### **TEC's Build** Completed

CHEROKEE – TEC, a leading provider of broadband in Alabama has completed the build for additional Fast Fiber Internet access in the Red Rock community in Barton. Crews have begun installing high-speed internet service to more than 100 residences and businesses.

'The new fiber internet provided by TEC is better than any I have previously had at my shop," said **Josh Bullock**, owner of Double R Diagnostics. "I am now able to conduct operations at my shop that were tough before, like order parts, run diagnostics equipment, and utilize streaming capabilities, and can easily post content on social media.7

Fast Fiber Internet customers can also participate in things like telemedicine, distance learning, and work from home options, streaming videos, or gaming. "TEC remains committed

to connecting as many homes and businesses as possible," stated **Joey F. Garner**, Executive Vice President of TEC. Gaining access to highspeed broadband will greatly improve the quality of life for this community and increase economic development."

### **First Metro Promotions**

MUSCLE SHOALS First Metro Bank recently announced the promotion of three devoted Bank employees: Sherry Burt, Cory King, and Laura Hardy.

See SHORTs... on Page 2





**Ray Miller Buick-GMC National Advance Auto Sales** Jeff Elledge Auto Sales



W. College St. Location

Offers Many Advantages

FLORENCE - It has only been

Way of Northwest Alabama moved

its operations to a larger stand-alone

building. However, the tight quarters

and secluded location on Mobile Plaza

Last week's ribbon-cutting officially

opened the new permanent location at 205 W. College St located half a block off

The United Way has been part of the

Shoals for 66 years. They have often used

"We've

had

people

Pine street, formerly the Realty South

three months since the United

are now distant memories.

# United Vav 2.1.1 United Way's new home Staff photos: TVM

DISPLAY ADS, NOTES, etc. Courier Journal

ADS:

5pm Wednesday, Dec. 22 for Dec. 29 5pm Wednesday, Dec. 29 for Jan. 5 **CLASSIFIED** 

10am Thursday, Dec. 23 for Dec. 29 10am Thursday, Dec. 30 for Jan. 5

# 310 Authority Honors Melson

CJ25AD

FLORENCE–Jana Haggard, Executive Director of North Central Alabama 310, presented State Senator Tim Melson of Florence with the Legislator of the Year honor

See MELSON... on Page 7





- **Computer Skeptic**
- Independent Investing

Holiday

Deadlines

Closed Dec. 24, Jan. 31 Merry Christmas!

- Insurance Insights **Hocus Focus**
- Junior White
- Christmas **Services**
- **Dave Says**
- Ask The Attorney **Medicare Minute**
- - Your Letters
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Adopt-A-Friend

**SIGNS of the PAST** 



**Online Only:** 

Pet Talk







donated or discounted space, but finding a place to call home has been difficult. A lack of parking and visibility has also hampered efforts to some degree. However, officials say this new permanent

building.

See UNITED WAY ... on Page 8

location signals a new day for the community. **McNulty** 



December is the most dangerous month for electrical fires.

### **Schedule an electrical inspection today!**





AL HVAC LICENSE #91114 AL PLUMBING MPG-3489 AL ELECTRICAL 01889

Burt



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### Shorts... First Metro Promotions

#### Continued from Page 1

Burt started her banking career in January of 1990 at the original First Metro Bank location working as a full-time teller. Through

her continued hard work and success, she was promoted to Assistant Vice President

President in 2016. During the past five years, Burt has continued to guide a great team of employees in a department that is constantly meeting the needs of First Metro Bank customers as electronic banking utilization continues to grow significantly. Burt's promotion to Vice President is a direct result of her job performance and her 31 years of service to First Metro Bank.

King joined First Metro Bank in December 2012 as part of the technology operations department. Cory was promoted to Technology Operations Manager and Assistant Vice President in May 2019. He has been instrumental in the overall success of the Bank through technology advancements to meet the

growing

demand

for digital

solutions

that are safe

and secure

community

for the

bank's customers



King

and employees. As a result of his outstanding job performance, King is promoted to Vice President.

Hardy joined First Metro Bank in January 2008 as a part-time teller while pursuing a degree in accounting. After



accepted

a position in their accounting department in 2016. She has excelled in her role and expanded her knowledge and expertise. Hardy is promoted to Comptroller and will be actively involved in managing the Bank's accounting and financial reporting tasks.

First Metro Bank is proud of these long term, dedicated employees who continuously contribute to the success of the community financial institution.

Courier Journal / December 22, 2021

CADILLAC: SRX PREMIUM, 2011 \$18,950. All-wheel drive, V6, 1 owner, 51K miles, pearl white, leather, navigation + sunroof. Just serviced including NEW TIRES! Excellent Condition! 256-527-2125.



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am D. Isbell, MD



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> **Sterling Silver Diamond Cross** Pendant & Chain

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The Batting Brigade Quilt Guild meets every 2nd Monday at 9:30am at Edgemont Methodist Church, 1330 Eauclaire Ave in Florence. Everyone interested in Quilting is welcome - from beginners to expert

Want to list your event in Community Notes? Email your information to editor@CourierJournal.net.

The Winter Art Market at Tennessee Valley Museum of Art in Tuscumbia is scheduled for November 27–December 23. Find the perfect gifts for your loved ones from 35+ local and regional fine artists who will have booths and will artists who will have booths and will be selling works of paintings, pottery, jewelry, baskets, scarves and more. A wide range of price points will be available, so whether you're looking for small stocking stuffers or elaborate gifts, the market will have the special, one-of-a-kind treasures you're looking for. Information: 256-383-0533 or www. tennesseevalleyarts.org

Muscle Shoals Area Alumnae Chapter of Delta Sigma Theta Sorority, Inc., is proud to announce that the sixth SPOTLIGHT ON EXCELLENCE calendar is available for purchase. The cost of the calendar is \$12.00 and can be purchased from any member of the Muscle Shoals Area Alumnae chapter or by calling 256-383-1394. Proceeds from the sale of the calendar are used to give scholarships to deserving graduating

scholarships to deserving graduating high school students. The 2022 calendar features 12 outstanding women whose accomplishments have added to the rich history of the area. Each honoree was born or has lived in the Shoals and has made a tropped out ofference and has made a tremendous difference by her contributions to humankind. The women who are featured in the

SPOLTLIGHT ON EXCELLENCE VI: PHENOMENAL WOMEN calendar are Lorain Bryant-Abernathy, Dr. Alyce Doss Brown, Charlene Carter. LaShonda M. Brown, Charlene Carter, Lashonda M. Davidson, Dr. Tabitha Jarman Gatrey, Natalie Renee Gordon, Dr. LaKeva Bena Harris, Melessa Farrar Mayes, Mary Mullins Napier, Dr. Pat Sanders, Mary Stevens, and Geraldine Byrd Thompkins.

The Lord's House Church, 7210 County Road 7, Florence, will be having a New Year Eve service starting at 8pm. We will have Joyful Noise and other groups. Come on out and join us, we would love to have you with us

Food Distribution for 2022 Starting in January, the Help Center will continue with its food distribution program on the 3rd SATURDAY of each month from 8:30–10am

Colbert County Baseball Umpires Association will start meeting Wednesday, January 12 at Covenant Christian School gymnasium. We are looking for new members. All umpires will receive AHSAA training at weekly meetings. Meetings will be January 12, 19, 26 at 6:30pm. Beginning February 2, meetings will be at 5:30pm. If you have any questions please call Lee Walker 256-483-2690 or Wayne Cobb 256-366-5221.

Reunion of USS Kitty Hawk CVA/ **CY-63** - June 6-9, 2022 in San Diego, CA. For information, contact Jim Melka at jfmelka@netins.net or 319-332-1632.

LifesSouth is in emergency need for blood donors, as the national blood shortage continues, and asks donors to shortage continues, and asks donors to help by donating blood during their Back to School Blood Drive. Blood donors who give blood at any LifeSouth donor center or bloodmobile through Sunday, August 8 will help summer blood shortages, save lives, and receive a \$20 e-gift card as a thenk you for donation

thank you for donating. This year continues to be difficult for LifeSouth and blood centers across the country with the impact of the pandemic causing a decrease in blood donations, while the need to help patients in local hospitals continues to increase.

Regular blood donors who have not given recently and first-time donors can make a major impact by donating. One

make a major impact by donating. One donation can save up to three lives. Donate at the Center, 307 Veterans Drive, Florence. Schedule an appointment, 256-765-7038. www. lifesouth.org. The hours are: Monday, Wednesday, Friday 9am-5pm; Tuesday and Thursday 9am-7pm; Saturday 9am-3pm; Sunday 1-5pm. To find, a donor center or mobile

To find a donor center or mobile blood drive near you, visit lifesouth. org or call 888-795-2707. Blood donors must be at least 17 or 16 with parental permission, weigh a minimum of 110 pounds and be in good health. A photo ID is required. LifeSouth donors receive comp ntary cholesterol screening with each donation.

The Help Center in Florence we will be open on the 3rd Saturday of each month on a permanent basis. Previously, the Help Center has been open on the 4th Saturday of each month, unless that All Saturday of each molini, unless that fell on a holiday. The volunteers felt they could better serve their Saturday clients if they made the change to be open on 3rd Saturday every month to help avoid confusion. Hours are 8:30-10am - for food distribution ONLY. Saturday hours are for families who are unable to come fram 9:20 page as Mondow Wordsoch from 8:30-noon on Monday, Wednesday or Friday

Attention - All Veterans - One of the benefits due any man or woman who served our country honorably is a free burial space in a National Cemetery. Beautiful Tri-Cities Memorial Gardens

build and the serve a complimentary burial space to honor our Nation's Veterans with a discounted spousal space. The only requirement is proof of Honorable Discharge. Call: 256-203-0877 or stop in today at 2601 Florence Blvd. in Florence. This is a limited time offe

Shelters across the country are crowded and in desperate need of support due to slowed adoptions and longer stays for homeless pets. With the holiday season upon us, no pet should have to be without an adoptive family. To ensure pets get a chance to go from shelter kennels to the cozy to go from sheller kernleis to the co2y couches of loving homes, BISSELL Pet Foundation is hosting its "Empty the Shelters – Holiday Hope" adoption event December 6 -20. Such efforts have helped more than 67,758 pets find homes in shelters throughout the country. During coch patientido event BISSEL nomes in shellers throughout the country. During each nationwide event, BISSELL Pet Foundation sponsors reduced adoption fees for \$25 or less. The "Empty the Shelters – Holiday Hope" event will be hosted in more than 220 shelters in 40 states and Canada. Florence Lauderdale Apimal Services at 3240 Peberson Pd in Animal Services at 3240 Roberson Rd in Florence is among those participating. Call 256-760-6676 for more information.

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

Pay it Forward: Donate to Educate Shoals Scholar Dollars is an Education Foundation raising money to pay tuition at Northwest Shoals Community College d transfer scholarships to the University North Alabama for Lauderdale and

See NOTES... page 38

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**55" FLAT SCREEN STREAM-ING** TV, \$280 firm. New twin roll away bed, short legged, \$20. 256-443-9472.

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#### **Continued from Page 1**

Melson...

from the Alabama 310 Authority for his work in helping people with developmental disabilities. The presentation took place at SCOPE 310 in the Florence Industrial Park.

"These types of facilities help individuals grow, interact, and become more functional in society," Melson said. "The life skills they can learn here are immeasurable."

Haggard oversees the 310 program in Limestone, Lawrence, and Morgan counties. The program in Lauderdale, Colbert and Franklin County is called SCOPE 310, an acronym Shoals Committee for and on Programs Employment. SCOPE 310 is directed by Arvy Dupuy and is located at 4129 Helton Drive in Florence.

year "Each our honors a association legislator who champions expand efforts to and improve services funding existing for services for individuals developmental with disabilities," Dupuy said. "Sen. Melson has been a tireless advocate for this group; working not only to better their lives but to positively impact the lives of their families as well."

The public nonprofit organization was incorporated under ACT 310 of the Alabama



Legislature in order to serve individuals with developmental disabilities and their families. SCOPE 310 does this in a variety of ways at no cost to anyone they serve.

The Blue Door Thrift Store onsite is a primary fundraising arm SCOPE 310. Proc for Proceeds from the Blue Door help fund the programs for the clients who have functional substantial limitations in day-to-day Several of them living. are also employed at the store giving their lives a productive aspect which provides several benefits, like earning an income, challenging their minds, keeping them organized, and instilling some selfesteem.

For more information on SCOPE 310, call 256-768-0901.







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The

upstairs

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Shoals donated computers

and the other furniture

honor for me to be part

see it grow and what it has accomplished," said

member, Larry

of this organization,

longtime United

board

"It's a privilege and

throughout the building.

area

to

said Way

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"This has been Bowser. a dream for the United Way for a very long time. I really do think it's going to enhance United Way's profile and allow them to serve the community so much better from this facility.'

The building's interior was painted as a volunteer project during the move by coaches and players of the University of North Alabama baseball team.

The facility's new conference room is named in memory of longtime United Way supporter and donor, Walter Matthews.

As part of the open house and ribbon-cutting presentation, Constellium presented a company match for \$15,932 to go toward the 2020-21 United Way Capital Campaign that just ended. The company is among those locally that match their employee payroll deduction pledges throughout the year.

Those employee contributions and Constellium's match contributed a total of \$52,303 to this year's campaign. The Únited way collected just over \$972,000 this year to assist its 21 nonprofit partner agencies.

The United Way is now entering the 2021-22 campaign with a \$1.1 million goal.

To inquire about the United Way, its programs, the payroll deduction program for your place of work, or the available office space in the building, call 256-7 64-5892.

More information can also be found on their website at www.uwnwal. org



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Courier Journal accepts a variety of news releases, photos, stories, Letters to the Editor and upcoming community, church or civic events for publication as space permits. Please submit all materials in written form to: 219 W. Tennessee St.

### Florence, AL 35630

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



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# for the Campaign to Elect Susan Bentley

Alabama State Representative District 3

Wednesday, December 29 • 7-10pm

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The amazing **Midnighters** will be playing

Checks should be made payable to "Campaign to Elect Susan Bentley"

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#### Courier Journal / December 22, 2021

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**Medicare** Minute "Medicare Changes for 2022"

January 1st of each year is a time that many make resolutions to make changes in their lives. But it's also a time that Medicare makes changes for the upcoming year. In 2022 there are a couple of changes in Medicare that everyone should know.

The first is the Part B premium. Those of you who started Medicare during or prior to 2021 may see a change in your Part B premium for 2022. Early indications are that your Part B premium may go up. For those who are starting Part B in 2022 the premium will be \$170.10 per month. This amount could be higher for people making more than \$91,000 per year.

The Part A deductible is also changing in 2022. The Part A deductible in 2021 was \$1,484 per benefit period. In 2022 the Part A deductible will be \$1,556 per benefit period. Remember, the Part A deductible is not an annual deductible and can hit you more than once in a calendar year. The Part B deductible will be \$233 in 2022. The Part B deductible is an annual deductible.

The third change to be aware of is the amount you and your drug plan will have to pay before you reach the coverage gap or "donut hole". In 2021 that amount was \$4,130. The amount in 2022 is \$4,430 This is a good thing for those affected because it means your plan can pay more before you reach the gap.

If you are affected by any of these changes in 2022 and do not understand them just contact us at the number below and we will be glad to go over them with you. For those of you going on Medicare in 2022 you can call our office and sign up for one of our free Medicare Education classes. They are taught each month and will explain all the above for you.

If you have any questions about this or any other aspect of Medicare feel free to call us at 256-648-5710 or visit our office at 885 Florence Blvd. Alabama Health Guidance is an independent insurance agency

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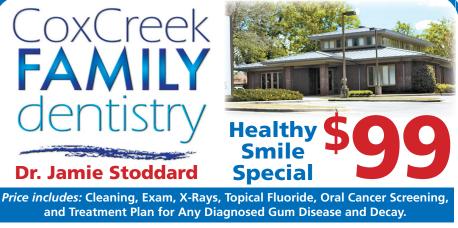
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#### Courier Journal / December 15, 2021

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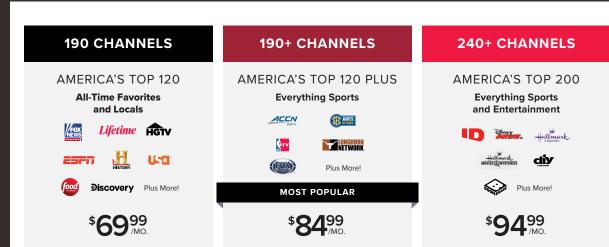
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#### Commentary



### Is Jesus' Philosophy Welcomed Today?

eflecting fondly on the seasonal Christmas story, we have the opportunity to see how it parallels important aspects of life today.

In A

Few

Words

TOM MAGAZZU

Editor

A very young working-class couple 2,000 years ago was forced by an oppressive Roman government to travel to Bethlehem for a census. Even though Mary was at full term with a pregnancy, she and Joseph were unable to secure any lodging and were forced to find shelter in a manger (barn). There the virgin Mary gave birth to the couple's first child, a boy.

Jesus had a bounty on his head as a toddler and as an adult. He was a man of little means who challenged authority, the status quo, and who was unafraid to speak the truth in love as he matured into the King of Kings. He explained how honesty, love, and humility will win out in the long run.

Jesus' personal sacrifice - torture, crucifixion, death, burial, and resurrection - as the Savior of mankind decades later- made it possible for every person at every point afterward to cleanse his/her soul from sin. How do we treat the least of these in 2021?

Ignore them, mumble under our breath about

#### See JESUS... on Page 23

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

# Area Christmas Services

#### Bringing some added Joy to the Season

As of last week, the following Christmas church services were planned. (Note: this list may not be exhaustive.)

#### **December 23**

Church the of Highlands the at Florence campus, located at the Marriott Shoals Conference Center, will have a Christmas service at 7pm

#### **December 24**

the Church of Highlands the at Florence campus, located at the Marriott Shoals Conference Center, will have Christmas Eve services at 1 and 3pm

First Baptist Church of Florence will have Christmas service at 5pm by Eve candlelight with carols and communion.





First Christian Church of Florence will have a Candlelight Christmas Eve service at 6pm

First Presbyterian Church

of Florence will have a Christmas Eve service at 5pm featuring special choir anthems and soloists. Florence First United Methodist Church will have a Christmas Eve Candlelight Communion service at 5:30pm

in the

Highland Baptist Church at the 7 Points campus will have a Christmas Eve service at 5pm

Our Lady of the Shoals Catholic Church will have Christmas Eve mass at 5:30pm

Our Redeemer Lutheran Church in Florence will have Christmas Eve services at 4 and 11pm

Parkview **B**aptist Church will have Christmas Eve candlelight service at 5pm

Redeemer Church of the

See SERVICES... Page 28





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

by Mail, in person or mail slot Editor-Courier Journal 219 W. Tennessee St., Florence, AL 35630 e-mail: editor@courierjournal.net • FAX- 256-760-9618

### L.O. Loves Everyone

#### Editor.

It is Christmas time again. L. O. Bishop starts his "Milk Run" by giving out barbecue and wishing a Merry Christmas to his many friends. L. O. is very generous. He gives from the heart and expects nothing in return except friendship. Everyone who knows him loves him.

**Alfred Farris** Muscle Shoals

### The Gift from God

#### Editor,

Earlier this year, I received a gift and gave a gift.

The gift I received was later asked back by the giver. She decided she had rather sell the items. I was surprised by the call to return the items. I had never had anyone to give me something and then to ask for it back.

The "gift" was a bag with a blouse and a sweater that the giver could no longer wear and the necklace was no

longer fashionable. After pondering the request for the return, I later returned the "gifts," by mail. The items would never bring me joy.

But before what would have been called an "Indian Giver" incident, my church was giving away their church pews and replacing them with chairs. We took a few pews. They were

small modern pews the size of a settee. No one wanted them, until they discovered that I wanted them to use on the sides of my farm table.

"Oh what a great idea," they said.

#### See LETTERS... on Page 26

The United States has the highest maternal mortality rate of any developed country- and is the only one to see that rate rising.



#### THE SHOALS TINSEL TRAIL is on display through January 3 at Alabama Music Hall of Fame, 617 US Hwy 72W in Tuscumbia. Local

noa

December 22,

businesses and organizations decorated trees in an array of themes. This is a wonderful free family event! For more information, visit www. ShoalsTinselTrail.com

#### THE SOLID WASTE OFFICE AND THE LAUDERDALE **COUNTY LANDFILL** will

close early on Christmas Eve and New Year's Eve, so our employees can enjoy the holidays with their families. The landfill will be accepting its last loads at 11:30am on Friday, December 24 (Christmas Eve) and Friday, December 24 New Year's Eve. The solid waste office will close at noon each of those days. The landfill WILL NOT BE OPEN Saturday Dec. 25 or Jan. 1.

However, household and commercial pickup will NOT be affected by the closings the routes will RUN ON THEIR NORMAL SCHEDULES. Please call the solid waste office at 256-760-5878 with questions.

WANT TO LIST YOUR **EVENT IN COMMUNITY** NOTES? Email your information to editor@ CourierJournal.net.









#### THE METAVERSE HAS **BEEN AROUND IN VARIOUS** FORMS for a while but has recently been making headlines. The word "Metaverse" was

originally coined by one of my favorite science fiction authors, Neal Stephenson, in his 1992

book entitled "Snow Crash." Stephensons' Metaverse is a virtual planet that has one very long road populated with buildings that can be bought

and sold. The



Jim Fisher

only way you can access this

Metaverse is by going through a huge mega-corporation that owns everything. If that sounds familiar, that may be because Facebook is



developing their own Metaverse. Facebook CEO Mark Zuckerberg is convinced that his vision of the Metaverse is the next step in the evolution of the internet. He wants you to come to play and he wants to control that entire universe. He's so serious about it that he changed the name of his company to Meta.

The Metaverse is a nonphysical space carved out of pure internet where you can hang out with other people, shop, party, attend school, exercise, and generally conduct the business of

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**METAVERSE** by "The Computer Skeptic" dumping billions of dollars into

life. Whereas the current internet we access is 2 dimensional, the Metaverse is 3 dimensions. To participate, you'll need to wear a set of goggles or special glasses.

There will be at least two major components to this Metaverse: Virtual reality and augmented reality. You will participate in the virtual reality component by donning an internet-connected headset that completely obscures your view of the real world. You will move about the room or city using hand gestures that are picked up by sensors. You'll travel hither and yonder while in

the comforts of your own home. You will be able to "walk" down the isles of your favorite grocery store, pick up virtual items and place them in your virtual shopping cart. When you check out, the real groceries will be delivered to your home. You'll be able to virtually visit your friends and family in a virtual room instead of looking at a grid of faces on a computer monitor.

Augmented reality will consist of a pair of glasses that "augments" current reality. While shopping for groceries in a real store, for example, your glasses' display may point out costsaving products with flashing virtual arrows. If one of your friends is at a concert wearing their augmented reality glasses, you may be able to virtually join them wearing your virtual reality goggles and rock the night away.

This kind of stuff has been fodder for science fiction books and movies for decades. It isn't even the first iteration of a virtual world. But recent developments in goggles, and hardware, and 10 billion dollars from Zuckerberg's Meta, are quickly making this new universe more real-looking. To be honest, no one really knows where this is going to lead but if you're a sci-fi buff, you already know that some of this is not going to be good, but so much of it is going to be pretty darn fun.

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



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#### Commentary

### Jesus...

#### **Continued from Page 18**

them, critique them while knowing absolutely nothing about them? Or do we feed and help clothe them, help shelter them, help them obtain better circumstances? Do we look for opportunity in November and December, or year-round?

Do we question need, or do we feed those who claim to be hungry/thirsty and allow a higher Authority to sort the details later?

Most of us should be embarrassed with shame for a lack of action, but none of us can boast, because there is always someone else to help.

Treating all people with dignity and lifting them up when needed was one of Jesus' primary concerns. He seems to convey the importance of that thought process in the latter part of Matthew 25.

How do WE respond when we cross paths with similar situations?

#### Matthew 25: 31-46

"But when the Son of Man comes in His glory, and all the angels with Him, then He will

sit on His glorious throne. And all the nations will be gathered before Him; and He will separate them from one another, just as the shepherd separates the sheep from the goats; and He will put the sheep on His right, but the goats on the left.

"Then the King will say to those on His right, 'Come, you who are blessed of My Father, inherit the kingdom prepared for you from the foundation of the world.

For I was hungry, and you gave Me something to eat; I was thirsty, and you gave Me something to drink; I was a stranger, and you invited Me in; naked, and you clothed Me; I was sick, and you visited Me; I was in prison, and you came to Me.' Then the righteous will answer Him, 'Lord, when did we see You hungry, and feed You, or thirsty, and give

You something to drink? And when did we see You as a stranger, and invite You in, or naked, and clothe You? And when did we see You sick, or in prison, and come to You? 40 And the King will answer and say to them, 'Truly I say to you, to the extent that say to you, to the extent that you did it for one of the least of these brothers or sisters of Mine, you did it for Me.' "Then He will also say to those on His left, 'Depart from Me, you accursed people, into the eternal fire which has been



prepared for the devil and his angels; for I was hungry, and you gave Me nothing to eat; I was thirsty, and you gave Me nothing to drink; I was a stranger, and you

did not invite Me in; naked, and you did not clothe Me; sick, and in prison, and you did not visit Me.'

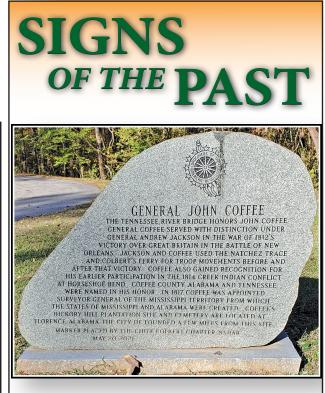
Then they themselves also will answer, 'Lord, when did we see You hungry, or thirsty, or as a stranger, or naked, or sick, or in prison, and did not [i]take care of You?

Then He will answer them, 'Truly I say to you, to the extent that you did not do it for one of the least of these, you did not do it for Me, either.

These will go away into eternal punishment, but the righteou's into eternal life. New American Standard version



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*Location:* 34.8580°N, 87.9055°W Rock Spring Park, Natchez Trace, Lauderdale Co.

This unusual rock shaped historical marker highlights Gen'l John Coffee. One of many markers saluting a General in the War of 1812, and founder of Florence. He is buried at the Florence Coffee Cemetery (next to the Cloverdale Walmart).

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



Courier Journal / December 22, 2021







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See LETTERS... Page 32

#### INDEPENDENT INVESTING

### **Take Steps Before the Year Runs Out**

As 2021 winds down, it's a good time to assess opportunities to trim this year's tax bill. Waiting until you begin to work on your tax return in early 2022 will be too late to save in most cases. So, you should plan now, before 2021 comes to an end. Consider if any of these actions make sense for you.

#### Manage your deductions

Should you itemize your deductions? For 2021, the standard deduction for a single person is \$12,550, and \$25,100 for a married couple filing a joint. If your deductible expenses1 (such as mortgage interest, state and local income or sales taxes and property taxes) don't exceed that amount, claiming the standard deduction may be best for you. For many people, you might itemize one year and claim the standard deduction the next. Consider consolidating deductible expenses in one year to itemize and then claiming the standard deduction in the future.

#### Make timely investment decisions

Make timely investment decisions Don't base buying and selling investment decisions on tax considerations alone. If you own mutual funds in taxable accounts, you may receive a capital gain dividend before year's end, which will be subject to tax. You may want to avoid buying into a mutual fund late in the year if it is on the verge of making a sizable capital gain payout. You pick up a quick tax liability. capital gain payout. You pick up a quick tax liability when the gain is paid, without benefiting from the performance that generated the gain. While no one likes investment losses, they may

While no one likes investment losses, they may generate a lower tax bill for a given calendar year. The U.S. tax code requires that losses first offset gains of the same type. For example, short-term losses will first offset short-term gains. Because of the higher tax rate for short term gains. focusing an short term tax rate for short-term gains, focusing on short-term losses can have a more substantial effect on your tax savings than long-term losses – especially if you are in a higher federal tax bracket. If you didn't have capital gains this year, you can use up to \$3,000 in capital losses to reduce ordinary income. You can carry over any remaining net capital loss to future tax years until you use the loss.

#### Maximize retirement plan contributions

Boosting pre-tax contributions to your workplace retirement plan may reduce current taxable income while helping you build savings for the future. How much it may impact your current taxable income is based on your current tax rate and your filing status.

Take full advantage of charitable contributions

In 2021 only, an individual who doesn't itemize deductions for the tax year may deduct charitable contributions of up to \$300 (\$600 for a married couple filing a joint return). To be eligible, contributions must be made in cash to certain charitable organizations but not to donor-advised funds or certain private foundations.

#### Seek guidance

If you are seeking to implement these or other significant tax-saving strategies, be sure to check with your financial and tax advisors for confirmation that the measures you are implementing are the most appropriate for you.

Subject to any applicable limitations.

Teresa L. Turner is a Financial Advisor with Independent Investments Group, a financial advisory practice of Ameriprise Financial Services, LLC. In Florence, Alabama. She specializes in feebased financial planning and asset management strategies and has been in practice for 24 years. To contact Teresa, call



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www.thompsonfamilychiropractic.com

### Services...

#### **Continued from Page 18**

Shoals will have a Christmas Eve service at 6pm with a selection of songs and scripture readings

Sheffield First United Methodist Church will have a Christmas Eve service at 5:30pm

Sherrod Avenue Church of Christ will have a Christmas Eve service at 5pm

Bartholomew's St. Episcopal Church will

Extension

have a Christmas Eve service at 5:30pm

United St. James Methodist Church will have Christmas Eve services at 10am and 5pm **St. Joseph Catholic Church** will have a Children's Christmas Eve mass at 5pm and a 12am Christmas Midnight mass. Edgemont United Methodist Church, will have a candlelight Christmas Eve service at 6pm

Trinity Episcopal Church will hâve Christmas Eve worship services at 5pm and 11pm Westminster Presbyterian Church will have a Christmas Eve service at 5pm

#### **December 25**

Our Lady of the Shoals Catholic Church will have Christmas Day mass at 10am

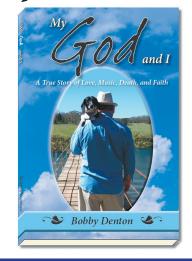
St. Joseph Catholic Church will have a 9am Christmas Day mass followed by a Spanish Christmas Day mass at 11am

The Christmas Vigil mass takes place at 5:30pm



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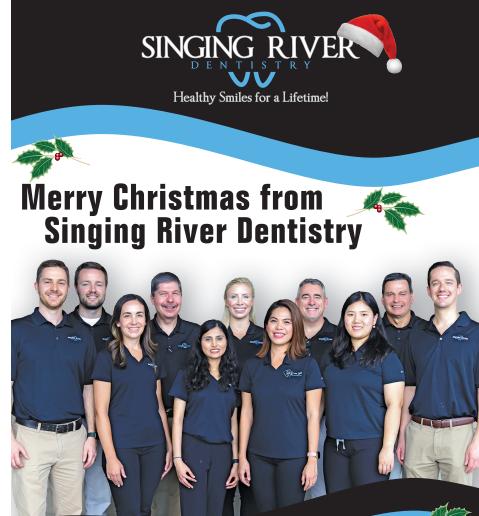


Courier Journal / December 22, 2021

31



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### Letters... The Gift from God... **Continued from Page 26**

synonymous with Christ. The Gift of Christ came from God. God's Gift of is something that Love can't be given back or taken back, only rejected.

Rejection hurts, doesn't ? So this Christmas it? when you give a gift, ask yourself, "Am I giving this gift out of love or out of obligation?" If it is out of obligation, then you might want to reconsider.

It is better to give nothing and be loving than to be loveless and begrudge your gift.

Joy Willow Florence

### Support a **Better Life**

Editor,

Once again Alabama Republicans have proposed a copycat bill. HB 23 mirrors the Texas law that bans abortion with no exceptions around the six-week point, when most women do not know they are pregnant.

Like Texas, the Alabama bill encourages private hunters citizen bounty

See LETTERS... Page 34



Tonia Long, CRNP

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### **ASK** THE **ATTORNEY** My husband and I have a survivorship will and a



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of NW Alabama.

JoAnne, Killen, AL First of all, I am glad to

parties?

see that you have taken the time to get your priorities in order with regards to your future. There are some things,

problems, finances, etc. Do you have

to probate a will when you have a

power of attorney signed by both

however, that you need to know regarding Last Wills and Testaments and Power of Attorneys.

A Power of Attorney and a Will perform completely different functions. They work at different times. A Power of Attorney allows the "grantor" to convey to another person the "power to act" on their behalf in the making of financial and medical decisions and if it's a Durable Power of Attorney, during a time of incapacity. A Power of Attorney ends immediately upon the death of the grantor. When the grantor passes away, the power of attorney is no longer valid.

A Last Will and Testament comes into effect upon a valid Will being submitted to the Probate Court and Letters Testamentary being issued after death. A Last Will and Testament has no power or effect until an individual's death. A person's Last Will and Testament conveys the individual's wishes for the dispersal of their property after death and the authority to carry out their wishes.

From your question, I want to make sure that it is understood that both you and your husband need a separate Will. Make sure that the Will is signed by two witnesses and a notary to ensure that it is a "self-proving" Will. I suggest you use a lawyer and not an internet form.

So, in answer to your question, yes, you would need to probate the will upon the death of the person in order to facilitate his or her last wishes and legally convey their property to the heirs.

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

#### Courier Journal / December 22, 2021



The animals you see here are currently in local animal shelters or rescue facilities. Adoption fees vary and include having your new friend spayed or neutered, if necessary. Help us help these and other animals by adopting a new friend today.

Meet **NETTIE**. This girl loves people, and long walks. Nettie has been out on several doggies day outs and had so much fun. This precious girl is ready to be with a family she can call hers. She walks well on a leash, and does well with most other dogs. Nettie prefers not to be in a home with cats. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/ neuter and microchip. Please call



or come by Florence Lauderdale animal services at 256-760-6676 to meet this amazing dog.



This is **PATCHES.** He's a cur heeler mix. He was born October 13, 2021. Patches is a funny, high energy little guy! He has proven to be very sneaky and intelligent when it comes to getting into tight spaces or finding a way to get through the baby gates. He is friendly and doesn't show any aggressive tendencies towards our dogs or children. He does like to try to catch the tail of other dogs, though. He struggles with food insecurity and being crated as well. He loves any and all

kinds of toys but his true passion seems to be socks (even if you are wearing them)! He is a chewer! So far he is doing really well with potty training. Patches is ready for his forever family. If you're interested in giving that to Patches, please complete an application at www.shoalspaws.com. You can also email at shoalspaws@gmail.com for further inquires.

**ANNIE** has been at the shelter a very long time :( :( she is good with other dogs and is looking for a great home that can provide attention and tender loving care. **\$25 ADOPTION FEE** includes vaccinations and spay/neuter surgery! Please come adopt, we are FULL! Can't adopt please sponsor a cat or dog, by paypal ccaca@bellsouth.net or contact us at 256-381-4073 or 5010 Missouri St Tuscumbia, AL 35674.

SOAP OPERA PREVIEWS - Keep up with your favorites each week in the Courier Journal. It's easy...See page 8 for details.

😑 (Merry Christmas!=

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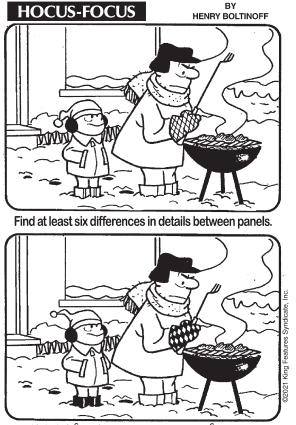
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#### darts of the wicked. And take the helmet of salvation, and the sword of the Spirit, which is the word of God:" **1 John 5:4** "For whatsoever is born of God overcometh the world: and this is the victory that overcometh the

the world: and this is the victory that overcometh the world, even our faith." **Romans 8:37** "Nay, in all these things we are more than conquerors through him that loved us." **Philippians 4:13** "I can do all things through Christ which strengtheneth me." **Romans 8:38-39** "For I am persuaded, that neither death, nor life, nor angels, nor principalities, nor powers, nor things present, nor things to come, Nor height, nor depth, nor any other creature, shall be able to separate us from the love of God, which is in Christ Jesus our Lord." Under intense pressure from the devil and the world, many saved preachers and laymen today are abandoning their calling and ministries and given up the fight. Remember: **Romans 11:29** "For the gifts and calling of God *are* without repentance." None of us are above temptation and the devil knows our weakest points. Memorize: **1 Corinthians 10:13** "There hath no temptation

Above All - Our Real Strength

Ephesians 6:16-17 "Above all, taking the shield of

faith, wherewith ye shall be able to quench all the fiery

Memorize: 1 Corinthians 10:13<sup>1</sup>. "There hath no temptation taken you but such as is common to man: but God *is* faithful, who will not suffer you to be tempted above that ye are able; but will with the temptation also make a way to escape, that ye may be able to bear *it.*" Hebrews 2:18 "For in that he himself hath suffered being tempted, he is able to succour them that are tempted." Philippians 4:13 "I can do all things through Christ which strengtheneth me." Moses chose: Hebrews 11:25 "Choosing rather to suffer affliction with the people of God, than to enjoy the pleasures of sin for a season;" From the church Apostle: 2 Corinthians 4:17 "For our light affliction, which is but for a moment, worketh for us a far more exceeding *and* eternal weight of glory;" 1 John 2:28 "And now, little children, abide in him; that, when he shall appear, we may have confidence, and not be ashamed before him at his coming." Dear saints, let's strive to greet Christ with a smile.

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### Letters... Support a **Better Life...**

#### **Continued from Page 32**

to sue any person who performs or abets the performance or inducement of an abortion after six weeks.

Abortion is a complex and controversial subject. What is plainly disappointing and hypocritical, about so much Republican attention to the unborn is the insufficient support provided for pregnant women and their new-born children.

The United States has the highest maternal mortality rate of any developed country- and is the only one to see that rate rising. Yet Republicans oppose postpartum care and family leave in proposed legislation in DC.

Alabama women die from pregnancy and childbirth complications at more than double the national average and our state ranks third highest in maternal death rates.

Alabama lags in indicators of maternal and child health including health care coverage, prenatal care, birth outcomes, and receipt of recommended preventive care - as well as in food security, nu mental health. nutrition, and

United Health Foundation America's Health Ranking 2021 described Alabama as having high child mortality rates, low food sufficiency among children, and high prevalence of multiple chronic conditions among women.

Our infants and toddlers experience developmental delay at two and half times the national average.

Let's all encourage our representatives to support better life for Alabama а mothers and children.

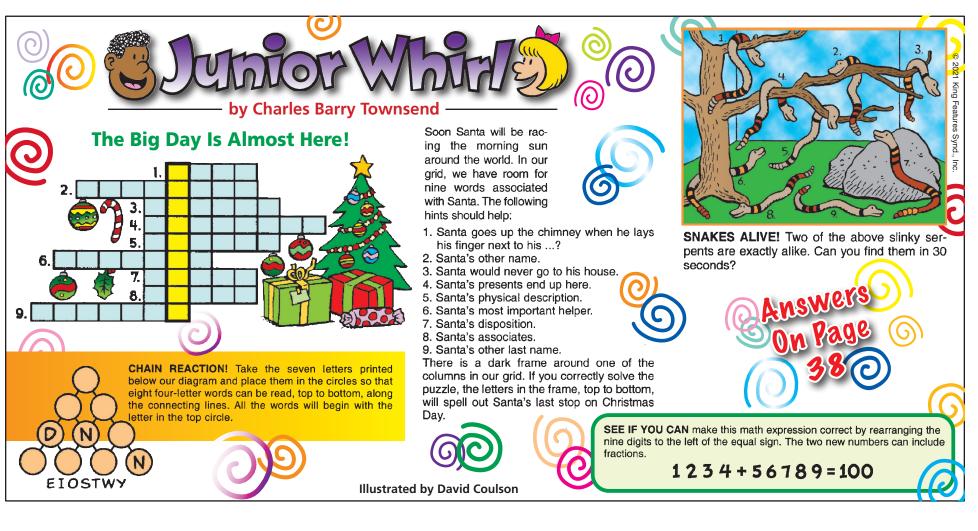
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#### WHAT'S THE BEST THING?

Dear Dave.

My wife and I are trying to help our son and daughter-in-law. They are both 29-years old, and they have been married for three years. They have good jobs, but the problem is they ask for money on a regular basis. Helping them out hasn't been a strain, because we're in good shape financially, but we have started encouraging them to live on a monthly budget. They always say they will try, but it never seems to happen. At this point, it feels like we may be enabling them instead of helping. How can we make sure we are doing the best thing? С.М.

#### Dear C.M.,

The first thing you and your wife need to do is sit down and have a loving, but serious, talk with these kids. If they've asked for money before, and this is something that has turned into a habit, you have every right to know more about their spending and other circumstances.

Don't be surprised if they act defensive, or maybe even get angry. People are often embarrassed to admit to, or talk about, their mistakes. They may even tell you these things are none of your business. If they do, that's fine. But they should understand you two won't be opening your checkbook again if they don't open up about their financial behavior. This isn't about mom and dad being controlling or snooping around, it's about you and your wife making sure you're not enabling what you consider to be bad behavior going forward.

It always hurts parents to see their kids go through things like this. But if they're acting irresponsibly with money, they need to suffer the consequences of their actions. Who knows? That, along with your love and guidance, might help put them on the right track to win with monev!

- Dave

Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of "The Ramsey Show," heard by more than 20 million listeners each week. He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business, and 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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LOTS OF PERSONAL PROPERTY: 2005 Honda Gold Wing Trike 1800 w/ 31,388 miles- Cub Cadet Tractor 7360 SS – 16' Trailer – 18' Car Hauler w/ Winch – Finishing Mower – Landscape Box – Grater Blade – Hoist (Monkey Tail) – 85' Pontiac Wheels - Frigidaire Front Loading Washer & Dryer – Chair & Stool – Dunkin Phyffe Side Table – End Tables – Commander Sewing



Machine – Glass Clock Table – Dunkin Phyffe Dining Table & 6 Chairs – China Cabinet – Night Stand, Dresser & Chifforobe – Desk – Cabinets – Coffee Table & End Tables – Wicker Toy Chest

**DIRECTIONS:** From Hwy 72, Rogersville, travel on 207 and turn right on College Street for 1.2 mile then turn left to stay on County Road 26 for 1.7 miles.

**TERMS & CONDITIONS:** PERSONAL PROPERTY: 15% BUYERS PREMIUM. Call 256-627-7475 For pick up times. Credit & Debit Cards up to limited amount. All items sold "as is" with no warranties expressed or implied. Be sure and register your information online at www.hollandrealty.com

Information contained herein believed to be correct but not guaranteed. Agency Disclosure: Auctioneers are acting as agents for the seller only. 2021

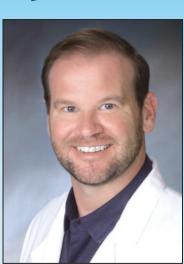


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**FACT #3:** Vaccine makers must meet rigorous standards for COVID-19 vaccine safety, effectiveness and manufacturing quality.

**FACT #4:** The FDA is publically sharing information about COVID-19 vaccines so you can see the evidence for yourself. For more info go to: www.fda.gov.

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### **Community Notes...**

**Continued from page 4** 

Colbert County students who meet certain criteria. Donate to Scholar Dollars at any participating financial institution the second Friday of each month.

The Foster Grandparent Program is now taking applications for senior citizens in Colbert and Lauderdale County to work 15-40 hours a week with special needs children in the school systems, head state and devage You will be head starts, and davcares. You will be tutoring and mentoring children with their school work and helping to learn. If you are 55 years or older and live on

a fixed income, then this is the program for you. You will receive a small non-taxed stipend 2 times a month, mileage reimbursement, and lunch for each day

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of service. This stipend does not count as income according to Public Law 93-113 under Older Americans Act. It will not affect any other federal or state assistance that you are already receiving. You will also be covered with accidental and personal liability insurance while working with the program.

This need in our area is great! If you are interested please contact our office at 256-332-6800.

The Manufacturing Skill Standards **Council** (MSSC) currently offers industry-led training certifications at Northwest-

The MSSC training certifications at Northwest-Shoals Community College. The MSSC training center at NW-SCC is an industry-led training, assessment, and certification system focused on the core skills and knowledge needed by the nation's front-line production and material handling workers. MSSC training offers both entry-level and incumbent workers the opportunity to demonstrate that they have acquired the skills increasingly required in the technology-intensive jobs of the 21st century.

If you have questions regarding MSSC certification at NW-SCC, please contact Taylor Franks. You may call 256-331-8092, text 256-415-6992, or email at mssctraining@nwscc.edu.

The Long Term Care Ombudsman's job is to protect the rights of residents of long term care facilities, including Nursing Homes, Assisted Living Facilities, and Specialty Care Assisted

Living Facilities. The Ombudsman works to ensure that the Residents receive fair treatment and quality care. Anyone can contact the Ombudsman to report long term care problems or to request information about long term care facilities. For more information contact Tina Pitt, local Ombudsman at 256-389-0533.

The Friends Bookstore, located in the Florence-Lauderdale Public Library, is now accepting donations of books and recent magazines. Bring your donations by the back entrance of the library on Tuesdays or Thursdays from 10am-2pm, and you will find a volunteer or library staff member to assist you. The Friends ask that you limit your donation to 20 items during this time and that donated items be in good condition. Items that the bookstore cannot accept include: encyclopedias, condensed books, cassette tapes, LP records, catalogues, and magazines older than 2 years old.

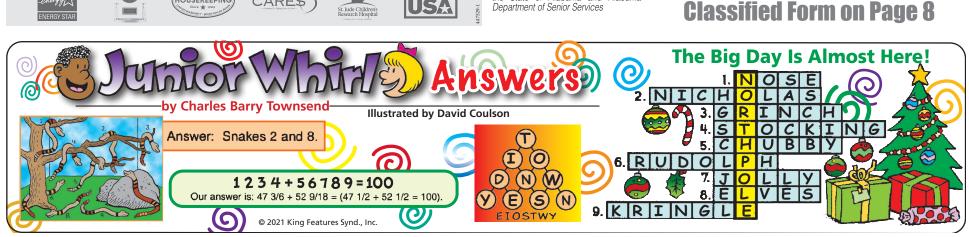
Donations are vital to the library and the bookstore, as the profit from the sales made in the Friends Bookstore provide the community with free services, materials, and programs. For more information, call 256-764-6564 ext. 126, or visit www.flpl.org

The NACOLG SENIORx Medication Assistance Program supplies free and low cost medications for anyone in Alabama with a disability or a chronic liness regardless of age that requires daily medication. Medicare recipients may also be eligible. For more information, contact

For more information, contact NACOLG SENIORx today. There is no charge for this service. 1-800-AGELINE (1-800-243-5463) Paula Pardue 256-389-0529 This program is in partnership with the State of Alabama and Alabama Department of Seniors

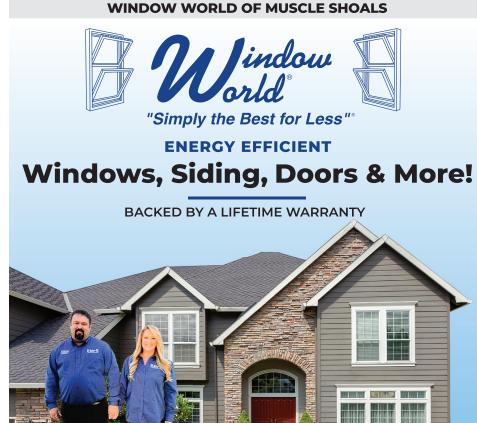
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