

**New Year's
Office Hours**

The Courier Journal office will be closed New Year's Eve, Friday, December 31.

To accommodate press availability we will have require early deadlines as well.

DISPLAY ADS:
5pm Wednesday, Dec. 29 for the Jan. 5 issue

CLASSIFIED ADS:
10am Thursday, Dec. 30 for the Jan. 5 issue

COMMUNITY NOTES, NEWS, etc.
5pm Wednesday, Dec. 29 for the following week's issues.

Thank you, and Happy New Year!

**Goodwin is
President at
NW-SCC**

MONTGOMERY – Alabama Community College System Chancellor, **Jimmy H. Baker**, announced last week the appointment of **Dr. Jeff Goodwin** as President of Northwest-Shoals Community College. Goodwin's tenure at the college begins January 3.



Goodwin

Dr. Goodwin's 30 years of experience span from classroom educator to superintendent in Alabama's public schools. He has served as Superintendent of Oxford City Schools since 2005. "With Northwest-Shoals taking the lead on significant infrastructure improvements and community engagement,

See **SHORTS...** on Page 2

Have a Safe and

**HAPPY
NEW YEAR**

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Volume 138 Number 10

December 29, 2021

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Community Helps In Establishing Another
Toy Share Record



SHEFFIELD – Over 4,108 toys and \$1,981.29 in cash were donated through partner organizations across North Alabama and distributed to children in need from the 11th Annual Bank Independent Toy Share Drive.

The drive took place from November 12 - December 3. Bank Independent donated an additional \$11,000 to Toy Share partner organizations to match the

See **TOY SHARE....** on Page 12

Courier Journal Perma-Note

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At left Shoals CASA Executive Director, **Heather Begley**, (L-R) navigates around all the toys to help hold a recent presentation check from Bank Independent representatives, **Melanie Dobbs** and **Nikki Randolph**. Courtesy BI photo

**Big Tip was a Pre-Holiday
Blessing for 3 Servers**

By **Lisa-Singleton-Rickman**
TimesDaily Writer
originally published 12/19/21

day at work. The threesome have been working together since 2014 and are accustomed to the frenetic pace. They enjoy their fast-paced job. They even sort of thrive on it.

Their shift turned out to

See **TIPS....** on Page 7

TUSCUMBIA — **Tiffany Kimbrough**, **Amee Morgan** and **Jessica Scott** thought their breakfast shift on Dec. 11 at Too Fat Sisters Restaurant was going to be just another hectic



FB image - Dan Busey 2021

Waitresses **Tiffany Kimbrough**, **Amee Morgan**, and **Jessica Scott** (L-R) react after receiving the large tip from a 22-person group recently at Too Fat Sisters restaurant in Tuscumbia.



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Inside this Issue

- Guest Op-Ed
- Savvy Senior
- Cat & Kids
- Insurance Insights
- Junior Whirl



- Need Blood!
- Dave Ramsey
- Ask The Attorney
- Medicare Minute
- Quips & Quotes



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Shorts...

Goodwin is President

Continued from Page 1

Dr. Goodwin is the right choice for leadership," Baker said. "I have full confidence that his experience will continue to pivot NW-SCC in the direction it needs for excellence to thrive among faculty, staff, students and stakeholders in that region."

Goodwin began his career in education as a science teacher and coach at Oxford High School. He served as an assistant principal in both Talladega County Schools and Oxford City Schools, and as a principal at Oxford High School. Prior to serving as Superintendent of Oxford City Schools, he served as Director of Operations at Talladega County Schools.

Goodwin holds both a BS in Biology and Political Science Education and Master of Science in Educational Administration degrees from Jacksonville State University. He earned both an Educational Specialist in Educational Leadership and Doctor of

Education in Educational Administration from the University of Alabama.

"Northwest-Shoals Community College is on the cusp of huge transitions that will impact the region and the state for decades to come. It is such an honor to be chosen to lead the college with the support of the team who works every day to best serve our students," Goodwin said. "I look forward to working alongside our faculty and staff, students, parents, and the greater community to maintain our Patriot pride for years to come."

Johnson Will Coach UNA VB

FLORENCE-- With 11 years of collegiate coaching experience, including Division I stops at the University of Alabama, Arkansas State University and Southern Illinois University, **Tristan Johnson** has been named head women's volleyball coach at the University of North Alabama.

Johnson was honored in 2015 as a member of the American Volleyball Coaches Association's "Thirty Under 30" list of up-and-coming volleyball coaches, and again in 2020 by *VolleyballMag.com* Under 40 Coaching Hotshots. Johnson also spent two summers as an intern with the U.S. Men's and Women's national teams.

Johnson signed a four-year contract with the Lions and becomes the 12th head volleyball

coach at UNA since the program began in 1969.

"I would like to thank Dr. (Ken) Kitts, Dr. (Josh) Looney, and the search committee for their time and confidence in selecting me as the next head volleyball coach at UNA," Johnson said. "I'm extremely excited about the opportunity to lead the UNA volleyball program to success, on and off the court."

Johnson takes over a UNA volleyball program that has won 18 conference championships and made 17 NCAA Tournament appearances since 1982. He follows **Andrew Kroger** at UNA who served as interim head coach in the Lions' final season of their Division I transition in 2021.

"We believe in Tristan Johnson and the blend of energy, enthusiasm, and experience he brings to building our volleyball program at the Division I level," said UNA Director of Athletics Josh Looney. "Tristan is widely regarded as a rising star in the industry and is a great fit for our athletic department."

Johnson spent three seasons as an assistant at Arkansas State and three as a head coach, where he amassed a 74-20 (.787) overall record, including a 46-6 record in conference play. For the last four years, Johnson served as an assistant coach at Southern Illinois, where he assisted with all aspects of team training, and served as the team's recruiting coordinator.



Johnson

See SHORTS... Page 8



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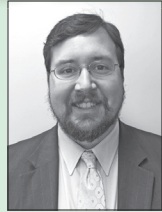
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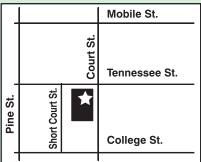
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Community Notes

The landfill will be accepting its last loads at 11:30am on Friday, December 31, New Year's Eve. The solid waste office will close at noon each of those days. The landfill WILL NOT BE OPEN Saturday, Jan. 1.

However, household and commercial pickup will NOT be affected by the closings, the routes will RUN ON THEIR NORMAL SCHEDULES.

Anyone with questions call the solid waste office at 256-760-5878.

by calling 256-383-1394. Proceeds from the sale of the calendar are used to give 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 tremendous difference by her contributions to humankind. The women who are featured in the SPOTLIGHT ON EXCELLENCE VI: PHENOMENAL WOMEN calendar are Lorain Bryant-Abernathy, Dr. Alyce Doss Brown, Charlene Carter, LaShonda M. Davidson, Dr. Tabitha Jarman Gatreay, Natalie Renee Gordon, Dr. LaKeva Bena Harris, Melissa 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.

See NOTES... page 6

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.

Community Shuttle - January 1 and 15, 10am-Noon, Walmart and Hometown. For more information or to schedule a pickup, please contact Mark Linder 256-412-9086 or Kaytrina Simmons 256-349-3879. There will be limited seating.

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.

Shoals Tinsel Trail, December 3-January 3 at Alabama Music Hall of Fame, 617 US Hwy 72W, Tusculmbia. Local businesses and organizations decorate trees in an array of themes. Be sure to vote for your favorite. The best overall tree will have their charity of choice as the recipient of the proceeds. This is a wonderful free family event! Information: www.ShoalsTinselTrail.com

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

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Notes...

Continued from page 4

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

Lifesouth is in emergency need for blood donors, as the national blood 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 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 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 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 a complimentary cholesterol screening with each donation.

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 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 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 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

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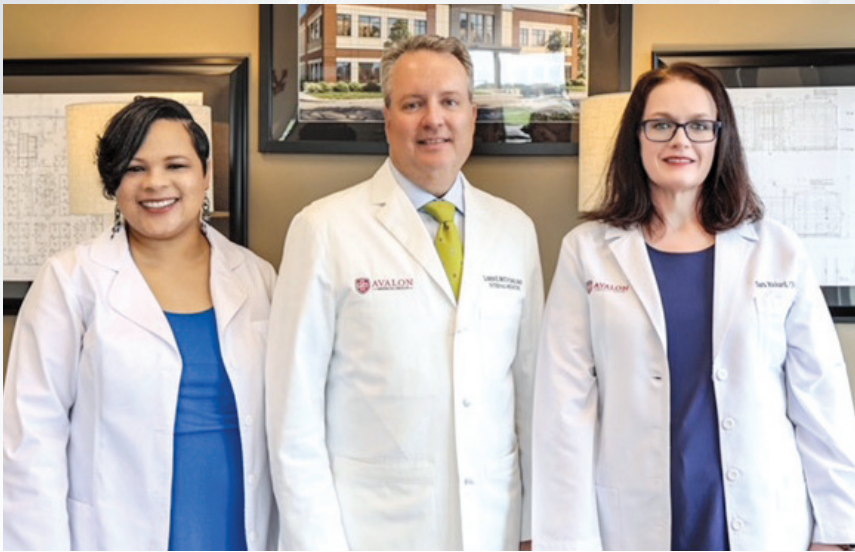
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Generous Tips...

Continued from Page 1

be anything but typical on December 11.

The day started with multiple large parties at the same time. When the third party arrived — 22 strong — Kimbrough initially feared the restaurant couldn't accommodate them. However, she said, "They were so sweet that we just made room."

Donna Llewellyn seemed to be the ringleader of that big party. While she and her group of friends and family were expecting one of the best breakfasts around, they had a bigger goal in mind. They were there to be a blessing to some unsuspecting

servers.

Llewellyn had seen on Facebook where someone had gathered a large group of friends to eat out with each paying for their meal with a \$100 bill. Each person left the remaining change as a tip for the server.

"I knew I could gather a good-sized group and we could do this," she said. "I particularly wanted to do this at a smaller restaurant because I know the hard time they've had during the pandemic."

"I didn't want to know anyone there at the restaurant; just let it play out with whoever served us," she said. "We figured at a smaller place with such reasonably priced food, tips wouldn't normally be that big."

Llewellyn called her cousin, Bryan Peebles, who immediately took to the idea and began calling others. Eventually the group grew to 22, including individuals and couples.

"The place was really crowded when we got there, and these three servers were handling the whole restaurant,"

Llewellyn said. "They were amazing, serving three big parties. Every order was right and delicious, and they never let our glasses get empty. We all just watched them in amazement."

The group had asked the bill to be put on one check. It came to a total of \$221, according to Llewellyn.

The bill was paid and the remainder was placed in an envelope to be presented to the servers.

The group called the three servers over and gave them the envelope explaining that it was in appreciation of what they do every day.

"The young lady opened it and said, 'Are y'all sure?'" Llewellyn recalled.

Kimbrough, a single mother of two, said split three ways, each server got a tip of \$460.

"I couldn't believe it," she said. "I didn't know whether to laugh or cry, so we just started hugging them all because there were just no words. I thanked them and then went in the bathroom and thanked God."

All three ladies have children. Scott has two and Morgan has five.

"This money is a blessing for us all, right here at Christmas," Kimbrough said.

"Christmas can be a challenge financially with five children but the blessing of that tip has absolutely been such an amazing help," Morgan said.

In eight years of working in food service, Kimbrough has never received such a generous tip.

Llewellyn recalled that one of the servers was shaking and could barely hold the money.

"We were the ones who were blessed," said Llewellyn. "We're all still talking about it. We want this to be a yearly thing. One lady in our group said we've started a new tradition, and what a fun one to uphold."

Llewellyn said it turned out to be just what she and her group needed, also.

"Some in our group have lost loved ones this year, so this just made our Christmas perfect," she said.

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Think, what would make the Apostles suspicious, then confident? They saw him crucified and then resurrected. After the resurrection, Thomas looked at Christ and said My Lord and My God. Does this bother you? You probably aren't saved. If Jesus is real, then you're in big trouble. So you're gambling. You're betting Christ didn't exist. Historians both Jewish and Roman (outside of scripture) recorded Jesus. There's no gravesite for Christ. Why, because he's alive and real! Today no name on earth is as popular or controversial as Jesus Christ. He is the cure for sin and we all have a sin problem. If Jesus isn't real, at death I've lost nothing but if he is you're in big trouble. You'll die and suffer for your own sin and be in Hell instantly. It's hypocritical how we honor and love money, but won't trust, love, honor the God and date on money. You've no excuse because you're confronted with truth every day. Your religion is a sham and has deceived you. Only Jesus Christ alone can fulfill salvations demands and satisfy God for you. The odds are against you. Throw up the white flag and surrender to Christ and get saved today.

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Shorts...

Continued from Page 2

Foundation's \$500 for Bishop

FLORENCE—Bryson Bishop of Muscle Shoals has been awarded a \$500 scholarship from the LifeSouth Community Foundation. Bishop graduated from Florence High School in 2021 and now attends Troy University.

The LifeSouth scholarships recognize outstanding advocacy for blood donation. While at Florence High School, Bishop donated blood often and encouraged other students to donate as well. He also used social media to promote blood donation opportunities. Bishop emphasizes that blood donation is important in the community and around the world. "Just imagine that little girl or elderly man whose life could be saved," said Bishop.

Keller Key, awarded at each commencement to graduating seniors who have earned the highest scholastic achievement. Recipients of the award are selected by a committee comprising faculty, staff, and students. This year's recipients are:

- **Lori E. Bowers**, of Iron City, TN., graduated with a Bachelor of Business Administration degree in Accounting. She has a 4.0 grade point average.

- **Alexandra Grace Hopper**, of Killen, graduated with a Bachelor of Science degree in Mass Communication. She has a 4.0 GPA.

- **Larissa B. Huissen**, of Kenosha, WI., graduated with a Bachelor of Science degree in Biology. She has a 4.0 GPA.

- **Rachel Leigh Kirby**, of Gardendale, graduated with a Bachelor of Science in Education with a degree in Elementary Education, Special Education Collaborative K-6. She has a 4.0 GPA.

Top Honors for Four at UNA

FLORENCE - Four graduates from the recent commencement ceremonies at the University of North Alabama received the

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Toy Share...

Continued from Page 1

\$11,000 that seven customers won during another Bank Independent promotion that took place during the holiday season, entitled the Seven Weeks of Winning and Giving sweepstakes.

"I would like to say thank you from the bottom of my heart," said Macke Mauldin, President and CEO of BancIndependent. "The 2021 Toy Share drive was our best year yet thanks to the outpouring of generosity from our friends and neighbors. Your kindness sets a great example for how we can make a positive difference as a community."

Patrons were able to drop off donations at all 29 Bank Independent locations and at participating Dollar General stores across North Alabama.

The Bank partners with charitable organizations across their 7-county North Alabama footprint to distribute Toy Share donations, including the Angel Tree Program in partnership with Lexington High School, Lauderdale County Christian Children's Home, Rogersville Volunteer Fire Department, Shoals CASA, Safeplace of the Shoals and William Porter Foundation of the Shoals. in our area.

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Last week **NO ONE** correctly guessed the Mystery Photo - it was the "Bike Trail Map Kiosk at Wildwood Park" in Florence

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



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Still Blessing the Community

SHEFFIELD – Under the leadership of Pastor Jeffery Braxton Sr, First Missionary Baptist Church of Sheffield has been blessing people in the community and surrounding communities with special gifts during the Christmas season for the past several years. Members at First Missionary understand that God blesses us so that we may be a blessing to others.

People's lives have been affected during this pandemic. So, the membership has committed to being a blessing to others who may be less fortunate. The congregation adopted seven families that were affected by the pandemic last year and made sure each family would have

a blessed and merry Christmas.

This year Braxton thought it would be a blessing to present some children with bicycles, so the leaders and members of the Church agreed to give away at least 50 bikes for Christmas. The membership was tasked with identifying 50 kids who could benefit.

The giveaway took place on Thursday, December 23. Members identified 56 children, ages of 3-14, who each received a bicycle from the church.

The Bible teaches us that it is more blessed to give than to receive. "We are grateful to God for blessing our church to be a blessing to others, especially children," declared Braxton.

SENIOR STUDENTS "BENITO"

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CHEVROLET: SILVERADO, 2009 \$11,500, 1500, 4x4 Crew Cab LT1, 211,500 miles, black exterior/ebony leather interior, 5.3L V8 SFI Engine, 6-speed automatic transmission, Off-Road Tires, Line-X Bed liner, tool box, Call 256-762-6056 Sheffield

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FFCU employees with Santa on Free Picture Day with families. FFCU photo

Santa Came for Pictures

FLORENCE—Florence Federal Credit Union transformed into a Winter Wonderland to provide local families with the opportunity to have their pictures taken with Santa free of charge. Lines spilled out onto the front lawn and children smiled with Christmas cheer from ear to ear.

With the motto, Caring, Committed, Connected, Florence Federal Credit Union is always looking for ways to serve its community. "We wanted to do something to give back this year," said Marketing Director, Gwen Schajatovic. "And we thought about what we can offer families that isn't covered by food pantries or toy drives. That's how we came up with the idea to offer a bit of Christmas Magic for our local Shoals area families."

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<p>2014 Nissan Altima</p>  <p>\$99/week</p>	<p>2013 Dodge Avenger</p>  <p>\$86/week</p>	<p>2014 Ford Focus</p>  <p>\$93/week</p>

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Guest Commentary

Losing the War for Our Children

It is always humbling to learn something new. Life is, by design, a continuous journey from the unknown to the known, from the old to the new. My most recent learning experience

occurred last week, when I learned of the travesties befalling our country's youth.

We often read depressing headlines, such as "100,000 individuals died of drug overdoses last year," but seldom pause to consider the people behind these statistics.

Over the past two decades, so-called designer drugs have infiltrated the U.S. from South America and China, harming, poisoning, and killing our country's youth in droves. MDMA, ecstasy, fentanyl and other opioids provide a rapid escape for young people from the reality of the world around them. Tragically, for far too many, that escape becomes permanent.

Something particularly distressing that I discovered is the impact that unnecessary procedures have on children. Around 80% of knee operations performed each year are

See THE WAR... on Page 33

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



Armstrong Williams
Host of *The Armstrong Williams Show*, a nationally syndicated TV program.

Courier Journal

in the *Shoals*

THIS WEEK

December 29, 2021

Happening
THIS WEEK

Gift Cards for Blood

with donations at LifeSouth through January 2

SHOALS – Blood donations decrease during the holidays due to travel, weather, busy schedules and school breaks.

The blood supply across the US is dangerously low. COVID-19 continues to impact donor turnout and recent tragedies have added to the strain.

Locally, there is still

a severe blood shortage, and blood donors are asked to donate soon.

Many people only think of donating blood after a tragedy or disaster, but blood donors are needed

See BLOOD... on Page 36



A DOWNTOWN FLORENCE COMMUNITY SHUTTLE will be available twice a month, on the 1st and the 15th, beginning in January 10am-noon. It will travel to Walmart and Hometown Market. For more information or to schedule a pickup, please contact Mark Linder at 256-412-9086 or Kaytrina Simmons 256-349-3879. There will be limited seating.

FLPL Hosting Series of Genealogy Classes

FLORENCE—A Genealogy Class Series will be offered at the Florence-Lauderdale Public Library on four Tuesdays in January from 1-2:30pm each day in the library's Collaboratory on the second floor.

Classes will be led by Local History and Genealogy Associate, Lee Freeman; Digital Archivist, Colby Dow; and local historian assistant, Jordan Collier.

See GENEALOGY... on Page 28



THE EXHIBIT ENTITLED, CHILDHOOD CLASSICS: 100 Years of Children's Book Illustration, is being hosted by the Kennedy-Douglass Center for the Arts and the Florence-Lauderdale Public Library takes place from January 2 - March 24. This national exhibit from the Art Kandy Collection features more than 140 original works and explores the history of children's book illustration from pen-and-ink drawings common at the turn of the century, to today's digital creations. It is one of the most extensive exhibitions on this subject ever organized and is made possible through funding from the Alabama Council on the Arts, the Kennedy-Douglass Trust, and the Florence-Lauderdale Public Library Foundation.

THE LORD'S HOUSE CHURCH, 7210 County Rd 7 in Florence, is having a New Year's Eve service starting at 8pm. We will have Joyful Noise and other groups. Come on out and join us.

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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

...King Solomon counseled we learn from the tiniest of creatures, the ant, who labors in the summer to prepare for the winter...



Heart of Sheffield

Editor;

The mayor of Sheffield needs to realize that the downtown area is the heart of the city.

It needs to thrive, and he needs to help all he can. He needs to work with people investing in downtown and keep that heart beating.

Verna Brennan
Sheffield

Owners Care Less

Editor;

I'm a senior trying not to live beyond my means, meaning I want to buy groceries AND buy my medicines. The stores in this area are upping the prices even on the poorest cuts of meat, the most needed staples, and price gouging paper products.

When did area people get that raise in pay? Or the payout of lottery winnings? The people in this area are still underpaid. Signs of 'We're hiring'

are out. Cherry-picking at its worst. How many of you can get by on minimum wage of \$7.25? Even at \$10 it's a struggle. People will move out of the area. Then what?

Alabama offers less to the poor that work the hardest for the least. And our area is hit the hardest with very few good paying jobs.

Right now our leaders are more worried about how to spend their Covid money they didn't give to the first responders like policemen,

See LETTERS... on Page 34

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Courier Journal

Employment Opportunity City of Sheffield Police Officer

The City of Sheffield will be taking applications for a Pool of Applicants to fill vacancies for the position of **Police Officer - Certified/Non-Certified** at 8am on Tuesday, December 21, 2021 and will accept application through the close of business Friday, January 7, 2022, 4:30pm.

Applications may be obtained in person from the City Clerk's Office and the City's Facebook page. The completed application must be returned to the City Clerk's Office, 600 N. Montgomery Ave., Sheffield.
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DAVE Says

by DAVE RAMSEY

TEACH THEM TO BE GIVERS...AND BE AN EXAMPLE

Dear Dave,
With all the commercials and marketing that accompany the holiday season, how can parents teach their young children about giving and putting others first at this time of year?

Maryn

Dear Maryn,
Christmas is a traditional time to give and help others. But even for adults, it's easy to get so caught up the glitz that we end up forgetting to teach our kids how to give and why it's so important. How do we make sure they learn the satisfaction of giving to others at an early age? Here are a few easy ideas.

Send an extra snack with them to school. Then, at lunch they can give it to a friend. When they get back home, find out who they shared the snack with and talk about what happened. It can be as simple as that. Also, encourage your kids to pass along compliments. Sharing a kind word with a classmate, or even their teacher, will go a long way toward brightening someone's day any time of year.

When you're involved in giving or helping others in any way, take your kids with you. If you're sponsoring a family through your church, or participating in a charity drive, let your kids be part of the buying and delivery process. When you make giving memories together, they'll stick with your kids for years to come.



If you really want to make the kids part of the process, you could let them pick a charity to help. If you give them a commission for doing jobs around the house, or if they're older and have a part-time job, they can start saving a percentage to donate. Another idea might be giving away old toys. Take some time to gather up all the toys they don't play with and don't want anymore. Search the closet together, and choose things to take to Goodwill or another charitable organization.

Remember, you're the adult. That means it's your job to set an example and create teachable moments. So, this year give your kids nice gifts within your budget. But take time to create situations that allow them to participate in wonderful giving experiences, as well — because giving truly is better than receiving.

Merry Christmas, Maryn!
— 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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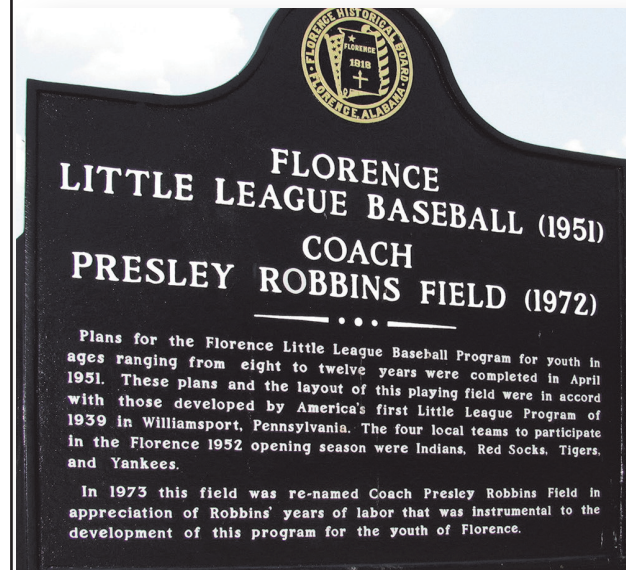
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~ Courtesy David Currott ~ author of "Signs of the Past" and "More Signs of the Past"

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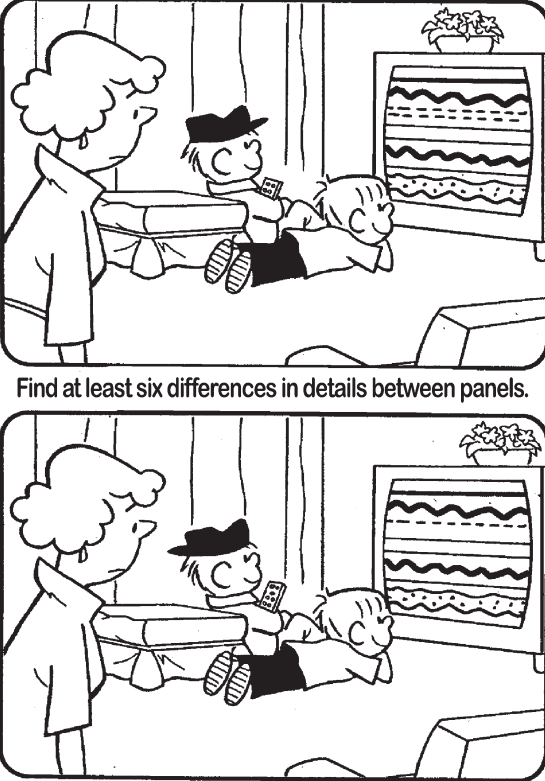
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Find at least six differences in details between panels.

Differences: 1. Plant is moved. 2. Remote is different. 3. Cap is reversed. 4. Belt is missing. 5. Screen is different. 6. Sleeve is shorter.

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Notes...

Continued from page 6

is proof of Honorable Discharge. Call: 256-203-0877 or stop in today at 2601 Florence Blvd. in Florence. This is a limited time offer

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

The Manufacturing Skill Standards Council (MSSC) currently offers industry-led training certifications at Northwest-Shoals Community College.

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

The Help Center in Florence 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 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 from 8:30-noon on Monday, Wednesday or Friday.

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 msscstraining@nwsc.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.

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.

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.

Beautiful Tri-Cities Memorial Gardens in Florence will reserve a complimentary burial space to honor our Nation's Veterans with a discounted spousal space. The only requirement

See NOTES... page 38

Let's Clean It Out Now!



Courier Journal

Clean Closet
 Classified Special is Back!



2nd Week HALF PRICE

2nd Week 1/2 Price

New Christmas Items Mean The Old Stuff's GOT TO GO!

Must Call Or Stop In To Get This Free Offer

**219 W. Tennessee Street
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ALL Private Party, Commercial, Real Estate & Yard Sale ads
Deadline for Jan. 5 Issue - Thurs. Dec. 30 at 10am.

First ad runs in the January 5 issue.
 1/2 price ad runs in January 12 issue.

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Home-Operated

**Open Regular Hours
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GROUND CHUCK
80% Lean
Family Pack**

\$3.49
Lb.



**Preferred Angus Beef
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\$6.99
Lb.



**Preferred Angus Beef
SIRLOIN
TIP ROAST**

\$4.49
Lb.

**Family Pack
SIRLOIN
TIP STEAK
\$4.99
Lb.**

**Large Fresh
COLLARD GREENS
Bunch**



2/\$5

**U.S. #1
RED POTATOES
5 Lbs.**



\$2.99

**Hormel Natural
Choice Fresh
WHOLE
BOSTON BUTT
PORK ROAST**



\$1.49
Lb.

**Family Pack
PORK
STEAK
\$2.49
Lb.**

**EZ Peel
SHRIMP
51/60**



\$9.99
2 Lbs.

**Michigan Gala, Golden
Or Red Delicious
APPLES 3 Lbs.**



\$2.99

**BROCCOLI
CROWNS
Lb.**



\$2.49

**Jumbo
SWEET ONIONS
Lb.**



99¢

**Satsuma
ORANGES
2 Lbs.**



\$3.99

**Cluster
TOMATOES
Lb.**



\$1.99

**LEMONS OR LIMES
Each**



2/\$1

New Year's Favorites

**Bush's
BLACKEYE
PEAS
15-16 Oz.**



79¢

**Margaret
Holmes
Or Glory
GREENS
15-16 Oz.**



5/\$5

**Food Club
BLACKEYE
PEAS 1 Lb. Bag**



\$1.29

**Pace
SALSA
15-16 Oz.**



2/\$4

**Food Club
PEANUTS
16 Oz.**



2/\$5

**Welch's
SPARKLING
JUICE OR
CIDER
25 Oz.**



\$2.79

**Folgers
COFFEE
24 Oz. Or
12 Ct. K-Cups**



\$5.99

**Campbell's
CHUNKY SOUPS
18 Oz.**



2/\$4

**RED BARON
Classic Crust
Red Baron
PIZZA
17-22 Oz.**



3/\$10

**Borden
CHEESE
Singles 12 Oz.,
Shreds Or Chunks
8 Oz.**



4/\$9

**Tide Clean & Simple
LIQUID
DETERGENT
50-55 Oz.**



\$4.99

**Angel Soft
TISSUE
12 Double Rolls Or
Sparkle PAPER
TOWELS 6 Rolls**



\$5.99



Quantity Rights Reserved • None Sold to Dealers • WIC & Food Stamps Accepted • Not Responsible For Typographical or Pictorial Errors

AD GOOD DEC. 29, 2021-JAN. 4, 2022

Ritz CRISP & THINS CHIPS 7-8 Oz.



2/\$6

Herdez SALSA 15-16 Oz.



2/\$5

TOSTITOS 9-12 Oz.



2/\$7

Lay's KETTLE OR POTATO CHIPS 7-8 Oz.



2/\$5

Hungry Jack PANCAKE OR WAFFLE MIX 28-32 Oz.



2/\$4

Hungry Jack SYRUP 27 Oz.



2/\$6

DORITOS 9-10 Oz.



2/\$6

Golden Flake TORTIYAS! 10-12 Oz.



2/\$5

Crystal Geyser Alpine SPRING WATER 32 Pk. 1/2 Liters



2/\$9

Del Monte PINEAPPLE CHUNKS 20 Oz.



2/\$3

Diet Coke, Sprite, Dr. Pepper Or COCA-COLA
4/\$12
6 Pk. 1/2 Liters

Diet Coke, Sprite Dr. Pepper Or COCA-COLA 12 Pk. 12 Oz. Cans



3/\$12

Utz CHIPS 9 Oz.



2/\$5

Chi-Chi's TACO STYLE TORTILLAS 12 Ct. 6 Inch



2/\$3

Simply Done PLASTIC CUPS 30 Ct. 18 Oz.



2/\$4

Diet Coke, Sprite Dr. Pepper Or COCA-COLA 8 Pk. 12 Oz. Bottles



3/\$12

Dasani PURIFIED DRINKING WATER 24 Pk. 1/2 Liters



2/\$9

DAIRY & FROZEN

Farm Rich APPETIZERS 15-18 Oz.	\$5.99	Food Club BISCUITS 10 Ct.	4/\$5
T.G.I. Friday's APPETIZERS 8-10 Oz.	2/\$8	Food Club SPREAD MARGARINE 45 Oz. Tub	4/\$5
Lean Cuisine DINNERS 9 Oz.	4/\$10	Ole JALAPENO CHEESE DIP 8 Oz.	2/\$4
BAGEL BITES 9 Ct.	2/\$4	Food Club SOUR CREAM 8 Oz.	99¢

MEAT

Smoked HOGS JOWL CHUNKS lb.	\$1.49	Brookwood BBQ 15-16 Oz.	\$3.99
IQF CHICKEN WINGS 2.5 Lb. Bag ...	\$8.99	King Cotton BACON 40 Oz.	\$12.99
Previously Frozen SPLIT CHICKEN BREASTS 2.5 Lbs.	\$1.29	Bryan Jumbos, Grilled Jumbos Or Hot Dinner FRANKS 15 Oz.	2/\$4
Smithfield Marinated BONELESS PORK LOIN FILLETS 23-27.2 Oz.	\$5.99	Top Chick CHICKEN TENDERS 2 Lbs.	\$5.99

BEER & WINE

Miller Lite Or Coors Light BEER 12 Pk. Bottles	\$11.99	Miller High Life BEER 12 Pk. Cans Or Bottles	\$8.99
Budweiser Or Bud Light BEER 24 Pk. Cans Or Bottles	\$20.99	Stella Rosa SPARKLING WINE 750 ML	\$14.99

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Mook Mills CHEESE STRAWS 7 Oz.	\$5.29	Fresh Made CHICKEN TENDERS lb.	\$4.99

Not Available At All Locations!

AD GOOD DEC. 29, 2021 - JAN. 4, 2022



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- FLORENCE** 1708 Darby Dr. • 7am-10pm • 256-767-2227
- MUSCLE SHOALS** 3001 Woodward. • 7am-11pm • 256-381-7277
3413 Woodward Ave. • 7am-11pm • 256-978-6093
- SHEFFIELD** Foodland Plus • 106 Towne Plaza • 7am-10pm • 256-381-6552

- TUSCUMBIA** 103 West 1st Street • 7am-11pm • 256-383-9425
- FORD CITY FOODLAND** River Road • 7am-10pm • 256-446-5842
- ELGIN CROSSROADS** ELGIN Forest Plaza • 7am-11pm • 256-247-1958
- ROGERSVILLE** Rogersville Shopping Ctr. • 7am-11pm • 256-247-1805

Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Deacon tried to defuse a tense confrontation between Sheila and Brooke. Zende took possession of the engagement ring that he had Quinn design for Paris. Sheila formulated an evil plan to take down Brooke. Zende let Paris know he had something special planned for New Year's Eve. Sheila startled Taylor with an unannounced visit to her office. *Wait to See: Brooke unwittingly falls into Sheila's trap while celebrating the holiday. Carter receives a surprise from Paris after giving her a heads up about Zende's proposal. In a vulnerable state, Brooke finds herself alone with Deacon, rehashing their affair.*

DAYS OF OUR LIVES John initiated Marlena's exorcism. EJ spent Christmas in lockup for Sami's kidnapping. Johnny and Chanel delivered their good news to Allie and Tripp. Gwen realized that she needed to get Xander off the Sarah track. Nicole received a visit from Eric. As a favor to Xander, Maggie spoke to Jack on Gwen's behalf. Sami agreed to hear EJ's side of the story. Nicole was stunned to learn that EJ wanted to reconcile with Sami. Chad stumbled onto the truth. Jake and Gabi met with Shin to begin implementing their plan to take over Titan and DiMera. Ava overheard some shocking information.

As the clock ticked toward midnight and the New Year, Sami turned to Lucas. *Wait to See: Allie apologizes to Chanel and Johnny. Marlena is discharged from the hospital. Ben and Ciara look forward to their new addition in the New Year.*

GENERAL HOSPITAL A new witness took the stand at Nina's preliminary hearing. Drew and Curtis teamed up. Epiphany was taken aback when Marshall made her an offer. Laura tried to talk some sense into Spencer. Ned apologized to Brook Lynn. Obrecht gave Britt a belated holiday gift. While Brook Lynn babysat, Ned and Olivia went to the hospital to hear the results of Leo's evaluation. Curtis wondered aloud to Stella what else he didn't know about his father. TJ came to Shawn's defense. Josslyn unexpectedly ran into Spencer. Stella sought out Portia. Marshall told Curtis about his plans. As Port Charles residents celebrated New Year's Eve, the Savoy

was the place to see and be seen. *Wait to See: Alexis hopes her luck will change in 2022. Josslyn cancels her plans with Cam. Curtis and Portia celebrate new beginnings.*

THE YOUNG AND THE RESTLESS Adam and Chance settled some unfinished business.

Chelsea sent a message to Sally. Nate helped Devon with a tough decision. Later, Devon surprised Abby and Chance. Lauren took matters into her own hands. Victoria called Billy's bluff. Victor and Nikki received some unexpected news from Ashland. Billy and

Lily made a dangerous deal. Mariah and Tessa shared some big news with Sharon. *Wait to See: Chelsea makes a confession to Adam. Elena looks forward to a fresh start. Kevin and Chloe make their New Year's resolutions.*

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Dr. Rozalyn Love graduated from UAB School of Medicine in 2011 and completed her residency in OB/GYN at the Naval Medical Center in Virginia. She was assigned to Naval Hospital Guam and practiced full scope OB/GYN in a remote location for 3 years. In 2018 she was assigned to Naval Hospital Jacksonville in Florida where she continued a full scope practice, taught family medicine residents, and learned robotics. We are excited to have Dr. Love join the Helen Keller Hospital family!

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ON YOUR DEBT



B. Grant McNutt
Managing Attorney

I Recently Received A Bankruptcy Discharge But Have Fallen Behind On My House Payments And Am Facing Foreclosure, Is There Anything I Can Do?

While there are time limitations for receiving a second discharge, in bankruptcy there are other ways to protect your home under the bankruptcy code. Let's address the time limitations first. If you received a discharge under Chapter 7, you will not be eligible to file another Chapter 7 case in which you will receive a discharge until 8 years after the first case was filed. To receive a discharge under Chapter 13, you must wait 4 years after filing for Chapter 7 before you file the new case. If you received a discharge under Chapter 13, you must wait 2 years from the date that you filed the first case before filing a new Chapter 13 case in which you will be eligible for a discharge.

Even if the time limitations above prevent you from receiving a discharge, a Chapter 13 personal reorganization can still help save your house from foreclosure. Both your current mortgage payments and any arrearage can be scheduled in a new Chapter 13 plan. The moment your case is filed, you are protected by the automatic stay. This will prevent foreclosure, garnishment, harassment or any other collective action against you while your case is active.

After successful completion of your Chapter 13 personal reorganization, you should be completely current on your mortgage and can continue

on with your regular payments. You should keep in mind, however, that the inability to receive a discharge will affect how other debts are treated in your Chapter 13 plan. Most importantly, you will be protected from contact or harassment from these creditors and could possibly eliminate those other debts through your plan.

In the end, it is imperative that you consult with an experienced attorney before you take any action.

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We are local and offer a free confidential face to face consultation. We also offer free consultations from the comfort and safety of your own home or office by phone and/or video with an experienced attorney if you so choose. Let us solve your financial problems. There is no obligation, and that means no downside to gathering the information you need to make good decisions about how to break the cycle of debt stress and move forward. We can answer all your questions regarding Chapter 7 Bankruptcy, Chapter 13 Bankruptcy, stopping a foreclosure or wage garnishment, avoiding liens, stopping lawsuits, discharging medical debt, personal loans, payday loans, credit card debt, etc. We can alleviate your stress! We want to help and we can help you!

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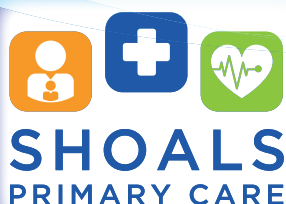
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DEBT PAYOFF STRATEGY

I have a no fee checking account, so I made a plan to reduce my debt. A few months ago, I set up a schedule with the amount due for each credit card. I then determined to pay half of the amount due to each credit card company on the 6th and the 20th of the month. I have not reduced my original payment amounts even though my balances are going down. Whenever I can make an extra payment, it goes to the card with the highest interest rate.
Shannon V. in Regina, SK Canada

USED MOVING BOXES

I know that people like to save by getting used moving boxes from moving companies. I think a caution about bedbugs would be in order. They are so hard to get rid of and it would be very easy to pick them up in used boxes. We have friends who are infested. The house they moved into had them and they didn't know it until their large family moved in. A year after they moved out, they are still having treatments to get rid of them. If the family that moved out of that house used a moving company, their belongings had to have been crawling with the pests. Before reusing any boxes, I'd either inspect them very carefully or put them in a closed space with a bug bomb. It's better to be safe than sorry!
Rita

PREVENTING FREEZER BURN

We process deer meat as well as buy in quantity when chicken, pork or any other meat is on sale. Freezer burn is caused by air. Freezer bags are great, but trying to get all the air out is hard. Now I buy gallon size zipper bags and plastic wrap. I wrap all items in serving size portions tightly with plastic wrap and then put

several portions into a zipper gallon freezer bag. We save money by using fewer freezer bags and there is no freezer burn because the plastic wrap is protecting the food from the air.
Ellen B.

FINER OATMEAL FACIAL SCRUB

I use oatmeal as a facial cleanser. I have been doing this for several years now, but I first put it in my blender (about a cup or so) and grind it up until it is like cornmeal or a little finer. I then take about one tablespoon in my hand, add water until it is a little thinner than a paste, and wash my face with it. It makes my face feel wonderful and soft!
Catherine H.

SHOULD WE ELOPE?

My husband and I didn't want to spend a huge amount on our wedding, so we decided on a courthouse wedding. We both wanted a little spotlight though. After all, this was our big day. So we planned a very small, very intimate dinner party the night we were married. It was one of the most special days in my life. A couple of my friends got together while we were off getting married and made a delicious dinner of pot roast, potatoes, and carrots. I treasure the memories of that day and night!
Laura

FIDO FUN

As a dog owner, I'm always trying to find fun ways to keep my dogs from getting bored. I decided one day to use my leftover toilet paper rolls to hold dog treats. I simply fold in the ends and add one treat. My dogs will spend a good half hour trying to get the treats out. I'm not sure this saves money, but I suppose it is better than buying specific toys for this purpose.
Lori

See DOLLAR... page 27

HOBBY LOBBY

FIND A LOCATION NEAR YOU OR SHOP ONLINE AT HOBBYLOBBY.COM
NEW YEAR'S EVE & NEW YEAR'S DAY 9:00 A.M. - 5:30 P.M.
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BE STRONG & COURAGEOUS
DO NOT BE AFRAID
OR DISCOURAGED
FOR THE LORD YOUR GOD
WILL BE WITH YOU
wherever you go



Does not include Floral, Crafts, Seasonal, Candle & Frames Departments or items labeled Table Decor and Gifts

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WEEK 18 - DECEMBER 29 - JANUARY 4

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vs Notre Dame

CITRUS BOWL

Iowa vs

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Ohio State

SUGAR BOWL

Baylor vs

Ole Miss

TEXAS BOWL

LSU vs

Kansas State

CHECK BOX BESIDE EACH WINNING TEAM

DEADLINE:
FRIDAY, DEC. 31
10am*

CFP SEMIFINAL COTTOM BOWL

Cincinnati

vs Alabama

EXACT SCORE COUNTED AS TIE BREAKER

name _____

address _____

city _____ state _____ zip _____

day phone _____ evening phone _____

(vs: games played at a neutral location)

***OUR OFFICE WILL BE CLOSED FRIDAY, DEC. 31**
WEEK 16 WINNER WILL BE ONLINE TUESDAY, DEC. 28
ALL WINNERS WILL BE PUBLISHED IN THE JANUARY 12 ISSUE

Mail or deliver your entry to: **Courier Journal Gameday Scorecard**
219 West Tennessee St., Florence, AL 35630 or **Fax to: 256-760-9618**
or enter online at **www.courierjournal.net**

Winners will be listed online Tuesday afternoon and in the FOLLOWING week's Courier Journal.

RULES: You can only enter for yourself, not other people. Only one entry per person per week. Only one winner per week. Winners must present a photo I.D. when picking up their gift certificate(s). Check the box beside the appropriate picks for the first 11 games, then write in the exact score of the tie-breaker game and alternate game. Person with the most correct picks receives a \$50 Gift Card from 306 Barbecue in Florence. No change will be returned for any unused portion of the certificate. Gratuity is not included. In event of a tie, the tie-breaker score will be utilized. Otherwise, it will not be considered. Closest tie-breaker score wins. Total points will be next tie breaking procedure, and a random drawing of finalists will be used to determine the winner if they are still tied after the tie-breaking procedure. ALTERNATE GAMES will only be used in cases of late postponements or forfeits, games which will then be excluded from consideration. Person with the winning card for the week, who also picks every game correctly including tie-breaker, will also win \$50 from the Courier Journal and another \$50 306 Barbecue Gift Card. Judges decision is final. Mailed entries must be post-marked by deadline day. Hand-delivered, faxed or on-line entries must be submitted by exact time of deadline stated above. NO EXCEPTIONS. Winner is posted on website each Tuesday afternoon and in the paper delayed by one week. Employees and family of Courier Journal and Game Day Scorecard sponsors are ineligible to win. **NOTE: If you're faxing, first make a CLEAN COPY, then FAX THAT COPY. NEWSPRINT DOES NOT REPRODUCE CLEARLY ON A FAX. WE ARE NOT RESPONSIBLE FOR ILLEGIBLE COPIES.**



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SEE PAGE 8 FOR DETAILS

Insurance Insights

What is Hypothermia?

Hypothermia is a widely misunderstood condition that might be life-threatening. It is caused by prolonged exposure to cold temperatures. The winter months present a greater risk for hypothermia. Normal body temperatures average 98.6 degrees, but with hypothermia, your core temperature can drop below 95 degrees.

How Exposure to Cold Causes Hypothermia

Our bodies naturally lose heat during exposure to cold. This is why it's so important to dress properly, and in layers when possible, during outdoor activity in the cold weather. Most of our heat loss - up to 90% - escapes through our skin. The rest is exhaled through our lungs. All of this heat loss escalates when our skin is exposed to wind or moisture. Exposure in cold water occurs 25 times faster than exposure to the same temperatures on dry land.

Our brain has a temperature control center called the hypothalamus. It works to preserve and maintain that average 98.6 degree body temperature. When we're exposed to cold temperatures, we naturally shiver to activate muscles to protect and raise body heat. We also preserve heat through the temporary narrowing of blood vessels.

Most of our body's heat is generated through the activity of our heart and liver. However, when core body temps drop, these vital organs go into a "protective" mode to preserve heat and protect the brain. As our body temperature falls, our brain activity, heart rate and breathing all slow as well.

This is why a person's inability to accurately understand what's happening occurs - confusion and fatigue set in and it becomes more difficult to process just how to get to safety.



According to Mayo Clinic, The Symptoms of Hypothermia Include:

shivering, slurred speech or mumbling, slow, shallow breathing, weak pulse, clumsiness or lack of coordination, drowsiness or very low energy, confusion or memory loss, loss of consciousness, bright red, cold skin (in infants)

Some Common Causes of Hypothermia:

- wearing clothes that aren't warm enough for weather conditions
- staying out in the cold too long
- being unable to get out of wet clothes or move to a warm, dry location
- falling into the water, as in a boating accident
- living in a house that's too cold, either from poor heating or too much air conditioning

How to Prevent Hypothermia:

- Cover your head. Wear a hat or other protective covering to prevent body heat from escaping from your head, face and neck. Cover your hands with mittens instead of gloves.
- Don't overexert. Avoid activities that would cause you to sweat a lot. The combination of wet clothing and cold weather can cause you to lose body heat more quickly.
- Dress in layers. Wear loose-fitting, layered, lightweight clothing. Outer clothing made of tightly woven, water-repellent material is best for wind protection. Wool, silk or polypropylene inner layers hold body heat better than cotton does.
- Keep dry. Stay as dry as possible. Get out of wet clothing as soon as possible. Be especially careful to keep your hands and feet dry, as it's easy for snow to get into mittens and boots.

Specifically for kids:

- Dress infants and young children in one more layer than an adult would wear in the same conditions.
- Bring children indoors if they start shivering - that's the first sign that hypothermia is starting.
- Have children come inside frequently to warm themselves when they're playing outside.
 - Don't let babies sleep in a cold room.



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<p>4 LB. BAG ESSENTIAL EVERYDAY SUGAR \$1.69</p>	<p>16.6-30.5 OZ. - SELECT VARIETIES CULINARY CIRCLE FROZEN PIZZAS \$3.99</p>
<p>12 OZ. CANS - 12 PACK PEPSI & MOUNTAIN DEW 3/\$12</p>	<p>1/2 GALLON ROUNDS - SELECT VARIETIES BLUE BELL ICE CREAM \$4.99</p>
<p>2 LITER BTLs. PEPSI & MOUNTAIN DEW 2/\$3</p>	<p>7.75 OZ. BAG - SELECT VARIETIES LAY'S POTATO CHIPS 2/\$4</p>

<p>FAMILY PACK FRESH CHICKEN DRUMSTICKS OR THIGHS 99¢ LB.</p>	<p>DEAN'S MILD OR HOT COUNTRY SAUSAGE 2/\$5 16 OZ.</p>	<p>USDA CHOICE ANGUS BEEF BONELESS CHUCK ROAST \$5.79 LB.</p>
<p>CAROLINA PRIDE COCKTAIL SMOKIES \$2.99 14 OZ.</p>	<p>YOUR CHOICE REGULAR OF APPLE WOOD WRIGHTS SLICED BACON \$9.99 24 OZ.</p>	<p>YOUR CHOICE BEEF, ORIGINAL, OR ITALIAN ARMOUR MEAT BALLS \$2.99 12-14 OZ.</p>
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<p>FAMILY PACK FRESH USDA SELECT T-BONE STEAKS \$7.99 LB.</p>		<p>DOUBLE COUPONS! Everyday 50¢ Limit. See store for details!</p>

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Quips & Quotes

FROM THE 'NET

Funnies, facts, photos, rumors, somber and thought-provoking info. (some factual, some not) from emails, forwards and websites.



Cat & Kids

by Cathy Turner

Listen Up



New Year's Eve I be like....

Be at war with your vices, at peace with your neighbors, and let every new year find you a better man.
~Benjamin Franklin

They say the New Year is a blank book, but I have writer's block.

I'm gonna order a pizza five minutes before the new year and when they arrive I will say, "I ordered this a year ago!"



Kiss me at midnight

This bright new year is given me,
To live each day with zest,
To daily grow and try to be,
My highest and my best!
~William Arthur

Ring out the old, ring in the new,
Ring out the false, ring in the true.
~Alfred, Lord Tennyson

Resolutions....

Though many people make a New Year's resolution, less than 10% will achieve their resolution.

No worries though! People who explicitly make resolutions are 10 times more likely to attain their goals than people who don't.

A New Year's resolution is something that goes in one year and out the other.

I would lose weight for my New Year's resolution, but I hate losing.

I'm so excited for the new year. Unfortunately, I don't have any resolutions to make since I'm already perfect.

Last year's resolution was to lose 20 pounds by Christmas. Only 30 pounds to go.

May you become smart enough to realize that resolutions don't come true and wise enough to know that the difference between a new year and an old year is 1 minute past 12am.

The most fun part about making New Year's resolutions is breaking New Year's resolutions.

My new year resolution? Buy more shoes, drink more wine, and don't worry about the gym. I can do this.

The only new year resolution most people should make is to make no more resolutions. People really suck at keeping up their resolutions!



Before I agree to 2022, I need to see some terms & conditions

Dear New Year, Please be nice.



On December 31st when someone says "See you next year"

Quotes....

Hope smiles from the threshold of the year to come, Whispering 'it will be happier'...
~Alfred, Lord Tennyson

The object of a new year is not that we should have a new year, but rather that we should have a new soul.
~G.K. Chesterton

For last year's words belong to last year's language, And next year's words await another voice.
~T.S. Eliot

Tomorrow is the first blank page of a 365-page book. Write a good one.
~Brad Paisley



2021...leaving it behind

365 New Days
365 New Chances

2022, just be NICE TO EVERYONE



I already hate it

Our Christmases have always been crazy! Even back to my childhood, there has always been lots of presents. Our parents lavished us with presents. Well, "lavished" was measured by the fact that we were poor. But I didn't ever feel poor, and at Christmas time, I felt rich. There were lots of presents. Some came from collections where my dad worked, but most came from the sweat of our parents' brows and the strategic planning of my mother. I knew all about lay-aways. And at Cal's Western Auto Store, my mom would probably pay on her tab for months after Christmas. But a few days before Christmas, Mama would take us to Cal's and let us show her one major toy that we would like to have - a bike, a sled, a Radio Flyer wagon, skates or a skateboard - true Santa gifts. And on Christmas morning - there would be that toy for each of the four of us. Santa Claus! Along with needed shoes, clothes and other small things that we had asked for. There were always gifts. And in latter, better years, there were more. One year, my brother got a motorized go-kart just because he asked for one! My mother loved giving to us lavishly once a year. This is what I knew, and this is the tradition I continued - giving at Christmas. My two sisters who have no children have joined in on the gifting to my and my brother's children. When the children were little, it was no problem and it grew. Somewhere in their adolescent years, we started hearing the first suggestion from our sister-in-law to cut it back. She didn't want her children to focus on the stuff so much. She had always had, and didn't need Christmas. We heard her, but we probably didn't fully

listen. Our gift-giving flourished once again when my grandbabies came. We continued our tradition by requiring Christmas list from their parents before Black Friday. But over the last couple of years, I have watched my daughter become more stressed over all the stuff. And this year after my two-year-old grandson cried because he wanted to open more toys after he had already opened too many (I mean how many dinosaurs does a baby need?), after that I heard my daughter say that she wished it was really more about spending time together. I mean I actually heard her. So my sisters and I have committed to starting a new tradition, a new paradigm - next year. We are not sure what it will look like, but it is going to allow us to be together and to have fun. It won't be just about tearing paper off of things that can break or make babies cry. It may include floating on a big ship or climbing up some high hills, but whatever it is, we will be holding hands, looking each other in the eyes and jumping in together.

So, our Christmas tradition will change, but that's not even my main point. I finally listened, heard, and computed. Just because it's always been done my way doesn't mean that there aren't other ways. Old-school can listen, move over, and make way. It may be someone else's turn to set the tone. Each generation has to complete its purpose. I'm proud of my generation's accomplishments. I hope the next generation can clean up the clutter. You can't change the truth, but you can change traditions and unhelpful thoughts. Let's go! Happy New Year! Listen up.

Email comments or suggestions to CatnKids1@gmail.com

Have a Safe and Happy New Year!

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PREM_ 656618

THE DOLLAR Stretcher



Continued from Page 23

BODY WARMERS

In cold weather areas, packages of hand, toe, and body warmers are sold for use by hunters who choose to stand for long periods of time in the woods. Put a package of body warmers in the glove compartment of your vehicle. Should an accident occur and you are likely to remain there for some time, these really work to preserve body temperature. Toe warmers and hand warmers work well for long periods of snow shoveling.

Body warmers are also great for power outages. Just snuggle with one under a blanket and you will be warm for hours.

For people with Raynaud's Syndrome or who suffer from past frostbite injuries or cold feet from diabetes, these are an inexpensive solution to use any time. They can be bought now and will keep for years until opened. Often they go on sale for \$1 per package as the season ends, but don't wait. They even make considerate gifts. *Bev in Michigan*

TREATING NEW CLOTHES

When you get a new dark or bright garment, try this tip. Add 1/2-cup salt to a sinkful or bucketful of cold water. Stir to dissolve. Place your garment in the solution for 20 to 30 minutes and then wash. This will set the color. *Gail in Houston*

CREATING CANNED GOODS STORAGE SPACE

I found a great way to store canned goods. Find an old dresser drawer or cut down a box, so that it's only about six inches high. Put canned goods in and date them. For instance, an item bought in January of 2013 should be marked "13." Likewise, an item bought in February of 2013 should be labeled "23." Also, mark the date on top of the can.

Put canned goods under the bed. You can get a lot of boxes under the bed. If you use a dust ruffle, no one will ever notice your stash. Put the oldest cans in front, so you can get to them. It works great! *C.*

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Genealogy Classes...

Continued from Page 14

Classes are as follows:
• **January 4 - Basic Introduction to Genealogy.**

This class will go over the basic research procedures used in genealogy research and will discuss some of the basic types of genealogy records available online. They include census records, land records, vital records, probate records, and military records. Since many genealogy records (especially state and local records) are not available online, attendees will benefit from a brief tour of the library's Local History-Genealogy Department to acquaint them with its records collections.

• **January 11 - Introduction to Family-Search and Ancestry.**

This class will introduce attendees to the Ancestry and FamilySearch.org

websites and will teach them how to navigate these sites to locate necessary records. It will compare and contrast the sites.

• **January 18 - Introduction to fold3 and Newspapers.com.**

This class will acquaint attendees with the Fold3 and Newspapers.com sites and will teach them how to navigate these sites during their research.

• **January 25 - Basic Introduction to the Digital Archives.**

This class will offer an overview of the services offered by the library's digital archive. Topics to be covered include accessing the digital archive, different collections within the archive, how to search the digital archive, and how to have materials added to the digital archive.

Classes are free, however registration IS REQUIRED for each class. Register by email at classes@flpl.org or call 256-764-6564, ext. 130. Genealogy classes are vastly popular and fill quickly

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Savvy SENIOR

Deciphering Senior Housing Options

Dear Savvy Senior,
Can you decipher the different types of housing options available to seniors, and recommend some good resources for locating them? I need to find a place for my elderly mother and could use some help.

Overwhelmed Daughter

Dear Overwhelmed,

There's a wide array of housing options available to seniors, but what's appropriate for your mom will depend on her needs and financial situation. Here's a rundown of the different levels of senior housing and some resources to help you choose one.

Independent living: If your mom is in relatively good health and self-sufficient, "independent living communities" are a top option that can offer a sense of community. Typically available to people over age 55, this type of senior housing is usually apartments or town homes that are fully functional. In addition, many communities also offer amenities such as meals served in a common dining area, housekeeping, transportation and a variety of social activities.

To locate this type of housing, contact your Area Agency on Aging (call 800-677-1116 to get your local number), or use an online search tool like *Caring.com*. Most of these communities are private pay only and can vary greatly in cost ranging anywhere from \$1,500 to \$6,000 per month.

Assisted living: If your mom needs some help with daily living chores, she'll probably need an "assisted living facility." These facilities provide help with the activities of daily living - like bathing, dressing, eating, going to the bathroom - as needed, as well as meals, housekeeping, transportation, social activities and medication management. Many facilities also offer special "memory care units" for residents with dementia.

Costs for assisted living usually run between \$3,000 and \$6,000 per month depending on location and services needed. Most residents pay for assisted living from personal funds, while some have long-term care insurance policies. And many state Medicaid programs today also cover some assisted living costs for financially eligible residents.

Another similar, but less expensive option to look into is "board and care homes." These offer many of the same services as assisted living facilities but in a much smaller home setting.

Your Area Aging Agency is again a good resource for finding assisted living facilities and board care homes, as is *Caring.com*.

Nursing homes: If your mom needs ongoing medical and personal care or has very limited mobility, a nursing home, which provides 24-hour skilled nursing care is the next option. To find a good one, use Medicare's nursing home compare tool at [//Medicare.gov/care-compare](http://Medicare.gov/care-compare). This tool will not only help you locate nursing homes in your area, it also provides a 5-star rating system on recent health inspections, staffing, quality of care, and overall rating.

But be aware that nursing home care is very expensive, costing anywhere between \$4,500 and \$13,000 per month for a semi-private room depending on where you live. Most residents pay from either personal funds, a long-term care insurance policy or through Medicaid after their savings are depleted.

Continuing-care retirement communities (CCRC's): If your mom has the financial resources, a "CCRC" is another option that provides all levels of housing (independent living, assisted living and skilled nursing home care) in one convenient location. But these communities typically require a hefty entrance fee that can range from \$20,000 to \$500,000 or more, plus ongoing monthly service fees that vary from around \$2,000 to over \$4,000. To search for CCRC's visit *Caring.com*.

Need Help?

If you're not sure what your mom needs, consider hiring an aging life care expert (*AgingLifeCare.org*) who can assess your mom and find her appropriate housing for a fee - usually between \$300 and \$800. Or you can use a senior care advising service like A Place for Mom (*APlaceForMom.com*) for free. They get paid from the senior living facilities in their network.

Send your senior questions to:
Savvy Senior,
P.O. Box 5443,
Norman, OK 73070,
or visit *SavvySenior.org*.
Jim Miller is a contributor to the
NBC *Today* show and author of
"The Savvy Senior" book.



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Medicare Minute

"Medicare OEP 2022"

In 2019 Medicare authorized the return of the Medicare Open Enrollment Period or OEP. Prior to 2019, anyone enrolled in a Medicare Advantage (MA) plan, with or without drug coverage, could disenroll from that plan and return to Original Medicare and a prescription drug plan. In the past, this disenrollment would have had to happen between January 1st and February 14th. The 21st Century Cures Act eliminated the above disenrollment period and replaced it with a new Medicare Advantage Open Enrollment Period (OEP). OEP will take place from January 1st through March 31st annually.

What does this mean for the Medicare beneficiary? OEP now allows individuals enrolled in a MA plan to make a one-time election to go to another MA plan or go to Original Medicare (with or without drug coverage). Any change made during the OEP would take place the first day of the month after the change is made.

When would a Medicare beneficiary want to consider a change? Not only can you change your MA plan during OEP, you can also change MA plan companies. For example, if you are enrolled in a MA plan with Company A and find out your provider no longer accepts your plan, you can change to a MA plan your provider accepts. Another reason may be that you have been prescribed a prescription drug that your current MA plan doesn't cover, but another MA plan would. Or you may just have the desire to return to Original Medicare.

What changes are prohibited during OEP? There are two major changes that are prohibited during OEP. First, a person cannot change from Original Medicare to a MA plan. Second, a person cannot change from one Prescription Drug Plan to another Prescription Drug Plan. The only changes that can be made must begin with a person being enrolled in a MA plan.

Does this mean the hundreds of television commercials will stop running? Unfortunately, no. Although companies cannot market OEP specifically, the commercials will continue to run. Sorry!!

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 and does not represent Medicare or any other government agency.



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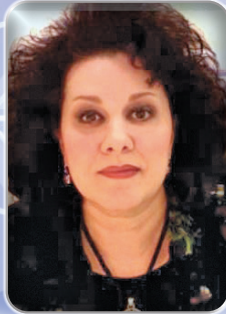
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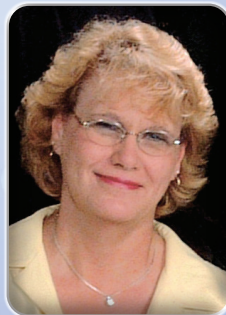
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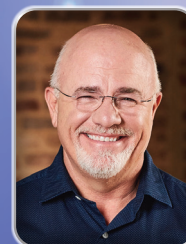
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DAVE SAYS

Guest Commentary - Armstrong Williams

The War...

Continued from Page 14

entirely unnecessary.

Apart from the long-term medical consequences of knee surgery, which often result in subsequent operations and restricted mobility for the rest of a child's life, it also results in drug addiction.

Highly addictive medicines such as Oxycontin and Percocet are given to children as young as 13 years old. They need more of a fix as soon as they complete their doctor-prescribed dose, which leads them to cheaper and more powerful alternatives such as heroin.

That is exactly what is happening throughout the nation today, with so many people dying as a result of drug overdoses.

Even more so, sadness and anxiety have ensnared our country's youth in a vise-like grasp. The erroneous reality of "likes" and "views" has caused young people to continuously compare themselves to morally bankrupt influencers who went to the top by happenstance.

These influencers provide a polished version of themselves but never the reality. In turn, young people yearn for their lives and looks and become depressed when they become unattainable.

Drug usage falls squarely in line with this issue as well, for their inability to achieve perfection or their desire to emulate their role models' actions leads them down a dark path of self-destruction and, sometimes, death.

These lethal chemicals are readily acquired from other students and opportunistic drug dealers, particularly on college campuses. Worse, anxiety medications such as Xanax and "study medicines" such as Adderall are readily obtained via duplicitous university physicians.

As a result, children develop dangerous addictions to deadly substances that can lead to further drug usage and experimentation. The normalization of these drugs also has far-reaching effects, leading those who would otherwise not be predisposed to taking the drugs inevitably doing so out of pressure, necessity, or the expectation that the normalcy of the drug's consumption should

give them safe passage to ingesting it as well.

Our youth's role models do not assist either. Rappers such as Lil Nas X and Future rap about pervasive immoral conduct and extravagant drug usage. To millions of shouting fans, youth anthems like Future's "Mask Off" repeat the mantra, "Percocet, molly, Percocet."

Are these rappers unaware that they are promoting the normalization of lethal and harmful narcotics among innocent children? On the other hand, Lil Nas X raps about having sexual relations with Satan, even posting a violent music video about it.

While they are certainly within their rights to espouse these dangerous ideals, it goes without saying that one ought not to light a cigarette in a child's mouth.

What we are seeing in our country is nothing short of a moral decline of epic proportions. We are dying morally and physically.

Much is made of the fatal COVID-19 outbreak, and rightly so, but with all the attention that COVID-19 receives, shouldn't we be concentrating just as much,

if not more, on the soaring number of young children dying of drug overdoses in our country?

Consider why the mainstream media seems to be unconcerned with the drug overdose epidemic that is claiming our children in droves. Apart from an annual headline, they devote little effort to this subject. Their hushed tones are overwhelming; their silence is deafening; and their carelessness is deadly.

Regrettably, the Biden administration may be fostering increased drug distribution and usage in the nation through policies and activities. So many drugs enter the nation through the southern border, which President Joe Biden has largely opened for free access.

Our government's flagrant ignorance of a critical problem affecting our population shows a clear dereliction of its duties; it has voluntarily allowed citizens of the country, those who it has sworn to protect, to die at the hands of drugs while simultaneously giving every bit of help it can to foreigners who have little legal justification for coming to our country.

Biden was chosen to

safeguard our nation inside and outside. Now there is a battle being waged against our children, and we are losing miserably. It is time to act, Mr. President.

Originally published by The

Daily Signal on Dec. 8
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Armstrong Williams is an author, entrepreneur columnist for The Daily Signal, and host of nationally syndicated TV

program, The Armstrong Williams Show. He is also the owner of Howard Stirk Holdings, a media company affiliated with Sinclair Broadcasting that has acquired numerous television stations.

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Florence City Schools							EXHIBIT F-II-A
COMBINED STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES							
ALL GOVERNMENTAL FUND TYPES AND EXPENDABLE TRUST FUNDS							
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2021							
FUND TYPES DESCRIPTION	GENERAL	GOVERNMENTAL			FIDUCIARY	TOTAL (Memo Only)	
		SPECIAL REVENUE	DEBT SERVICE	CAPITAL PROJECTS	EXPENDABLE TRUST		
REVENUES							
STATE REVENUES	29,645,512.94	0.00	323,590.14	842,375.86	0.00	30,811,478.94	
FEDERAL REVENUES	960.00	8,873,343.01	0.00	0.00	0.00	8,874,303.01	
LOCAL REVENUES	22,251,520.45	1,107,360.73	31,344.29	6,184,629.56	584,674.18	30,159,529.21	
OTHER REVENUES	168,766.52	18,040.80	0.00	0.00	0.00	186,807.32	
TOTAL REVENUES	52,066,759.91	9,998,744.54	354,934.43	7,027,005.42	584,674.18	70,032,118.48	
EXPENDITURES:							
INSTRUCTIONAL SERVICES	26,736,138.91	4,620,182.73	0.00	95,373.27	113,620.70	31,565,315.61	
INSTRUCTIONAL SUPPORT SERVICES	8,775,402.20	1,144,238.20	0.00	156,937.84	292,021.43	10,368,599.67	
OPERATIONS & MAINTENANCE	5,258,667.97	172,427.95	0.00	335,333.52	6,309.57	5,772,739.01	
AUXILIARY SERVICES	1,812,981.83	3,063,599.35	0.00	0.00	9,285.75	4,885,866.93	
GENERAL ADMINISTRATIVE SERVICES	1,675,648.23	109,619.16	0.00	46,544.00	0.00	1,831,811.39	
CAPITAL OUTLAY	1,347,656.15	0.00	0.00	1,151,146.80	0.00	2,498,802.95	
DEBT SERVICES							
PRINCIPAL	0.00	0.00	1,167,407.18	413,520.44	0.00	1,580,927.62	
INTEREST	0.00	0.00	1,694,517.01	10,826.85	0.00	1,705,343.86	
OTHER DEBT SERVICES	0.00	0.00	10,879,486.36	0.00	0.00	10,879,486.36	
OTHER EXPENDITURES	1,730,154.28	922,912.72	0.00	0.00	83,301.83	2,736,368.83	
TOTAL EXPENDITURES	47,336,649.57	10,032,980.11	13,741,410.55	2,209,682.72	504,539.28	73,825,262.23	
OTHER FUND SOURCES (USES):							
TRANSFERS IN	402,879.82	877,440.50	3,182,740.48	0.00	19,642.09	4,482,702.89	
OTHER FUND SOURCES	2,484.84	0.00	10,359,212.70	0.00	0.00	10,361,697.54	
TRANSFERS OUT	908,431.33	321,400.99	0.00	3,182,740.48	70,130.09	4,482,702.89	
OTHER FUND USES	0.00	88,700.05	0.00	0.00	0.00	88,700.05	
TOTAL OTHER FUND SOURCES (USES)	(503,066.67)	467,339.46	13,541,953.18	(3,182,740.48)	(50,488.00)	10,272,997.49	
EXCESS REVENUES & OTHER SOURCES OVER(Under)EXPENDITURES & OTHER FUND USES	4,227,043.67	433,103.89	155,477.06	1,634,582.22	29,646.90	6,479,853.74	
BEGINNING FUND BALANCE - OCT 1	11,609,851.80	1,142,406.59	1,703,009.43	2,304,344.21	481,788.84	17,241,400.87	
ENDING FUND BALANC - SEP 30	15,836,895.47	1,575,510.48	1,858,486.49	3,938,926.43	511,435.74	23,721,254.61	

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Muscle Shoals City Schools
 has scheduled the destruction of certain special education records for **February 28, 2022.**

Records to be destroyed pertain to students who were tested, dismissed, or graduated from Muscle Shoals City Schools during 2007-2015 academic years.

Persons interested in receiving their records should contact the **Special Education Department at 256-389-2600 ext. 1081 before February 25, 2022.**

Letters...

Owners Care Less

Continued from Page 14

nurses, teachers, grocery, and fast food workers. Governor Ivey can't wait to spend Covid money on a new prison. Next will be a new State building. Or locally, paying 70k to get an opinion on what to do with Federal property. Shameful.

It's Christmas. The Holidays. The business owners act like it's their own little world that matters. They care less about their customers' struggle to survive than the almighty dollar in their hand.

It's sad really. If we can't get back our human kindness, our lives will suffer.

Linda Johnson
 Florence

His Word is Ever So Clear

Editor,

Percentages and rates add up to very small numbers when held up to the millions of innocent defenseless little lives snuffed out by unnecessary abortions.

Applause to Alabama Law Makers for "Support

of a Better Life" to these innocent little ones. Since The Maker of All Creation is the Giver and Taker of life, it would add to man's intelligence to consider God's thoughts and ways in this matter.

It should be a horrifying thought to be at "the wrath of an Almighty God." However, that is exactly where we are as a nation.

You might ask, "Why?" Because His Word is ever so clear about the taking of "innocent life." Those who don't feel or think this way, will one day soon wish with every fiber in your being that you had.

It is all about Him and His way. Certainly not ours... Just take a look around.

Jerry Duke
 Florence

About Money Matters

Editor;

"Do you want cheese on that?" the disembodied voice asked from the drive-through speaker. It reminded me of another cheese incident several years ago.

The customer in front of me had a coupon and presented it to the lady at the counter. But he grew agitated when she rang up

his order. "You charged me for cheese, and the coupon said 'with cheese,' he said. She patiently went over his charges and explained why the register was right. He would have none of this. I never fully understood his argument, nor why he was so concerned over what, she explained, was a ten cent differential. I should've contributed the dime to make him happy and to speed the line along.

Scripture says a lot about money. For good or ill it plays a large role in our lives. Our attention to it can be wise or foolish. We can be foolish to argue over ten cents at the hamburger counter, but we also can be foolish to spend on small things whose total over time can be a large amount of money.


Financial counselors speak the obvious to those in trouble with money: "You must manage your money and decrease your spending." So they talk about small things that make a difference. Specialty coffee can cost several dollars per cup and eating out every day at work can amount to a big amount of money every month. And how many colas must we drink each day when water is free? As Dave Ramsey famously says, "rice and beans, beans and rice" can be a pretty nutritious menu when a family in debt is trying to save money!

Many struggle with impulse buying made easy with credit cards. Ramsey counsels not to use cards since the average family in America owes \$5,525 in credit card debt, paying 18 percent or more interest. Responsible consumers use credit cards as a convenience and keep debt in check by paying the balance each month. But those who wrestle with the temptation to spend impetuously should listen to Ramsey and forego the cards.

King Solomon counseled we learn from the tiniest of creatures, the ant, who labors in the summer to prepare for the winter. We face future expenses such as an automobile, college education or a new roof, and it's wise to set aside money every month in preparation.

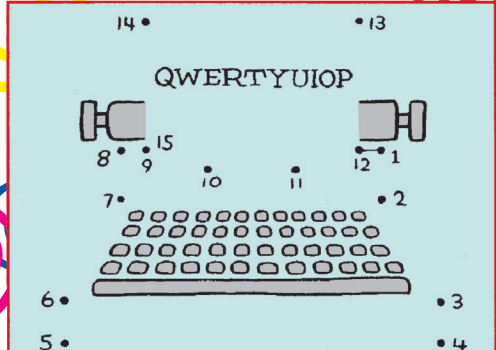
Another way to spend wisely is to use our money as a thank-offering to God. Old Testament saints brought sheep as a sacrifice to the Lord; today we bring cash or checks to honor God and invest in his work. Jesus promised a special blessing to those who develop a life of generosity (Luke 6:38).

Michael J. Brooks
 Alabaster




Junior Whirl

by Charles Barry Townsend




USING ANY OF THE ABOVE 10 letters from the top row of a standard typewriter, see if you can create a 10-letter word. (You can repeat some letters.) Connect the dots to get the answer.

A RHYMING RIDDLE!
 "What's in the church
 But not the steeple?
 The parson has it,
 But not the people."



Happy New Year!

Let's ring in the new year with a dictionary quiz! To the left is a list of eight words, each of which contains either the word "new" or the word "year." Using the following hints, see if you can figure out what these words are:



DOUBLE TROUBLE! Below are six partially spelled words. Four letters are missing from each. In each case, you must find a two-letter word that can be used to fill in the missing letters. Below you'll find some hints.

1) Spanish dance. 2) Scottish shrub. 3) Slow mover. 4) Sincere remorse. 5) It's worn in winter. 6) A long hallway.	1. F _ _ D _ _ G O 2. _ _ A T _ _ R 3. _ _ R _ _ I S E 4. C _ _ T R I T I _ _ 5. G R E _ _ C O _ _ 6. C _ _ R I D _ _
---	--

1.	N	E	W				
2.	Y	E	A	R			
3.	N	E	W				
4.				Y	E	A	R
5.	N	E	W				
6.	Y	E	A	R			
7.				N	E	W	
8.	Y	E	A	R			

Answers On Page 38

Illustrated by David Coulson

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Q I was in an automobile accident and the insurance company tells me they will give me money only after I finish with the doctor, but they won't pay for me to go to the doctor. What should I do? How much money will they give me now?

Laken, Sheffield, AL

A It's natural to look for answers after an injury. People ask every day how much their case is worth, what their rights are, what happens next. I can give you an overview of how the process works but no lawyer should try to tell you what the value of your case is.

We have to prove three things in every car wreck case. 1. We have to prove that someone else was at fault. 2. We have to prove that because of their negligence you were injured. 3. We have to prove the extent and nature of your injury.

The severity of the injury must be considered. Did or do you need surgery? Will there be scarring, or do you have permanent restrictions in your body's ability to function?

Other factors to consider are whether or not the other driver was under the influence of alcohol or whether the insurance company is going to argue that you were in some way at fault in causing the accident.

You must also consider which insurance company you are dealing with and whether or not the driver was in a company vehicle. Obviously, my law firm handles car wreck cases. Most often cases are resolved through negotiation, but it seems lately that more cases are filed with the court system and are resolved through mediation or trial.

One thing is certain. The other party's insurance company will not advance you money so that you can have medical treatment that you need. You may have some medical payment insurance that was applicable to your car that is available to pay for your medical bills or you may have health insurance.

My advice to you is to get the medical help you need and to do what your doctors ask you to do. Be sure you tell them the truth and that includes how you were hurt, when you hurt and how you hurt. It is important but not obvious that difficulties you have as a result of your injuries both at work and at home are noted in the medical records.

I know this is frustrating, but if we can help you, call. *Buckle up, drive safely, and as always, your referrals are appreciated!* 256-764-0112



Please send the questions to: "Ask the Attorney," P. O. Box 38, Florence, Alabama 35631 or visit our website at: www.mhatty.com

facebook: McCutcheon and Hamner, P.C.

We will not print your full name in the article. We will not be able to return any written or preprinted items which are submitted. No representation is made that the quality of legal services to be performed is greater than the quality legal services performed by other lawyers.

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Courier Journal ADOPT A FRIEND

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



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



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 inquiries.

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.



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Preview Jan. 7, 3-5pm – Jan. 8, 3pm until auction time.
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Blood...

Continued from Page 14

of patients. LifeSouth asks those who do not normally donate, have not donated in a while, or who are first-time donors to make a point to donate. Regular blood donors are also asked to come in and bring a friend. All blood types are needed now to make sure blood is available for patient care. To thank blood donors this holiday season,

now through January 2 all LifeSouth donors will receive a \$20 e-gift card good at numerous retailers and restaurants. Donating blood takes less than an hour and can save three lives. LifeSouth serves patients at 18 North Alabama Hospitals including, Athens-Limestone Hospital, North Alabama Medical Center, Helen Keller Hospital, North Alabama Shoals Hospital, Red Bay Hospital, and Russellville Hospital locally.

Blood can be donated after receiving flu vaccination or the any of the vaccines for COVID-19. In addition to the e-gift card, blood donors also receive refreshments, and a mini-physical including cholesterol, iron level, temperature and blood pressure, and you'll learn your blood type. The Shoals Donor Center is located at 307 Veterans Drive in Florence. It opens at 9am Monday-Saturday and is open until 5pm M-W-F, 7pm T-Th, and 3pm on Saturday. Sunday hours are 1-5pm. Call 256-765-7038 for more information.



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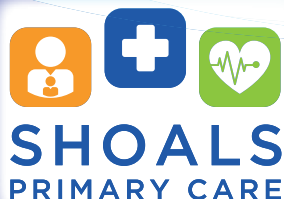


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Community Notes...

Continued from page 18

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 starts, and daycares. 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 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.

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

Hurricane Cemetery is located between Rogersville and Anderson on Lauderdale County Road 551. The cemetery was established in 1852 and is totally supported by volunteers and

donations. Through a private donor, the cemetery committee started a project three years ago to create a historical documentary DVD to preserve stories from the past, as told by older members of the community. The first release, "Hurricane Cemetery: Memories of the Past", is a 30 minute video now available for purchase. A copy of the DVD can be purchased for \$10 plus \$3 shipping by calling or texting Doug Newton at 256-247-1420. All proceeds will be used for upkeep of the cemetery and facilities. Please visit our Facebook page "Hurricane Cemetery" for photos and information.

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

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Junior Whirl Answers
 by Charles Barry Townsend Illustrated by David Coulson

The word is typewriter.

The letter R.

1. (AN) Fandango. 2. (HE) Heather. 3. (TO) Tortoise.
 4. (ON) Contrition. 5. (AT) Greatcoat. 6. (OR) Corridor.

Happy New Year!

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

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KRAFT BBQ SAUCE 17.5-18 OZ. BTL. 4/\$5

TENNESSEE PRIDE SAUSAGE BALLS
1 LB. PKG.

\$3⁹⁹

BRYAN SLICED BACON
12 OZ. PKG.

\$3⁹⁹

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1 LB. BAG

\$1¹⁹

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11-12 OZ. CAN

2/\$3

KRAFT ORIGINAL MAYONNAISE
30 OZ. JAR

2/\$5

CRISCO OR WESSON COOKING OIL
48 OZ. BTL.

\$2⁹⁹

BUSH'S FIELD, BLACK EYE, OR PURPLE HULL PEAS
15-15.8 OZ. CAN

69¢

PRINGLES
5-5.5 OZ. CAN

2/\$3

LAY'S POTATO CHIPS
7.5 OZ. BAG

2/\$4

DALE'S STEAK MARINADE
16 OZ. BTL.

2/\$6

KING'S HAWAIIAN ROLLS
12 OZ. PKG.

2/\$5

LITTLE DUTCH MAID HOLIDAY COOKIES
9 OZ. BAG

79¢

FOOD CLUB SOUR CREAM
16 OZ. CARTON

2/\$4

CRYSTAL FARMS SHREDDED CHEESE
8 OZ. BAG

2/\$4

BAGGED NAVEL ORANGES
4 LB. BAG

\$3⁹⁹

HONEY CRISP APPLES
LB.

\$1²⁹

SUPER FIT FRESH COLLARD OR TURNIP GREENS
16 OZ. BAG

\$1⁹⁹

BLUE BELL ICE CREAM
1/2 GALLON TUB

\$4⁹⁹

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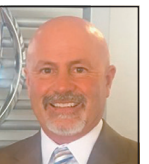
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Pkg, 6 Yr./100K Limited Warranty!

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17 Yukon XL Denali
#22G-033A, Navigation, Sunroof,
Loaded, Nice Local Truck!

\$53,888

19 GMC Sierra Crew Cab
#22G-039A, X31, 4WD, SLT, 6Yr./
100K Limited Warranty!

\$54,788

15 Ford F350 Dually
#22G-024B, Crew Cab, Lariat,
4x4, Nice Local Trade!

\$54,788

20 Chevy Tahoe
#21G-326A, 4 Door, Leather,
1 Owner, 6Yr./ 100K Limited
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