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# er Journa

January 5, 2022

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POSTAL PATRON

### FLORENCE-- For the third straight year, University of North Alabama graduate defensive back K.J. Smith of Perry, GA, has been named to the 2021 NCAA first-team Academic All-America® Football Team, selected by the College

of America. The honor recognizes the nation's top studentathletes for their combined

Sports Information Directors

performances on the field and in the classroom.

Smith and Mississippi State University wide receiver Áustin Williams were the only players selected with a 4.0 GPA in

both their undergraduate and graduate programs.

Smith had a perfect 4.0 GPA as he pursued his Master of Science in Health and Human Performance degree. He earned his bachelors degree with a perfect 4.0 GPA as well. He received his Master's degree from UNA last week. Only 25-total student-

athletes earned first-team honors, and Smith was one of just four from an FCS institution (Div. I-AA) selected for first-team honors.

### Twelve on 6th Calendar

SHOALS- Muscle Shoals Area Alumnae Chapter of Delta Sigma Theta Sorority, Inc., recently

See SHORTs... on Page 2



Volume 138

Number 11

Best Bank to Work For

SHEFFIELD-Bank Independent has once again been named one of the Best Banks to Work For in 2021. This marks the third year in a row this prestigious honor was awarded to the bank.

The Best Banks to Work For program, which was initiated in 2013 by American Banker and Best Companies Group, identifies, recognizes and honors U.S. banks for outstanding employee satisfaction. Full results of this year's program are available at AmericanBanker.com and in the November issue of American Banker Magazine.

Bank Best Banks to Work For

Independent was ranked the top bank operating in their footprint.

Determining Best Banks to Work For involves a two-step process. The first step involves an evaluation

See BEST... on Page 6

# **Staff is Taking Shape**

Willis Fills Two Key **Positions** 

**Caleb Carbine and** Ryan Held bring to six the number of assistant football coaches at UNA.

UNA graphic

FLORENCE-- University of North Alabama head football coach, Chris Willis, recently announced two additions to his coaching staff. Former Nebraska running backs coach, Ryan Held, was named UNA's offensive coordinator and associate head coach, and former West Virginia offensive assistant, Caleb

Carbine, was named UNA's offensive line coach.

We wanted to take our time with these hires and go through the process, and by doing that we identified a lot of very qualified candidates," Willis

See UNA COACHES... on Page 28

# **Ouellette is TIME Nominee**

OFFENSIVE LINE COACH



NEW YORK, NY-Todd C. Ouellette Sr., dealer and owner of Long-Lewis Ford Lincoln of the Shoals in Muscle Shoals, was recently nominated for the 2022 TIME Dealer of the Year award. Ouellette is one of 47 dealer nominees from across the country who will be honored at the 105th annual National Automobile Dealers Association (NADA) Show in Las Vegas on March 11, 2022. The TIME Dealer of the Year award is one of the automobile

See OUELLETTE.... on Page 22

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### Shorts...

### Twelve on the 6th Calendar

### **Continued from Page 1**

announced availability of the 6th SPOTLIGHT ON EXCELLENCE Calendar. The cost of the calendar is \$12 and may be purchased from anv member of the Muscle Shoals Area Alumnae chapter or by calling 256-383-1394.

The 2022 calendar features 12 outstanding women whose accomplishments have added to the rich history of the Shoals 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

Gatrey, Natalie Renee Gordon, Dr. LaKeva Bena Harris, Melessa Farrar Mayes, Mary Mullins Napier, Dr. Pat Sanders, Mary Stevens, and Geraldine Byrd Thompkins.

Proceeds from the sale of the calendar are used to give scholarships to deserving graduating high school students.



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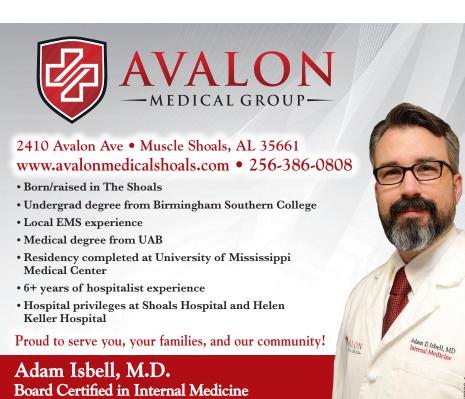
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COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge AS SPACE IS AVAILABLE in the Courier Journal. . Community Notes must be submitted in writing by 3pm Friday for consideration in the following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

- 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 our best, indevent inter 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. two different locations.

Author Ed Gallagher will be discussing and signing his book, "The Gospel of Luke: Explorations in Christian Scripture" on Thursday, January 6 from 6:30 - 8pm in the Overton Memorial Library on the campus of Heritage Christian University, 3625 Helton Drive in Florence. All are invited to attend.

Day by Day, a grief support group for bereaved parents/grandparents, meets Sunday, January 9 at 2pm at Woodmont Baptist East Campus, 2002 Darby Dr.,

For information, email debbiec2414@

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

The part of the state of the st

Community Shuttle - January 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

There will be a ribbon cutting and open house at the Burrell School Gym West College Street, Florence Friday, January 14th beginning at 2pm, immediately followed by an open house at the Burrell School Museum on West Cherokee Street. The public is invited to come. For more information, call 256-810-3305

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

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

LifesSouth is in emergency need for blood donors, as the national blood shortage continues, and asks donors to 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

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

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 complementary cholesterol screening with each donation.

The Help Center in Florence we will be open on the 3rd Saturday of each month on a permanent basis. Previously, the Help Center has been open on the 4th Saturday of each month, unless that 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 continuing. Hours are 3:20 100m. for 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

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

Beautiful Tri-Cities Memorial Gardens in Florence will reserve a complimentary burial space to honor our Nation's Veterans with a discounted spousal space. The only requirement is proof of Honorable Discharge. Call: 256-203-0877 or stop in today at 2601 Florence Blvd. in Florence. This is a limited time offer

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 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. 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. 760-4713

See NOTES... page 30

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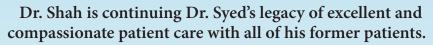


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Monday - Friday

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second to none, and every day provides our team members the opportunity positive make a difference in people's lives. This ranking reflects our success both for our team members and as an organization."

Best Companies Group managed the overall registration and survey process and also analyzed the data and used their expertise to determine the final ranking.

The program is open to commercial banks, thrifts, savings banks and other chartered retail financial institutions with at least 50 employees in the United States. For more information on eligibility or other questions related to the Best Banks to Work For program, visit www. BestBankstoWorkFor.com.



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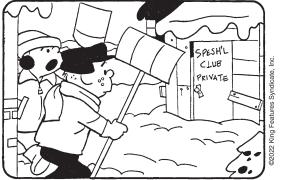






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at 8am on Tuesday, December 21, 2021 and will accept application through the close of business Friday, January 7, 2022, 4:30pm.

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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### **Commentary**

# THE Definition of "Student-Athlete"

he term student-athlete is thrown around these days in reference to every young adult student participating in sanctioned sports. It makes the In A NCAA and college

Fevv

Words

**TOM MAGAZZU** 

Editor

Smith

athletic departments feel better having the two words presented synonymously, like every athlete in college is also a noted scholar.

My brief time in the UNA athlétic department many years ago was marked by meager athleticism and modest academics.

Conversely, UNA has a football player who models the definition perfectly. He is what every institution hopes to have,

but very few do. Editor
For the third straight year,
University of North Alabama defensive back

K.J. Smith of Perry, GA., has been named to the firstteam of the Academic All-America® Football Team, selected by the College Sports Information Directors of America (CoSIDA).

See STUDENT... on Page 29

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

# Courier Journal

### 100 Years of Children's

# LLUSTRATIONS

So many pieces that the exhibit is being hosted at two sites

extensive collections of original children's book illustrations is now on display at the Kennedy-Douglas Centér for the Arts and the Florence-Lauderdale Public

Library. The show opened January 2. Childhood Classics: 100 Years of Children's Book Illustration from the Art Kandy Collection will include more than 140 original

works from 50 artists. The works encompass 75 children's

books. The exhibition 🜔 explores the

history of children's book illustration from the turn of the century



pen and ink Mother Goose art of Sarah Noble Ives, to the most popular works of today,

> **Classic watercolor** and ink on paper titled Mrs. Jenkins' **Class from "Timothy** Goes to School" by **Rosemary Wells'**

The Art Kandy Collection

See BOOKS... Pg 18

Public Input for Florence District 3

WETERANS DRIVE CORRIDOR STUDY

FLORENCE-The Veterans Drive corridor serves a multitude of roles including a gateway into the city, access to North Alabama Medical Center, and home to many longtime residents.

Improvements to the corridor are on the way and the organizers are looking for ideas from the residents who live and work there every day.

See DIST. 3... on Page 13



### **AUTHOR ED GALLAGHER** WILL BE DISCUSSING

and signing his book, "The Gospel of Luke: Explorations in Christian Scripture" on Thursday, January 6 from 6:30 -8pm in the Overton Memorial Library on the campus of Heritage Christian University, 3625 Helton Drive in Florence All are invited to attend.

### DAY BY DAY, A GRIEF **SUPPORT GROUP** for

bereaved parents/grandparents meets Sunday, January 9 at 2pm at Woodmont Baptist East Campus, at 2002 Darby Dr. in Florence. For information, email debbiec2414@aol.com.

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 - from beginners to expert - is welcome.



### THE COLBERT COUNTY **BASEBALL UMPIRES**

Association will start meeting Wednesday, January 12 at Covenant Christian School gym. We are looking for new members. All umpires will receive AHSAA training at weekly meetings. Meetings will be January 12, 19, and 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

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

### It's Full of Surprises

Dear Mr. Magazzu

In the Dec 15, 2021 issue of the Courier Journal I read with interest your Commentary about various mandates related to the ongoing pandemic. What stuck with me was the final phrase. I dug the paper out of recycling so I could read it again.
"...COVID cases continue to level off."

A suggestion: When you write about the pandemic, consider including the DATE and TIME of your commentary. One thing for sure about this virus. It is full of surprises.

Nancy Owens Tuscumbia

### The Best Pets are at the Local Shelter

Editor,

Looking for a new best friend for you or your family?

Chances are that this new puppy, kitten, adult dog, or cat is close by and waiting for you at the Florence-Lauderdale Animal Services facility. It is located on Roberson Road in the Florence Industrial Park.

Our shelter has lots of animals to choose from, including breed, size, age, and gender.

You can take your possible pet for a walk or a trial home stay. When you are ready to complete the adoption paperwork, you will find that the adoption fee will be less than \$100 and includes all needed vaccinations, plus the spay/neuter procedure.

Compare that to the hundreds or even thousands of dollars charged by

See LETTERS... on Page 13

Will Rogers said, "I don't make jokes. I just watch the government and report the facts."





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COVID

### Letters...

# Best Pets at Local Shelter

### **Continued from Page 12**

a breeder, online sales site, or pet store.

Sadly, many animals coming from some of these sources have health problems, which show up after the purchase has been completed. Investigations conducted at many of these breeding sites have also uncovered cruel living conditions for both the adult parents as well as their offspring.

Instead, come visit the many great animals waiting for their new best friend at our shelter. You will likely find the puppy, kitten, dog or cat who will brighten your day, every day, and you will find your friend for a lifetime.

**Dan Summy** Florence

See LETTERS... Page 17

### District 3...

### **Continued from Page 12**

The Veterans Drive Corridor Study will host a Public Engagement Opportunity on Tuesday, January 11 at 5:30pm at the Broadway Recreation Center, at 300 N Broadway St. in Florence.

"We have a new hospital at one end, and the Marriott Shoals at the other. This corridor is so important," said District 3 Council member Bill Griffin. "It's how you get across Singing River Bridge. We want to make the main artery in District 3 a safer place; we want to make it more inviting."

The area also includes River Heritage Park and Patton Island Overlook, both nodes of the River Heritage Trail currently under construction with a scheduled completion date in June 2022.

"I am looking forward to seeing the traffic issues addressed, and a master plan that reflects some new private investments in the district," Griffin added. "We want to hear from you."



### **Every Home - Every Week**



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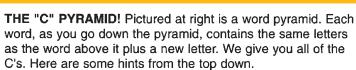


name a jungle animal. 1. Highest points.

- 2. North American
- Indian infant. 3. Give one's OK.
- 4. Measuring instrument.
- 5. Small knife.
- 6. Put into practice.
- 7. Low protective wall.

Insert the answers in the grid

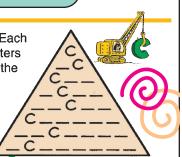
top to bottom.



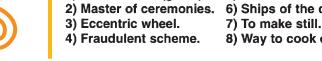
MANY WORDS! What six-letter word contains an additional six

words within itself, without moving any of the letters around?

- 1) Musical tone (given).
- 5) Medieval war clubs.
- 6) Ships of the desert.
- 8) Way to cook eggs



**Illustrated by David Coulson** 





# Marketplace



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### Letters...

**Continued from Page 13** 

### Chaos and **Disintegration**

Editor.

Jesus said, "and if a house is divided against itself, that house cannot Gospel of Mark stand. 3:25. Abraham Lincoln in a speech on June 16, 1855, in Springfield, Illinois, used this verse. This was before he became president.

As we observe the chaos and disintegration of our American civilization, we cannot say that we were not forewarned by history. We have not learned from the past, and therefore we are repeating the mistakes of the past.

Following are warnings from the past.

"That men do not learn very much from the lessons of history is the most important of all the lessons of history." Aldous Huxley

"I have long been convinced that institutions purely Democratic must, sooner or later destroy liberty, or civilization, or both." Thomas Macaulay-English Historian

The tree of liberty must refreshed from time to time with the blood of patriots and tyrants". Thomas Jefferson

"There is little hope for democracy if the hearts of men and women in democratic societies cannot be touched by a call to something greater than themselves." Margaret Margaret Thatcher

"Every society gets the kind of criminal it deserves. What is equally true is that every community gets the type of law enforcement it insists on." Robert Kennedy

"Of all the tasks of government the most basic is to protect its citizens against violence". John Foster Dulles

"There is one safeguard known generally to the wise which is an advantage and security to all, but especially to democracies as against despots. What is it? Distrust." Demosthenes

Will Rogers said, "I don't make jokes. I just watch the government and report the

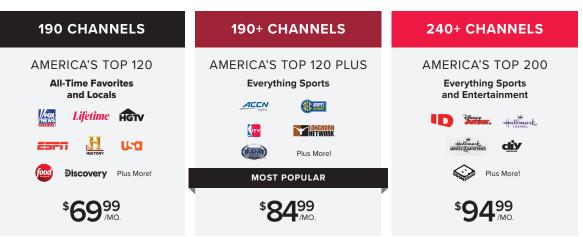
What's happening in our government is no longer a joke. Self-serving politicians inspired by greed and a lust for power are no longer serving the public, but only themselves.

Norman Kramer Killen

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### Books...

### **Continued from Page 12**

including the digi creations of Mo Willems.

Illustrated books evoke an immediate response in children as they connect with the story through images of the characters and setting. That response often remains long after the child reaches adulthood.

Florence Arts and Museums Director Libby Jordan said some of the artwork included in the exhibition takes her back to her childhood enjoyment of

reading.

"I remember the soft illustrations of Beatrix Potter as Peter went through his perils in the whimsy of garden, the whimsy of Dr. Seuss who remains my reference when seeing something outlandishly crazy, the bravery of Stuart Little, and how my heart broke for Wilbur when Charlotte died," said Jordan. "I can still see the images that these artists introduced into my life.

"The importance narrative art in childhood literature simply immeasurable. It is through this art that stories come alive, escorting children down the path into the wonderful

Florence-Lauderdale Public Library Executive Director, Abby Carpenter said, "For many of us, our

### See CHILDRENS... Pg 19

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# WILL **CONTESTS**

The most common reasons for contesting a Will are undue influence, lack of mental capacity to make a Will or the improper execution of a Will.

If one of these is proven the Will in question is set aside as if it never existed.

On March 15, 2019, the Alabama Supreme Court decided Jones v. Brewster which gives a checklist for Will contest cases. This is the "go to" case for lawyers who want to file a Will contest.

This case details and explains the applicable Alabama code

sections and the procedure for filing a Will contest. One important point is the strict time limit. If the decision to contest a Will is made, there is a very strict time limit, potentially six months.

<u>Undue influence</u> occurs when someone with influence uses that influence to cause a person to make a Will different, if not influenced, than they would have made.

A properly executed Will is one signed in front of two witnesses, who then also sign the Will as witnesses. We don't often see these cases because all lawyers now provide what's known as a self-proving Will. That is a Will, signed by the "testator" in the presence of two witnesses and then notarized. That's not to say that a Will like that couldn't be invalid, but it is likely properly executed.

The mental capacity required to make a Will means that a person has sufficient mind and memory to know what property they are giving in the Will, the people to whom they are giving it, and that they are

Will contests are odd and the rules are strict. Some contests are filed one way in some counties and differently in others. This is one of the few types of cases where the loser can end up responsible for the cost to defend the Will.

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

Please send the questions to: "Ask the Attorney,"

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### Childrens...

### **Continued from Page 18**

first memories of 'reading' were the illustrations.

"Characters and stories came to life because we could see the pictures and imagine who were," these characters Carpenter said. "Maybe some of them were just like us and others perhaps became our best friends. As adults, we still feel a sense of happiness and nostalgia when these memories are reignited or when we get to share these characters with our own children for the first time."

Several of the artists whose work is included in the collection have received Caldecott Medal awards and honors, the highest recognition bestowed on children's book illustrators. Among them are Garth Williams, Rosemary Wells, Richard Scarry, Beatrix Potter, and Hilary Knight. Classic characters including Babar, Eloise, Madeline, the Cat in the



Hat, Stuart Little, and Dick and Jane are among those featured in the exhibition.

Brochures outlining the schedule of speakers, activities, and workshops are available at both the art center and the library in January.

The exhibition is made possible through a grant from the Alabama State Council on the Arts, funding from the Kennedy-Douglass Trust, and the

photo: Jerry Pinkney's watercolor on paper titled simply, Cover Artwork from "The Green Lion of Zion Street." The Art Kandy Collection

Florence-Lauderdale Library Foundation. Because of this funding, programs that will include speakers, storytelling, and art workshops will be offered free to children and

The Council on the Arts is the official state agency for the support and development of the arts in Alabama. Grants from the agency are made possible through an annual appropriation from the Legislature, and state federal funds from the National Endowment for the Arts.



Childhood Classics photo: Laurent deBrunhoff's watercolor on paper titled Stirring the Chocolate from 'Babar Learns to Cook."

The Art Kandy Collection

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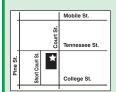
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### THIS IS A FURTHER-REVISED ARTICLE THAT WAS INSPIRED BY RECENT **HEATED CONVERSATIONS**

going on in Nextdoor.com (a website dedicated to discussing lost cats, rowdy kids, requests for yardwork, and neighborly

conversations). There are a number of you throughout the Shoals area that have been receiving offers from various providers for ultra-high-speed internet. I've



Jim Fisher

tried to prevent some of you from falling for these offers-often to no avail.

Local internet service providers are pushing "blazing" speeds that promise to make

# **NEED FOR SPEED**

by "The Computer Skeptic"

everything faster. I have news for most websites deliver content you: They lie. Before continuing with this article, please go get your latest invoice from your internet service provider and let's go over a couple of things. Got it? OK, now look for a heading that tells you how many megabits per second you are paying for (Mbps -- million bits per second). Common speeds around here are 16, 25, 50, or over 100Mbps.

If you're a family of 3 or 4 and paying extra for anything over 25Mbps, you're probably throwing money out the window, and here is why:

to you at a pretty slow speed. For example, a typical website sends data to you at only 1 or 2 Mbps. Online gaming systems use a surprisingly small amount of data. Thus, if all you do is visit Facebook or check your email the slowest plan you can buy will be more than you can possibly use. High definition Netflix delivers movies at 3 Mbps but they recommend 5 Mbps as a buffer. Speeds faster than 10Mbps won't make that high def video any more high def. A few of you may have the new-ish "ultra ȟigh def" 4K TVs. Those

require a minimum of 15Mbps (25Mbps as a buffer) -- but only if you're actually watching 4k videos.

Households with more than one person need to consider how many users or devices are playing on the internet at the same time. If your household has 4 people who all surf the 'net at the same time, each of you may use up to 3-5 Mbps each so you'll need to opt for a 20 Mbps plan to keep everyone happy.

In my home, I have my gaming system, 6 TVs, smart doorbells, security cameras, thermostats, phones, tablets, smart washer/ dryer, and my whole-house music system all playing at the same time and I only pay for the minimal 25Mbps plan from Comcast for \$30/mo.

The bottom line is that if you are an average family doing

average stuff, you should be paying no more than \$50 per month for internet and can probably pay less than \$30 if you shop around. All that said, I was recently talked into upgrading my plan to 100mbps for no change in price. I got twice the amount of speed and see absolutely no difference in any of my stuff. Generally speaking, if you're experiencing "slow internet" issues, that's probably related to your wireless router, not your internet speed.

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





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.

This little lady is **ELAINE.** She was born July 7, 2021. She is an American bulldog/ husky mix. She is pad trained and house broken. She is spayed. She is very playful. She does great with other dogs. She has the puppy energy level. If you're interested in adding a loving forever family member, please call 256-810-5311.





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# This Same Jesus

Acts 1:11 "Which also said, Ye men of Galilee, why stand ye gazing up into heaven? this same Jesus, which is taken up from you into heaven, shall so come in like manner as ye have seen him go into heaven.' What kind of Jesus are you looking for? You better get Him off that cross and out of that crib, because the Christ that's coming is coming first for the saved, then later to finally straighten out this earth by brute force with a rod of iron. Notice: **Revelation 1:7** "Behold, he cometh with clouds; and every eye shall see him, and they also which pierced him: and all kindreds of the earth shall wail because of him. Even so, Amen." Christ's days of suffering, sacrifice and death are over. You need a reminder of Christ's death? Read the holy bible. Matthew 28. Mark 16. Luke 24. John 21. Isaiah 53. 2 Corinthians 5. Romans 5. John 8. Romans 8. Philippians 3. Colossians 2. Ephesians 3. Galatians 3. 1 Thessalonians 4. Titus 2. 1 John 5. You will see a risen Jesus Christ, as a Saviour or your Judge. God is holy, and there's nothing holy about us or our religion.

This little mammy pammy world's view of Jesus is nothing but a horselaugh. When Christ does reveal Himself first, He comes for His body. Then at the advent He comes back as the King of Kings, the Prince of Peace, and the Lord of Lords. I guarantee there will be no laughing then. Why? Revelation 2:27 'And he shall rule them with a rod of iron; as the vessels of a potter shall they be broken to shivers: even as I received of my Father." Yes, this same Jesus; money testifies, calendars testify, newspapers and T.V., magazines testify, is coming again. Can't you just hardly wait to see Him? Every time you write the date, you are faced with Him. Without His Presence in your heart, get ready for the shock of eternity. Life, at its best is extremely short. I keep hammering, "ye must be saved." Why? Because religion and church cannot save. Only a personal touch from Christ Himself can save. Has He touched you? Ask Christ today.

### **Beacon Baptist Church**

Bill Bishop, Pastor • Rogersville • 256-247-7733 1.2 miles north from red light on Hwy. 207 on left Sunday services at 10am and 11am and 6pm Visitors welcome!



Last week's winner is Dusty Medlock of Muscle Shoals who correctly guessed "TVA Trail Railroad Bridge Parking Lot" Sheffield

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### INDEPENDENT INVESTING

### Save for **Education and** Retirement



It's no secret that many American parents want to support their kids by paying for their college education. According to recent research from Student Loan Hero, 92% of parents today have already paid for or plan to assist with these costs. Furthermore, 68% say they would consider withdrawing from their retirement savings, potentially delaying retirement, to help their kids pay for college.

While the choice to delay retirement to pay tuition is understandable and even admirable, the reality is doing so may not be the wisest financial decision. If you are considering how to balance saving for college and retirement, read on for some perspective.

### Prioritize college bills or retirement?

Although it may be hard to hear, saving for retirement should take priority over college tuition. To understand why, consider the following:

- You may not get to choose your retirement date. Injury, caring for an aging parent, or a layoff are among the factors that could ultimately make the decision for you.
- You don't want to run out of money in retirement. If your savings come up short, you don't have the ability to apply for scholarships, grants or financial aid to help bridge the gap. (Your child has access to these options to help pay for college.) Instead, your options are likely to be working longer, finding other sources of income or spending less on travel and other retirement dreams.

Funding higher education is still an important goal for many parents. The key is striking the right balance between saving for both goals. Consider the following tips as a starting point:

- 1. Paying for college doesn't have to be all-or-nothing. Many parents choose to pay a percentage of the total bill, cover certain expenses (e.g. tuition, technology fees or room and board), pay for a set number of years, or contribute as much as they are able to save by the first day of school instead of funding the full cost.
- 2. If your child has sights on graduate school, decide whether you will contribute to those bills too. This decision is particularly important if your child needs a graduate degree before entering their field of choice. Calculate how much the total cost will be so you have a clear savings target in mind.
- 3. Discuss your intentions with your child. No matter how much you contribute, talk to your child about your financial commitment so they know what to expect. Discuss how your contribution will look like at their preferred colleges. For example, if you agree to pay a set amount, perhaps this money will fully cover community college, a substantial amount at a state school, and leave a larger portion of the bill outstanding at a private college. Breaking down the costs can inform decisions about how much student debt (or scholarships, grants, etc.) is needed to cover the bill.

No matter your financial situation, know that it is possible to make meaningful progress toward both goals. Consult a financial advisor and tax professional if you want help setting specific savings goals and understanding the various investing options available to you.

<sup>1</sup> Student Loan Hero survey, 2021

Timothy Wakefield is a Financial Advisor with Independent Investments Group, a financial advisory practice of Ameriprise Financial Services, LLC. In Florence, Alabama. He specializes in feebased financial planning and asset management strategies and has been in practice for 7 years. To contact Timothy, call 256.765.3637 or email Timothy. Wakefield@ampf.com.



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### **Ouellette is TIME Nominee...**

### **Continued from Page 1**

industry's prestigious and highlycoveted honors. Recipients are among the nation's most successful auto dealers who also demonstrate longcommitment standing to community service. Ouellette was chosen to represent the Automobile Dealers Association of Alabama in the national competition for the 53rd annual award from more than 16,000 dealers nationwide.

"I knew early on that the auto industry was my path to success," Ouellette said. "I decided that I wanted to be a dealer and set a goal to do so before I turned 30. However, I missed that target by just over a year."

A 1983 graduate of George C. Wallace State Community College in Selma (now Wallace Community College Selma), Ouellette was hired as a sales consultant for Long-Lewis, a Ford dealer in Bessemer, at the age of 19.

"I spent two years in the sales position before being promoted to finance manager at age 21," he said. "I advanced through the dealership and was named general sales manager, the youngest manager in the near 100-year history of Long-Lewis."

The owner of Long-

Lewis, Vaughn Burrell, saw potential in Ouellette and became his mentor and trusted advisor.

"From my first day in the automotive business, I had immense respect for Vaughn Burrell," he said. "He carried himself so professionally, he had strong Christian values and he was a philanthropist. He was what I wanted to become."

After Ouellette put together a five-year plan for Burrell, Burrell sent him to the NADA Academy to learn dealer operations. In 1996 the two became partners in the store in Muscle Shoals. Ouellette bought out Burrell in five years to become the sole owner of Long-Lewis Ford of the Shoals and today. He has expanded the Long-Lewis brand by acquiring stores in Alabama and Mississippi, selling Ford, Honda, Lincoln, Mitsubishi and Volkswagen vehicles.

"By far," the most significant and emotional acquisition took place in July of 2020 when Mr. Burrell and his family agreed to sell me the Long-Lewis Ford Lincoln dealership where my career began "he said"

began," he said.
Today, Ouellette honors
Burrell by encouraging and
sponsoring several of his
employees to attend the
NADA Academy, including
his son who is also part of

the family enterprise.

The retail automotive business has made it possible for Ouellette and his family to form the Long-Lewis Foundation, his most rewarding achievement, which provides aid to the community and supports evangelistic causes. "Since my family established the foundation in 2013, it has given millions of dollars to individuals in need, other nonprofits, and has sponsored mission trips to places all around the world," said Ouellette.

The foundation provides funds for Long-Lewis employees to buy Christmas gifts for children through The Salvation Army Angel Tree program. In addition, the foundation supplies the food that employees assemble into Thanksgiving gift baskets for delivery to elderly

neighbors and families who need a boost during the holidays. "To date, our team has shopped for and delivered baskets to more than 10,000 families in our communities,"

Ouellette said. "In addition, we recognize and reward those employees who volunteer their time to local nonprofits."

He is currently on the boards of the Long-Lewis Foundation; Northwest Alabama Fellowship of Christian Athletes; The Salvation Army of the Shoals; and the Rescue Me Project (youth mentoring program). He also served on the board of trustees for the University of North Alabama in Florence from 2015 to 2020.

"Making a difference has been so much more rewarding than making a living," Ouellette said.



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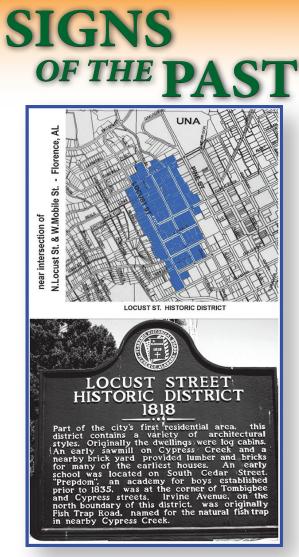
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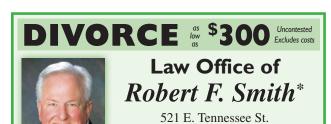
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# **Medicare Minute** "Qualifying for Medicare"

When I began working with Medicare health plans a few years ago it became obvious to me that people aging into Medicare were joining a health insurance program that they really didn't understand. Although the Centers for Medicare and Medicaid Services (CMS) do all they can to educate Americans about the benefits of Medicare it still isn't enough for them to fully understand what they have as far as medical coverage through the federal government. Over the next the next few weeks we're going to discuss the basics of and what is covered under Medicare. But first let's look at how Medicare started.

On July 30, 1965, President Lyndon B. Johnson signed into law the bill, Title XVIII of the Social Security Act, which led to the establishment of Medicare. The original bill included Part A (Hospital Insurance) and Part B (Medical Insurance). Today we know these 2 parts as "Original Medicare". In the beginning Medicare was created to provide health insurance to people 65 years of age and older, regardless of income or medical history.

Over the past five decades changes have been made as to who qualifies for Medicare. In addition to people over the age of 65, Medicare now covers people under the age of 65 who are permanently disabled and have been receiving Social Security Disability Insurance for 24 months. Also anyone at any age can receive Medicare if they have End Stage Renal Disease or ALS.

Although Medicare provides medical coverage for those who qualify it is not 100% coverage!! We often hear "once I go on Medicare my medical insurance worries are over." Medicare has deductibles and coinsurance that the Medicare beneficiary is responsible for unless the beneficiary has additional coverage to supplement Medicare.

If you have questions regarding any aspect of Medicare or Medicare health plans feel free call us at Alabama Health Guidance (256-648-5710), stop by our office at 885 Florence Blvd (Four Lane Shopping Center) or email me at ikey@alabamahealthguidance.com. Alabama Health Guidance is an independent insurance agency and is not

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### Athletic by Eli SUPPO

# "The Polish **Goal Line** Tactic"

Dear Athletic Support: What should a coach's message be to a team that was stripped of a state championship due to a blown call? During this scenario, the opponent had twelve players on the field before they scored the winning touchdown in the final seconds of the game. – Beautiful Sunsets

Dear BS: I was talking with a good friend of mine the other day about youth sports. This friend has a daughter who's loving basketball, but she's having a really tough season. Her team isn't winning, and as a result, the coach is coming down hard on the girls.

All of this has made my buddy think hard about the purpose basketball serves in his daughter's life. The conclusion he came to is that this season is all about learning life

lessons. That's it. The losses don't matter. Even if the team happens to win a few games, that wouldn't matter either. What's important for this particular season is that his daughter learns how to persevere when things don't go right.

I found this extremely wise, and thought it could apply to almost every question I get for this column.

Every season, every different team, they all provide different lessons. A winning season could provide lessons like "How to get the most out of your talent," or "How not to relax when things are going well."

A losing season, as my friend well knows, is all about overcoming obstacles and sticking with it. The key for any parent, player, or coach, is to be able to recognize the lessons that each

season

presents. So, what lesson could a coach teach his players after having the state title stripped from them after a blown call?

There are many that come to mind, but none bigger than the fact that life is not fair. State championships come and go, but high school boys never forget the lessons they learn on the field.

The "life isn't fair" lesson is something these young men can use in the future when things get tough. A state championship ring might look pretty in a case, but in the end, it's the lessons we learn along the way that matter most.

Side note: I've actually heard of coaches trying to sneak an extra player onto the field for fourth down, short-yardage situations. If I'm remembering correctly, I think the term was "The Polish Goal Line

Tactic." The idea is that if you don't get caught, you gain a big advantage. If you do, you take the penalty and punt or kick the field goal.

Double Side Note: This won't work in the NFL, or NCAA levels, because twelve men on the field is a dead ball foul. But it's just a penalty and a replay of the down in most high school leagues. If this is something you want to fight, you might take that rule up with your state's activity board and see if you can get it changed.

Eli Cranor is a former professional quarterback and coach turned awardwinning author. His debut novel, "Don't Know Tough," is available for pre-order wherever books are sold. Send questions for "Athletic Support" to eli.cranor@omail.com

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Courier Journal / January 5, 2022 Alabama's Largest Direct Mail Weekly





by DAVE RAMSEY

### THERE'S GOING TO BE SACRIFICE **INVOLVED**

Dear Dave.

I bring home about \$2,800 a month, and our mortgage payment is \$1,100. We have been forced to take money out of our savings account occasionally over the last year or so to help pay the bills. My wife loves being a stay-at-home mom with our two preschool kids, but even she is talking about finding a daycare for the kids so she can go back to work and help out financially. How do you feel about this idea and our situation? Cade

Dear Cade,

I can't blame your wife for loving the idea of staying home with your kids when they're so young. Being a stay-athome mom is a great thing if you can make the numbers work. Still, I'm sure it's no picnic trying to live on \$1,700 a month with two little ones in the mix.

Let's look at it like a math problem with three components payment, income and lifestyle. Forty percent of your pay is going toward your home. That's way too much. Your mortgage payment or rent should never be more than 25 percent of your take home pay. I suppose you could look into the possibility of refinancing your home, but that's not going to solve all your problems.

One option would be finding a way to generate some extra income, whether that means a part-time job nights or weekends, or pursuing additional education or certifications to get your income level up at work. Another is to sell the house and find a less expensive alternative, but I'm never a big fan of that idea — especially in a family situation unless there's absolutely no other way to avoid bankruptcy or foreclosure.

I think you and your wife need to sit down, and spend some serious heart-toheart time talking things over, crunching the numbers and creating a plan. There's going to be some sacrifice involved for everyone, and only you two can decide what's worth it and what isn't — for you two and your kids.

God bless you and your family, Cade.

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.

# Real Estate

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### **UNA Coaches...**

### **Continued from Page 1**

said. "Ryan and Caleb are two highly qualified coaches who are coming here from Power Five FBS programs. They are excited about being here at UNA and the opportunities that we have ahead of us.

"Ryan has worn a lot of different hats during his career, from the junior college to FBS levels. He has also been a head coach, called plays, and is a highly-regarded recruiter," Willis added. "He fits our staff, where our guys don't just coach a position. They fill a lot of different roles. He has been there and done that. He is someone we feel we can turn the offense over to and know he can do

"I have known Caleb since he was a player here and I know his family," Willis said. "He has been trained by some high level coaches and been a part of a lot of success at Troy and West Virginia. He is ready for this opportunity. He is a young up-and-coming coach, and we are excited to have him here."

### **RYAN HELD**

Held is a coaching veteran with 12 years of head coaching experience. He has spent the last four seasons as running backs coach at his alma mater, Nebraska, where he also held the title of recruiting coordinator on Scott Frost's coaching staff. He was named to Rivals Top 25 Recruiter of the Year list in 2018 and 2019. Held has won four national championships in his career, including two as a player and two as a coach. He also benefited from coaching under three national coaches of the year in Frost, Phillip Fulmer, and Tom Osborne.

Held earned bachelor's degree community health from Nebraska in 1998 and a master's degree in sport management from Tennessee in 2001. He and his wife, Katie, have two sons, Jacob Ryan and Greyson John. Held also has a daughter, Rhylan.

### **CALEB CARBINE**

Former UNA lineman Florence native. Caleb Carbine returns to UNA after serving on the West Virginia University coaching staff under Neal Brown for the last three seasons. Carbine brings six years of collegiate coaching experience to

UNA in his combined time at Troy and West Virginia. Over that six-year span Carbine has worked with five teams that played in bowl games and one conference championship squad.

Florence School graduate, Carbine transferred to Troy University in 2011 and played for the Trojans through the 2014 season. He was a two-year starter at center at Troy after walking on and earning a scholarship after his junior season. He was part of an offense that led the Sun Belt Conference in total offense, passing offense and scoring offense. That

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unit also finished second in the conference in fewest sacks allowed.

Carbine is married to Laura Beth Carbine, a Dothan native.

"On the FCS level you are allowed 10 assistant coaches," Willis said. "We are working with our administration and hope to hire another two to four

coaches going forward."
Held and Carbine join a staff that includes assistant head coach and defensive coordinator Steadman Campbell, defensive line coach Cordell Upshaw, defensive backs coach Blake Farris and receivers coach and recruiting coordinator Colby Ellis.

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### Commentary

# Student...

### **Continued from Page 12**

The honor recognizes the nation's top student-athletes for performances in the classroom and in athletics with emphasis on the prior.

Smith was playing as a graduate student during

the 2021 season. He had a perfect 4.0 GPA as he pursued his Master of Science in Health and in Health and Human Performance degree. He previously graduated with a 4.0 GPA while earning a degree in Interdisciplinary Studies, with an emphasis on Health. He received his Master's degree from UNA at the December commencement. Smith and Mississippi

State University wide receiver Austin Williams were the only players in the 2021 class selected with a 4.0 GPA in both their undergraduate and graduate programs.
Only 25-total student-

athletes earned first-team honors, and Smith was one of just four from an FCS institution (Div. I-AA) selected for first-team

In addition, Smith was previously selected as the Big South Conference Scholar Athlete of the Year for the third straight time, as well as being named to the Division I, Academic All-District 4 team for a third straight year as well.

And Smith was more than just an 'athlete' on Saturdays.

He was named Allig South Conference Big South Conterence for the second straight season after leading the conference with six interceptions and ranking second in interception return yardage. Smith is also second in the league in total passes defended with 12. He made 32 solo tackles and added 10 assists.

Smith joins former UNA baseball player Douglas Hargett (2000-02) as the only three-time Academic All-Americans in school history. Smith is the first Lion to be a three-time, first-team selection.

This is big time for Smith personally, the university, and for how it speaks to prospective students and parents about how the UNA athletic department and the coaching staff approach academics.

It's lead media guide and game program material for years. Smith's on-field work alone made him a shoe-in for future entry into the UNA Athletic Hall of Fame. With all the time occupied by athletics in a college program, how much does being a 3-time first-team Academic All-America add to his resume - for the HoF AND his career prospects?

K. J. Smith was at the top of his game for UNA both on and off the field. Chances are we will never again see his equal.

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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.



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# **Community Notes...**

**Continued from page 4** 

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 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 personal liability insurance while working children in the school systems, head with the program.

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
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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 century.

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

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 civils increasingly have acquired the skills increasingly required in the technology-intensive jobs of the 21st

This need in our area is great! If you contact Taylor Franks. You may call 256-

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

Living Facilities.

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

Want to list your event in Community If you have questions regarding Notes? Email your information to MSSC certification at NW-SCC, please editor@CourierJournal.net.

Hurricane Cemetery is located are interested please contact our office at 256-332-6800. 331-8092, text 256-415-6992, or email at between Rogersville and Anderson mssctraining@nwscc.edu. on Lauderdale County Road 551. on Lauderdale count,
The cemetery was established in 1852 and is totally supported by
those and donations. Through a 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 t old 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 old by older members of the community "Hurricane Cemetery" for photos and

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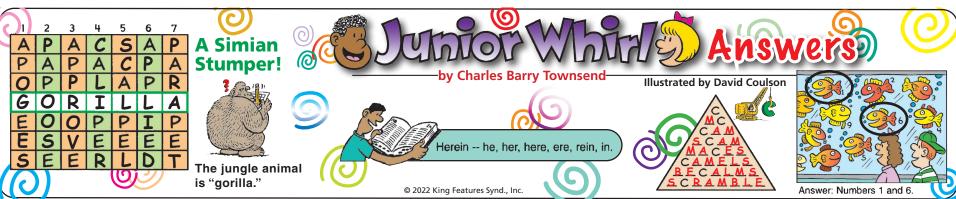
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THE BOLD THE BEAUTIFUL Paris premonition. explained to Carter why she kissed him the night mortified and plagued some tough love. Mac made done. Ridge grilled Brooke about Deacon's presence the new year. Devastating on New Year's Eve. Brooke news hit Port Charles. Curtis fought the urge to drink and Portia took an important while deciding whether to step. Kevin encouraged was stunned when Deacon admitted that Brooke told Maxie. Brook Lynn tried him he was unwelcome. Taylor became concerned when she witnessed Sheila's intense hatred of Brooke. Wait to See: Brooke confesses to Ridge and Hope that she broke her sobriety on New Year's Eve. Ridge provides support to Brooke and accompanies her to a meeting. Overcome with shame, Brooke admits she has a problem.

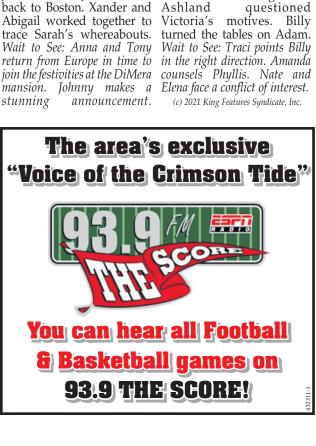
Johnny celebrated the picks up builty from New Year together. Sami Lynn to go meet Finn.

THE YOUNG Nicole made an upsetting discovery. Maggie enlisted Abigail's help to find Sarah. Kayla refused to let Steve toward EJ when he tried to set a trap for Sally. Abby make amends. Kate pressed caught Devon off guard. Chad for the truth. Xander stunning

AND Susan arrives with a new

GENERAL HOSPITAL Carly confided in Drew. before. Brooke woke up Harmony showed Alexis with guilt about what she'd a promise. Maxie looked forward to a fresh start in cover up or tell the truth. Laura to open up. Monica Sheila paid a visit to Taylor cautioned Drew to be Sheila paid a visit to Taylor cautioned Drew to be hoping to further her agenda careful. Shawn surprised to get rid of Brooke. Hope Alexis. Anna and Felicia shared concerns about dodging suspicions. Victor approached Valentin. Dante sought out Sonny. Brook Lynn and Maxie discussed a new obstacle. Tempers flared when Sam and Alexis confronted an unexpected visitor. Sonny and Carly discussed their relationship. Phyllis set Nina straight. Wait to See: Liz prepares for her first official date with Finn. Ava DAYS OF OUR LIVES ambushes Spencer and Trina Allie, Tripp, Chanel and with new information. Chase Johnny celebrated the picks up Bailey from Brook

AND leave town to rebuild their THE RESTLESS Chelsea relationship. Kate stunned caught Adam and Sally in Roman with her confession. a compromising position. Nicole made an upsetting Sharon and Rey reflected on the past year. Chance came clean with Abby. Lily and Victoria shared a difference track down Kristen on his of opinion. Chloe gave own. Nicole was frosty Adam a warning. Chelsea Nick encouraged Noah to questioned Rex about his explore a new opportunity. last interaction with Sarah. Chance enlisted Rey's help. Jennifer and Jack headed Devon stood his ground. questioned





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