tree is added. 4. Golf shoes are different. 5. Hedge is missing. 6. Zipper is added.

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will appear on the screen stating that the application has been successfully submitted.

Vouchers can be used to purchase fresh fruits, fresh vegetables, honey and cut herbs. Each SFMNP voucher is worth \$6.00 and each voucher booklet has five vouchers for a total of \$30.00. Farmers who accept vouchers should have the "Farmers Market Nutrition Program" sign on display. Seniors cannot receive change from a voucher. If the purchase is less than the amount of one or more vouchers, the farmer will add more fruits and vegetables of the consumer's choice to make up the difference.

Vouchers can be redeemed at State Certified Farmers Markets, Farm Stands and U-Pick Operations in our service area listed below.

**Eligibility:**

- **Age — Must be 60 years of age or older on the day of application , AND**
- **Income — Applicants' gross household income must not exceed these limits:**
  - \$1,756 monthly for a household of 1
  - \$2,371 monthly for a household of 2
  - \$2,987.00 monthly for a household of 3
  - \$3,604.00 monthly for a household of 4

Applicants must apply online at <http://fma.alabama.gov>. Unfortunately, applications cannot be taken over the phone or by mail. If seniors need assistance or do not have access to a computer, they are encouraged to ask a relative, friend, church member, etc. to complete the application for them with information provided by the senior. If approved, vouchers will be mailed to the address provided on the application. The vouchers are usually mailed out in late May or early June. Applicants must reapply every year.

A confirmation page

**Florence - Lauderdale Farmers Market 451 Fairground Road - Florence**

**Killen Farmers Market Lock Six Road Killen**

**Colbert County Farmers Market South Raleigh Ave & South Jackson Hwy Sheffield**

**Limestone County Farmers Market and Athens Saturday Market 409 Green Street West Athens**

**Town Creek Farmers Market 15992 Main St Town Creek, AL**

To view a list by county, visit <http://www.fma.alabama.gov/FMCounty.aspx> or <http://agi.alabama.gov/docs/fma/RedemptionSites>.

For more information about the SFMNP, visit <http://fma.alabama.gov> or call 334/240-7247.

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Name	Unit#	Contents
Sarah Balentine	B15	Household Misc.
Shalaine Chafin	E14	Household Misc.
Karla Gilbert	I28	Household Misc.
Ashley Jenkins	R5	Household Misc.
James Jennings	L14	Household Misc.
Mark Lard	I7	Household Misc.
Jacob Roach	C35	Household Misc.
Melissa Russell	G13	Household Misc.
Totiona Simmons	A33	Household Misc.
Elizebeth Stevenson	N30	Household Misc.
Henry Vickers	D10	Household Misc.

## Our Gathering Together In Christ

That little phrase "in Christ" appears 77 times in the New Testament. Have you studied those two words at all? Study this: **Ephesians 1:10** "That in the dispensation of the fulness of times he might gather together in one all things in Christ, both which are in heaven, and which are on earth; even in him;" **2 Thessalonians 2:1** "Now we beseech you, brethren, by the coming of our Lord Jesus Christ, and by our gathering together unto him," **Ephesians 1:3** "Blessed be the God and Father of our Lord Jesus Christ, who hath blessed us with all spiritual blessings in heavenly places in Christ;" **Ephesians 2:6** "And hath raised us up together, and made us sit together in heavenly places in Christ Jesus;" **Philippians 3:3** "For we are the circumcision, which worship God in the spirit, and rejoice in Christ Jesus, and have no confidence in the flesh." **1 Peter 1:4** "To an inheritance incorruptible, and undefiled, and that fadeth not away, reserved in heaven for you," **Philippians 3:21** "Who shall change our vile body, that it may be fashioned like unto his glorious body, according to the working whereby he is able even to subdue all things unto himself." **1 John 3:2** "Beloved, now are we the sons of God, and it doth not yet appear what we shall be: but we know that, when he shall appear, we shall be like him; for we shall see him as he is."

Dear reader, do you have any idea what the saved, born again, new creature in Christ, is entitled to in eternity? Do you even have a clue what the term "in Christ" means? Read the above scriptures over and over. Do they apply to you? If not, you need to get saved. Ask Jesus Christ to save you and forgive you of your sin and trust him now as your Saviour. To be in Christ means you're with Him, and whatever has happened to Him or will happen to Him has happened or will happen to you! If you are not in Christ, you better get in quick cause time in running out. May Christ help you and save you now, today.

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Florence, AL 35630

# SIGNS OF THE PAST

**TRINITY EPISCOPAL CHURCH 1894**

Episcopal services in Florence began in 1824. Rev. Thomas Armstrong Cook organized Trinity Episcopal Church in 1836. The original building, on the northwest corner of College and Cedar Streets, was consecrated Feb. 23, 1845, by Bishop Nicholas Hamner Cobbs. It burned in 1895, and this building was constructed in 1894, using the tower bell from the old church. Services have been held here since Easter Day, 1895. Building consecrated by Bishop Richard Hooker Wilmer June 12, 1898. Parish Hall added in 1929. Education Building and Mullen Hall erected 1967.

**Location:** 410 N. Pine St, Florence, AL  
34.8025°N, 87.6789°W

This church began as the Episcopal Church in Florence just a few years after the founding of the town, however it was consecrated as Trinity Episcopal in 1845. This Gothic building on the corner of Pine and Tuscaloosa Streets features a carved wood alter and beautiful stained-glass windows.

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

## Letters...

### With a Best Foot Forward

Continued from Page 23

Questions to consider:  
Do I have a well-defined purpose for my business?  
What major events in the past year have changed how I market and sell my product and/or service?  
Have my products and/or services changed since my last review?  
Has my target market changed? If so, how do I reach my new customers?  
Have there been any major personnel changes in my business since my last review?  
Am I hitting my financial projections? If not, why?

How often you should review your business plan depends on the timeline of your goals. For example, newer businesses may have more short-term goals that may require quarterly reviews. If you own a more established business, you may only need to review your business plan yearly. Evaluating your plan is necessary whenever major changes to your business or industry occur, including leadership changes, significant revenue decreases, or adopting new technologies. Reviewing your business plan is an important step to recalibrating your compass to make sure your business continues with its best foot forward.

**Halle Ramsey**, Business Development Specialist/  
Center for Rural Affairs  
Lyons, NE

### Some May Disappear

Dear Editor:

Joe Biden's recent servile performance before NATO officials was an embarrassment and humiliation for America. It may also have dangerously misled the European Union. "America is back," is the message Biden delivered to an EU still traumatized by Trump's demand for fairness. The reassurance that Americans are ready to die for them was understandably received with immense relief and applause by the EU.

But who are we to fight? After the collapse of the mighty Soviet Union in the last century, NATO expanded eastward to threaten Russia. Vladimir Putin, who openly spurns the EU's little suicide pact with multiculturalism, is now promoted as an intolerable threat. This resentment toward Putin's stubborn defiance of cancel culture has become NATO's and Biden's foreign policy obsession. It has corrupted not only government, but leftwing news agencies as well. Both Reuters and the BBC have been involved in covert efforts in the past to destabilize the Russian government. Putin, in fact, can justifiably claim a defensive posture for his country.

Why should Americans fight for a Europe already expiring on its own will? If current trends continue, the real Germany will become extinct within the next twenty-five years.

I worked hard to obtain a reading knowledge of German years ago in order to qualify for a graduate degree. Now, both the language and the civilization are on a course to disappear. Russia, unlike America and Germany, seems determined to survive. Why not give it a chance?

**Thomas Ponder Killen**

### Stimulus My Eye

Editor,

I would think more consideration should be

given by elected officials to the unemployed and totally disabled population that is suffering daily. Some of the people that are eligible to work and willing to work are in a terrible predicament. Most of them have families that depend on them for their livelihood. Almost daily delays are caused by officials wanting to change the original stimulus package. Some of these changes have nothing to do with stimulus. Why won't congress keep the general public that is experiencing much financial suffering, in mind when they vote on a stimulus package and pass something, even if it is a small amount?

Some of the suffering is self-inflicted, because some people wouldn't work in a pie factory as a sampler. They want everything given to them by others. Others who are qualified and have a desire to make a loyal and dependable employee, cannot find work due to the nepotism that goes along with the hiring processes at some of the employers in the area. I am deeply concerned for the common man/woman who is willing to work that has either lost their job due to the decline in sales or health issues due to COVID-19. If the decision was in my control, there would have already been more money distributed to deserving people to help maintain a stable economy and relieve stress on the American families.

I am sure that there will be a stimulus package passed one day when all of the lobbyists and/or other influential personnel in Washington have made all the money they can on the delay process, only then will you see something done for the common people.

To all of the people who are working to maintain a stable economy and to all the personnel on the front line saving and prolonging lives during these troubling times, I wish you all good luck and the best of health.

I pray that the people of the United States of America will remove their heads from the sand and make wise decisions in the future. We all need prayer.

Keep wearing those face masks and gloves when required, and maybe in the near future this present pandemic will end. God Bless America!

**John Futrell**  
Sheffield



# Savvy

## SENIOR

### A Social Security Perk for Older Parents

Dear Savvy Senior,  
I've been told that my two children, ages 14 and 16, may be eligible for Social Security when I file for my retirement benefits. Is this true? What can you tell me?

Viagra Daddy

Dear Viagra,

It's true. If you're age 62 or older and are still raising young children, there's a Social Security benefit strategy that can put some extra money in your family coffers.

Here's how it works. When you file for Social Security retirement benefits, your minor children can get money on your work record equaling half of what you would receive at full retirement age, now gradually rising from 66 to 67. Even if you were to take a smaller benefit by claiming earlier, your kids will still get half of your full-retirement age amount.

To qualify, your daughter – whether she's biological, adopted or a stepdaughter – must be unmarried and under age 18. Kids that are over 18 but still in high school, can collect too until they graduate or turn 19, whichever comes first. (Other rules apply to kids that are disabled.)

But that's not all.

Because one of your children is only 14, your wife (if you're married) can collect Social Security benefits on your work record too, and it doesn't matter if she's just 40 years old. The minimum age requirements to collect retirement benefits (62) or survivor benefits (60) does not apply when it comes to collecting benefits as the caregiver of a young child. The spouse's benefit, which is also worth up to half of your benefit, will stop when your daughter turns 16.

But note that there are limits to the amount of money that can be paid to a family. The Social Security "family maximum payment" is determined by a complex formula and can range from 150 to 180 percent of your full retirement benefit amount. If the total exceeds that, each person's benefit, except yours, is cut proportionately until it equals the maximum.

Here's an example of how that's figured. Let's say, for example, that your full retirement age benefit is \$2,400 per month. That would make your family maximum benefit (according to the Social Security formula at [ssa.gov/oact/cola/familymax.html](https://ssa.gov/oact/cola/familymax.html)) roughly \$4,200 per month.

Subtract your \$2,400 benefit from the \$4,200 family maximum benefit, which leaves \$1,800. That's the monthly amount that can be split between your two children – \$900 each. If your wife wants in on it too, the individual checks are smaller, at \$600 a piece, but the family amount is the same.

You should also know that minor children can collect up to half of a disabled parent's Social Security disability benefit. And if the parent dies, they will get a survivor's benefit, which is up to 75 percent of the deceased parent's basic Social Security benefit.

To learn more, see the SSA publication (No. 05-10085) "Benefits for Children" at [ssa.gov/pubs/EN-05-10085.pdf](https://ssa.gov/pubs/EN-05-10085.pdf).

#### One Caveat

Social Security benefits for your kids may not be available before full retirement age if you are still working. In 2021, you will lose \$1 in benefits for every \$2 earned over \$18,960, except in the year you reach full retirement age. In that case, the earnings limit is \$50,520, with \$1 in benefits withheld for every \$3 earned over the limit.

If you lose your benefits, your dependents also lose theirs. You can recoup those payments later, but your kids can't.

Send your senior questions to:  
Savvy Senior,  
P.O. Box 5443,  
Norman, OK 73070,  
or visit [SavvySenior.org](https://SavvySenior.org).

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



## DAY by DAY

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# Female Entrepreneurs: Here's the Best Way to Build Confidence

By Christy Wright

**Building a business can leave you feeling lonely.** Week after week, through all the ups and downs, you start to doubt yourself. You're tempted to give up. When you're frustrated, maybe you sign up for a webinar, or pick the most recent bestselling book on productivity, or buy a new tool that will help you improve your marketing funnel.

But most of the time, there's a problem beneath your problem. If you're being honest, you simply don't believe you have what it takes. You need confidence. As business owners and creatives and makers, we need confidence more than we need the latest best practice, or new branding, or better data. Because confidence gives us the drive to keep getting out of bed to go at it again. Confidence gives us courage to take risks. Confidence gives us endurance for the long haul.

So, where do we find confidence? Let me answer that question with a story from an article I read a couple years ago. Hyejun Kim, an MIT PhD candidate, did a massive research project studying over 400,000 knitters (yes—as in sweaters, scarves, and blankets). She wanted to find out who in this group had the courage to turn their hobby into a business. What set the entrepreneurs apart?

Here's what she found: Women who joined an in-person social crafting group were 25% more likely to start their own businesses. The secret to their confidence—and entrepreneurial success, in general—lies in community.

Community gives us tons of tactical knowledge for growing our businesses. More than that, community provides support. We get encouragement to keep going when things get tough. We get validation that our product or service is important. We get creative ideas, a fresh perspective and wisdom from people who are striving after the same goals we are. Community gives us the opportunity to look other women in the eye, and hear them share the same doubts and fears and questions we have. There's so much power in realizing, Hey, I'm not the only one.

No matter where you are in your journey as a business owner, make community your top priority today. Connect with entrepreneurs both inside and outside your industry. You'll benefit from having a wide variety of perspectives and experiences. Find groups online, on social networks, or through in-person events.

And if you can't find a community that already exists in your area of interest, start one. You're an entrepreneur, after all!

*Christy Wright is a #1 national best-selling author, personal development expert, and host of The Christy Wright Show. She's been featured on The Today Show and Fox News, and in Entrepreneur and Woman's Day Magazines. Since 2009, Christy has served at Ramsey Solutions, where she teaches on personal development, business, and faith. Follow Christy on Twitter, Instagram, Facebook, and YouTube or online at christywright.com.*

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Commentary

Final Four?

Continued from Page 14

Alabama was defrauded of a win the closing minutes with several phantom foul calls by the officials that went against them. That Indiana team was coached by Bobby Knight and it was the last NCAA team to finish as an undefeated National Champion in Division I.

Alabama-Birmingham made a strong NCAA run under Gene Bartow in 1982, defeating a highly-favored Virginia team led by Ralph Sampson in a close Sweet 16 match-up. That game was at the BJCC in Birmingham, and I was among the privileged to be in the building with as much energy at a live sporting event as I have ever experienced. UAB couldn't duplicate the same energy two days later in a loss to Louisville. The team and the crowd were both flat with a trip to the Final Four in the balance.

Sonny Smith's Auburn teams made it into the Sweet 16 in '85 and in '86. That '86 team went a step further when, as a #8 regional seed, it notched wins over the #9, #1, and #4 seeds. The Tigers then gave second seeded Louisville a stiff test before falling in the regional final. The Cardinals went on to beat LSU and Duke in

the Final Four to win the National Championship that season.

Alabama's 2004 team made a run to the regional final before absorbing a convincing loss at the hands of eventual national champion, Connecticut. That season marked the 4th of 5 straight appearances in the NCAA Tournament by a Mark Gottfried-coached Alabama team.

Auburn coach Bruce Pearl had his 2019 team peaking at the right time as it won the SEC Tournament and four straight NCAA tournament games to reach the Final Four. The streak was cut short in a memorable national semi-final game by eventual champion, Virginia. A furious late-game

comeback by Auburn netted them a 5-point lead with under 10 seconds left. However, a missed call and a closely-contested Virginia shot with under 1 second left gave the Cavaliers three free throw attempts. All were made and resulted in a 1-point UVA win.

As it stands now, the University of North Alabama in 1979 and 1991 and Jacksonville St. in 1985 are still the only teams from Alabama that can claim a national championship in college basketball. Those were in Div. II.

It will be nice if Alabama under Nate Oats or Auburn under Bruce Pearl can bring one back home soon at the Div. I level.

# Shoals Primary Care Lexington Clinic

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**HOUSE HUNTERS!** These two birds want to find two houses that are exactly alike. Can you spot them?

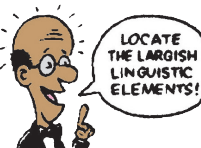
# Junior Whirl

by Charles Barry Townsend

Answers  
On Page  
38

1.	N						N
2.		N					N
3.			N			N	
4.				N	N		
5.				N	N		
6.			N			N	
7.		N					N
8.	N						N

### Find the Big Words!



Using the definitions and the anagrams below, 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.

- DEFINITIONS:**
1. A brief, informal letter.
  2. Grinding your teeth.
  3. To formally accuse.
  4. What the horse did.
  5. Little old ladies.
  6. A string of words.
  7. What a baker does.
  8. Fierce medieval fighter.

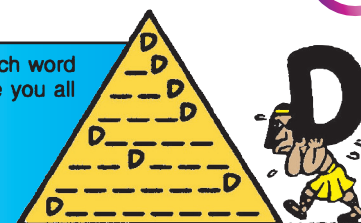
- ANAGRAMS:**
- anti + toon
  - sing + hang
  - cede + noun
  - hind + wine
  - rein + snag
  - cent + seen
  - king + dean
  - sane + mom

**ONE, TWO, BUCKLE MY SHOE!** In our AlphaMath puzzle, you must replace the letters with the digits 0, 2, 3, 4, 5, 6, 7, 8 and 9, so that you have a correct addition problem. The same letters get the same digits. Try to get the highest possible total.



**THE "D" PYRAMID!** As you move down the word pyramid show here, each word contains the same letters as the word above it, plus a new letter. We give you all the D's. Here are some hints from the top down.

1. Roman numeral 500 (in place).
2. State abbr.
3. To free from.
4. Dry climate.
5. N. African currency.
6. Confer holy orders on.
7. Type of motor.
8. One who is suave.



Illustrated by David Coulson

# Letters...

Continued from Page 34

## Capital Riot Well Past Its Sell By Date

Editor:

"You never want a serious crisis to go to waste," Rahm Emanuel said in November 2008, shortly before becoming White House Chief of Staff in the Obama administration. Left unsaid: Even if you have to make something into a "serious crisis" molehill-to-mountain style.

There are plenty of real crises. There's almost always something important that's going wrong. But real crises are difficult to exploit. Getting important things done well is hard work, and

who deserves credit isn't always obvious. Political grandstanding is easier and leads to what I call the Dairy Farm strategy of crisis exploitation:

First, have a cow.

Then, milk it.

Democrats have been milking the January 6 Capitol riot for going on two months now. Congress is holding hearings. House Speaker Nancy Pelosi (D-CA) wants to establish a "1/6 Commission," with a pre-stacked 7-4 Democrat/Republican split, to "review" that day's events and ensure blame for those events falls squarely on Republicans.

Naturally, Republicans object to the partisan imbalance. Some of them loathe the idea in its entirety, some want its purview reduced to Capitol security failures, others want that purview expanded beyond the

"right" to include other riots in other places on other issues (i.e. Black Lives Matter and antifa), versus the "right-wing extremism" Pelosi wants to milk and milk and milk.

I'm not saying members of Congress were unjustified in having a cow after a mob overran police lines and chased them from their chambers. However, it was a one-off riot.

Incited? Yes, in various ways and by various people. Planned? Not much if at all, at least so far as the available evidence indicates. Donald Trump, Rudy Giuliani, et al. spent two months winding up a mob of unstable nongeniuses, then set that mob loose to do short-term, uncoordinated mayhem.

It wasn't 9/11. It wasn't Pearl Harbor. It wasn't the JFK assassination. It wasn't an "insurrection." It wasn't a coup. It was a poorly

scripted and typically stupid Donald Trump publicity stunt run amok.

The problem with milking the cow you had is that milk goes sour relatively soon. Pelosi's pail has become a petri dish for what she sneeringly dismisses as "conspiracy theories" when regular people spout them.

She wants us to drink a tall, warm glass of that sour milk to wash down government censorship of both mainstream social media and other "emergency" infringements on civil liberties. We should pour it down the drain instead.

**Thomas L. Knapp**  
 Director William Lloyd Garrison Center for Libertarian Advocacy Journalismism ([thegarrisoncenter.org](http://thegarrisoncenter.org)) Gainesville, FL

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<p style="font-weight: bold; color: blue;">2010 Dodge Charger</p>	<p style="font-weight: bold; color: blue;">2010 Nissan Altima</p>	<p style="font-weight: bold; color: blue;">2013 Infiniti JX35</p>
<p style="font-weight: bold; color: blue;">2014 Audi Q5</p>	<p style="font-weight: bold; color: blue;">2010 Chevy Equinox</p>	<p style="font-weight: bold; color: blue;">2012 Ford F150</p>

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# Notes...

Continued from page 13

**The Knights of Columbus will be having their annual Fish Fry.** The dates of this year's fish fry will be March 19 at Saint Joseph Regional Catholic School, 115 Plum St., Florence. Adults \$10, children age 4-6, \$4. Tickets can be purchased between 4:15- 6:45pm. ALL ORDERS WILL BE CARRY-OUT ONLY. Drive thru and pick-up window will be available for carry out.  
 All proceeds go to Knights of Columbus Council 3989 Charity.

**Alabama Hospice of the Shoals** in Tusculumbia is currently seeking Veteran volunteers to serve the following counties: Colbert, Lauderdale, Lawrence, Franklin, Marion, and Winston.  
 For more information, contact Barbara at 256-314-1204.

**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.

**The Tennessee Valley Museum of Art is hosting art exhibitions** by two prominent Southern Black artists, Michi Meko and Lynthia Edwards, as well as displaying artwork by Charlie Lucas and Kerrigan Casey. These exhibitions will be on display through April 2. The museum is open 9am-5pm. Monday-Friday and will be open 10am-3pm. Saturdays during these exhibitions. Entry is \$5 for adults, \$3 for children, and free for members of the Tennessee Valley Art Association. Masks are required and distancing is maintained. tennesseevalleyarts.org, 256-383-0533

# Soap Opera Preview

**THE BOLD AND THE BEAUTIFUL** Zende gifted Paris with a gown, and Paris sang him a song. Thomas grew more suspicious when Vinny doubled down on his claim about Steffy's paternity test. Zoe verbally attacked Paris, blaming her sister for all that was wrong in her own life. In a heartbreaking moment, a once-promising relationship came to an end. Emotionally exhausted by Liam's betrayal, Hope leaned on Brooke for help. Ridge was stunned when Steffy announced a life-changing decision. A shocking secret had a profound impact on the Forrester, Spencer and Logan families. *Wait to See: Finn races against time to stop Steffy from leaving Los Angeles. Hope becomes concerned as Thomas recounts his fight with Vinny. In a magical moment, Finn implores Steffy not to leave their love behind.*

Xander and Jack's two-man bachelor party. Kristen takes extreme measures to protect her secret. Ben fears he's too late to save Ciara.

**GENERAL HOSPITAL** Maxie questioned Britt's advice. Jason said he couldn't ignore the facts. Gregory confronted Jackie. Anna faced Mac. Finn bonded with Violet. Liz was desperate to help. Jason made a discovery. Alexis asked Val to tell her the truth. Jordan confronted Robert. Jordan met with Liz. Joss checked in on Cam. Laura reminded Carly to keep her guard up. Scott became infuriated. Maxie made a big decision. Sam was in disbelief. Chase saw something he wasn't meant to see. Terry reached out to Elizabeth. Joss and Trina helped Cameron uncover the truth. Willow was very apologetic. Jason confided in Michael. *Wait to See: Nina and Valentin connect over their regrets. Anna places a call to Frisco. Peter comes to terms with his fate.*

**DAYS OF OUR LIVES** Anna stumbled upon Gwen locked up in the DiMera tunnels. Chad was suspicious when he found Abigail and Gabi together. Belle was furious at Sami for lying to her. Allie brought Henry to meet Ava for the first time. Abigail reached her breaking point. Anna attempted to waylay Chad. Jake and Kate fought about Gabi. Paulina had a proposal for Abe. Evan prepared to kill Ben. Shawn and Ben closed in on Evan. Theo returned to Salem. Evan took Claire hostage. Kristen tried a new tactic with Chloe. Sarah made a shocking discovery. Ciara found herself in dire straits. Chloe tried to tell Brady she has feelings for him. *Wait to See: Rex puts a damper on*

**THE YOUNG AND THE RESTLESS** Victor and Adam formed an alliance against Billy. Chloe came to Chelsea's rescue. Rey and Sharon took steps to save their marriage. Jack took a big risk. Devon found himself at a crossroads. Summer distracted Kyle from his troubles. Victor prepared for battle. Nikki questioned Victoria's decision making. Lola stepped up for Faith. The Newman and Abbott feud reignited. Kyle covered his tracks. *Wait to See: Abby plans for her future. Elena and Devon struggle to find closure. Victoria catches Billy off guard.*

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## Jeff Elledge

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# Junior Whirl Answers

by Charles Barry Townsend      Illustrated by David Coulson

Answer: Houses 1 and 9.

Our answer: J=5, U=2, M=7, P=0, R=4, O=6, E=3, G=9, A=8 (5270 + 4603 = 9873)

LOCATE THE LARGISH LINGUISTIC ELEMENTS!

**Find the Big Words!**

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

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# ASK THE ATTORNEY



**Thomas McCutcheon**

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

**Q** I was injured on the job and called law firm I saw on TV about my on the job injury. They have not filed my case. Nothing is being done. What can I do? Eugene, Florence, AL

**A** The first thing you can do is make sure that your workers compensation case is filed. It will have to be filed before you see a dime of settlement money. All workers compensation settlements in Alabama have to be approved through the court system.

Our standard practice is to file every workers compensation case we accept. That serves more than one purpose. First, most people who try to handle these cases

on their own experience a series of adjusters. Every single change of adjuster creates a delay and often creates a different way of handling the case.

Second, without a judge overlooking the case, medical issues which often arise have no means of resolution. If a judge is already assigned to the case it is much faster to have common issues resolved.

Third, workers compensation lawyers tend to be a lot more reasonable than adjusters as they answer to the court both as officers of the court and in maintaining their credibility with the court.

Fourth, as I've already stated, it's going to have to be filed anyway.

I don't think I would hire a lawyer who wouldn't agree to file the workers compensation case. I suppose that if you were receiving your weekly benefits and your employer was treating you the way they should, you might not even need a lawyer. There are certain types of workers compensation cases where people are made fair offers. In those cases, people will bring the letters by our office and we will tell them at no charge whether we can add value to their case or not. If we can make them money, we will tell them. If we can't, we will tell them that as well.

Good luck!

Buckle up, drive safely, and as always, your referrals are appreciated! 256-764-0112



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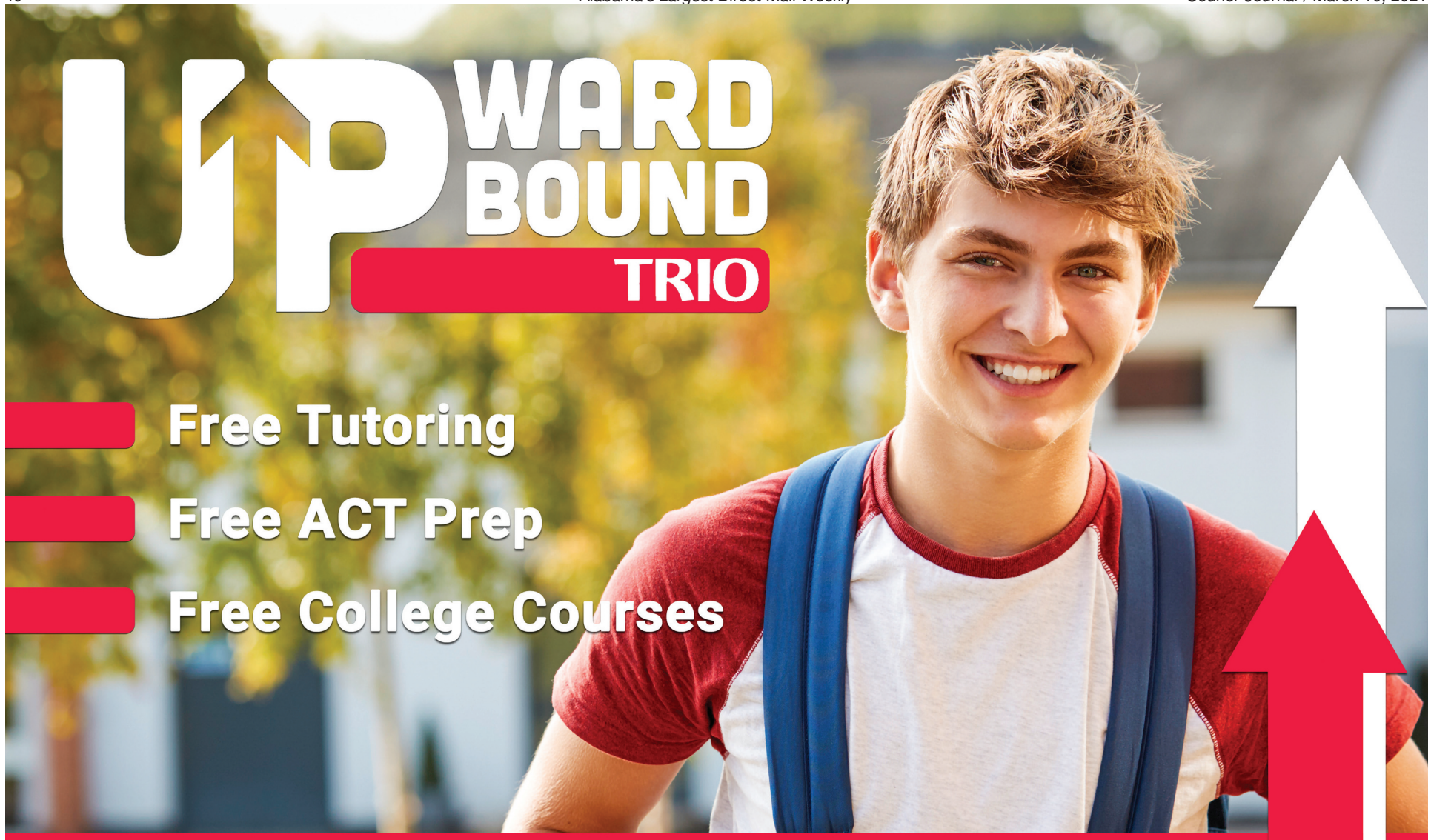
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