# **The Shoals' Largest Readership!**

## **Jordan Takes FSB** Position

Shoals

FLORENCE - Trent Jordan, First Southern Bank's former Senior Vice President, has been promoted to Chief Financial Officer of the company.

Jordan earned his Bachelor of Commerce and Business Administration degree at the University of Alabama with a major in Accounting. He



acquired a Master's in Accountancy from the University of Alabama, and later obtained his Certified Public Accountant

(CPA) license. Jordan joined Mauldin & Jenkins, LLC in 2009 as a CPA, but his education did not stop. He graduated from Alabama Banking School in 2014, from Tennessee Bankers Association Commercial Lending School in 2015, Tennessee Bankers Association Advanced Commercial Lending School in 2016, and from Alabama Bankers Association Bank **Executive Leadership Program** in 2018.

Jordan has been with FSB since June 2018 as the Senior Vice President. He was responsible for commercial and industrial loan production in the Shoals market and overseeing the investment portfolio of the bank.

Iordan's community involvement includes being a member of the Riverhill School Board and as its Treasurer, Vice-Chairman of NACOLG's **Revolving Loan Fund** Committee, and a member of the Shoals Chamber of Commerce and Shoals Home Builders Association.

See SHORTs... on Page 2

**Automotive Inside** 

**Ray-Miller Buick-GMC** 

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This is Y. s



certification classes through the Pre-Apprenticeship Program and Ready to Work programs beginning in January. The deadline to register for these classes is Tuesday, January 18, 2022.

The 16-week CTE 101 program gives participants an opportunity to develop career skills, explore career technical education, and get connected with a mentor.

"During the spring semester, our participants have an opportunity to earn as many as 14

See CTE FOR ME... on Page 9

side t

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Medicare Minute



FLORENCE- Professional magician and PBS TV star, Steve Trash, recently announced the schedule for the first ever River City Magic Camp this summer. Registration for this exciting week-long event is now open and

kids 8-12 years old are in for a truly magical time! Riverhill School at 2710 Darby Drive in Florence will host the camp every morning from 8:30-11:30 July 11-15, 2022. "We're looking to make this an epic

annual event for kids in the Shoals!" Steve Trash said. "There are so many benefits that can come from learning magic. These include self-confidence, better communication skills, and even improved interpersonal non-screen connections," he added.

gical July Week

Kids who attend can look forward to learning some world-class magic tricks, playing hilariously-fun games, learning the 8 Traits of a tricks, True Magician (respectful,

prepared, enthusiastic, confident, humble, creative, authentic, giving), watching

first-class magic shows, laughing a lot, being a part of a team, and even taking home top-notch magic tricks created by the Discover Magic process Discover Magic program.

Thanks to a partnership with the

See MAGICAL.... on Page 6



the

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**Community Notes** 

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## Shorts...

**Continued from Page 1** 

## **30th Breakfast** Goes Virtual w/ Social Media

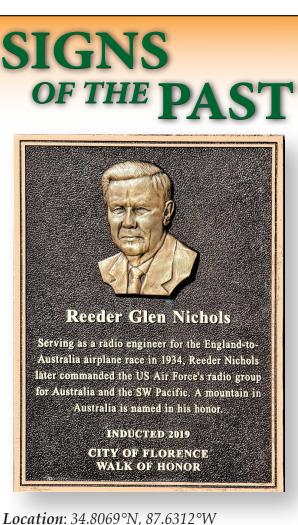
SHOALS- The Kappa Nu Lambda chapter of the brothers of Alpha Phi Alpha fraternity will host their 30th Annual Martin Luther King Unity Breakfast on Monday, January 17 at 8am. This event would typically take place at the Marriott Shoals Conference Center. The accelerated rate

of Covid diagnosis has necessitated the move to presenting the program in a virtual format. The program will take place live via social media and other media outlets to include WZZA Radio. This year's theme

is, "Reuniting Our Community Through Unarmed Truth and Unconditional Love." The speaker will be **Richard T. Williams**, a pastor from Montgomery and community activist.

Tables of ten are traditionally offered for \$275 or individual tickets for \$25. Event proceeds are used to fund programs that benefit area students. Alpha Phi Alpha is hoping supporters will provide their normal contribution to the event, and that many more from the community will contribute as a single ticket attendee. Visit Shoals Area Alphas Facebook page or call WZZA Radio at 256-381-1862 to sign-up.

See SHORTs... on Page 5



*Location*: 34.8069°N, 87.6312°W Florence Walk of Honor near Wilson Dam

Born in Florence February 1, 1904, and he lived his early life here. He learned aviation and communications in the US Marine Corp. Reeder Nichols ended WWII as a brigadier -general and died May 24, 1975, in Sidney Australia.

~ Courtesy David Curott ~ author of 'Signs of the Past" and "More Signs of the Past" Courier Journal / January 12, 2022

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COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published 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 courieriournal.net. 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 paper. Visit our website for a complete list of community notes. If your the will be published each week in the 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.

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

If you have any questions please call Lee Walker 256-483-2690 or Wayne Cobb 256-366-5221

Penny Freeman, director of the Meal Barrel in Sheffield, will speak at the Tuscumbia Civitans at their next meeting, Thursday, January 13 at noon at the Helen Keller Library. The Meal Barrel is a non-profit agency

which hands out food to hundreds of people each week. It is operated mostly

by volunteers. The Tuscumbia Civitans meet every

Thursday at noon at the library. Guests are welcome and lunch is available for a nominal fee

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

**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 256-240.2370. There will be limited exerting 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.

#### See NOTES... page 20

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## **Continued from Page 2 Kids' Roles** for Charlotte's

Shorts...

SHEFFIELD-Time Out for Theatre, the children's theatre program at The Ritz, returns for 2022 with a production of Charlotte's Web! Auditions will be on Sunday, January 16 at 2 pm at the Ritz Theatre. We have roles for adults and children over 8 years of age. Auditions will be a cold reading from the script. For safety, we will have masks and distancing for participants while waiting for their turn to audition.

Rehearsals will be on Tuesdays, Thursdays, Saturdays, and Sundays starting January 22 Performances will be March 2-5.

The Children's Literature Association named Charlotte's Web the best American children's book of the past 200 years.

Joseph Robinette, working with the advice of E.B. White, has created a play that captures this work in a thrilling and utterly practical theatrical presentation. The story and relationships make the show.

All the enchanting characters are here, including Wilbur, the irresistible young pig who desperately wants to avoid the butcher; and Fern, a girl who understands what animals say to each other; and the extraordinary spider, Charlotte, who proves to be a true friend and a good writer.

Determined to save Wilbur, Charlotte begins her campaign with the miracle of her web in which she writes, "Some pig." It's the beginning of a victorious campaign which ends with the now-safe Wilbur doing what is most important to Charlotte.

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**Continued from Page 1** 

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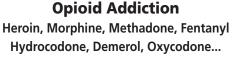
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#### 11



## **Democrats Gin Up** January 6 Hysteria

to Pass Election Rigging Bill

emocrat leaders in Congress were ginning up hysteria as the one-year anniversary of the January 6 Capitol breach approached to pass a bill that would transform our elections and give Democrats permanent majorities in all three branches of government. In addition, Democrats' faux-outrage deflects from

the root causes of the breach. This includes four years of multiple attempts by Democrats to overturn the 2016 election results, loose election laws, and lax Capitol security.

However, to pass their election rigging bill, Democrats first need to eliminate the Senate filibuster. That would allow them to pass the bill with only a simple majority of votes rather than 60 votes needed to overcome a presumed Republican filibuster. Senate Majority Leader Mr.

Schumer sent a letter to his Senate colleagues last Monday denouncing the 60-vote rule for most legislation (which he's made use of throughout his career) and says the Senate will "consider



CATHERINE MORTENSEN Americans for Limited Government

changes to Senate rules on or before January 17"

#### See HYSTERIA... on Page 26

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



goal of getting more kids on bikes, and developing strong minds, bodies, and character, Northwest Alabama the Youth Mountain Bike Team

Interscholastic Cycling Association.

6th-12th grade athletes for this upcoming The season. next MTB TEAM interest meeting will



be at the Spinning Spoke Cycle Hub, at 221 N. Seminary St in downtown Florence on Thursday, January 13 at 6pm.

The group will practice the following Sunday, January 16 at 2pm at the Joe Wheeler

See TRAILS... Page 17

## Youth Series Jan. Focus is Early Houses

FLORENCE-The Florence on learning exercises. The Indian Mound Museum is hosting a series of children's programs where students can explore the early history of the Shoals through hands-

programs cover a wide of topics within range Native American history and culture and are aimed at an elementary level age group. Each program will have a creative with component hands-on learning. All events are free.

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See HOUSES... on Page 28



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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

## Too Much Left Bias

#### Dear Editor:

The January 6th "insurrection" facts should be stated to put Pelosi and her hand-picked investigative committee in perspective. Ashlii Babbitt was shot and killed by a lauded DC police officer. Four more people died at various points afterward from causes unrelated to January 6. No one has been charged with causing an insurrection, only trespassing. However, they remain jailed with no due process. No firearms were used, no fires set... yet this riot was the greatest threat to democracy since the Civil War? Riots shouldn't be condoned nor promoted as were all those in the Summer of

2020. Pelosi was offered up to 20,000 National Guard troops by the chief executive which she declined. So this January 6 investigation is politicallymotivated.

We have had three assassinated

... May the nourishment and vitality of our founding vision be above all, the milk of human kindness...



Presidents and several other attempts since 1866. In March of 1954, Puerto Rican nationalists fired 30 rounds from the gallery in the House to wound five representatives at the time. The perpetrators were caught and jailed, and later had their sentences commuted by Jimmy Carter. Several of them went on to be heavily involved in leftist activism.

call 256-810-3305

A Bernie Sanders supporter who shot U.S. House Majority Whip Steve Scalise, U.S. Capitol police officer Crystal Griner, congressional aide Zack Barth, and lobbyist Matt Mika at a baseball practice in 2017 is all but forgotten.

The Weathermen bombed the Senate in 1971, bombed the Pentagon in 1972,

Happenin

January 12, 2022

hoals

THIS YEAR THE LORETTO, TN. ARTIFACT SHOW will take place at the St. Joseph TN Civic Center due to the ongoing construction at the Loretto facility. The date is Saturday, January 15 from 8am-4pm. Setup is from noon- 7pm on Friday and 6-8am on Saturday. There is no charge for admission. No fake artifacts are allowed. The Loretto Band Boosters will have concessions to raise money for the band. The Civic Center is at 10 Park Drive in St. Joseph. For more information, call Roy McKey at 931-762-7541.

PENNY FREEMAN, DIRECTOR OF THE MEAL

BARREL in Sheffield, will speak at the Tuscumbia Civitans at their next meeting, Thursday, January 13 at noon at the Helen Keller Library. The Meal Barrel is a non-profit agency which hands out food to hundreds of people each week. It is operated mostly by volunteers.

The Tuscumbia Civitans meet every Thursday at noon at the library. Guests are welcome and lunch is available for a nominal fee.

THERE WILL BE A RIBBON CUTTING AND OPEN HOUSE at the Burrell School Gym on West College Street, Florence on Friday, January 14 beginning at 2pm, immediately followed by an open house at the Burrell School Museum on West Cherokee Street. The public is invited. For more information,



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The most common way to qualify for Medicare is when you are turning 65. You will have a specific time period, set by Medicare, to enroll in Part A and Part B Medicare. This is known as the Initial Enrollment Period (IEP).

If you are qualifying for Medicare by turning 65 you will have a 7 month window to enroll in Medicare. This window is based off of the month you turn 65. It starts 3 months prior to the month you turn 65 and extends 3 months past the month you turn 65. For example, if you are turning 65 in September your IEP begins in June and extends all the way through the month of December. If you are eligible, you may not have to pay a premium for Part A, but Part B will have a premium.

For those electing to sign up for Part B after their IEP a late-enrollment penalty may be assessed. This penalty can last as long as you have Part B and there may be a gap in your health coverage. However, one exception to this rule is being employed and having coverage through your company's group health plan. If this applies to you check with your benefit coordinator, Medicare or contact our office.

In most cases, if you are already drawing your Social Security or Railroad Retirement Board benefits you should automatically be signed up for Part A and Part B. If you are not drawing your Social Security or RRB benefits and want to sign up for Medicare you can do so by signing up online at ssa.gov, visit your local Social Security office or give our office a call and we can help direct you.

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



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## Trails...

#### Continued from Page 12

State Park boat ramp parking lot. There will be bikes and helmets available for those who don't have one, thanks to the Shoals MTB-MSNHA Bike Fleet. The Shoals Mountain Bike Chapter and the Muscle Shoals National Heritage Area have been strong supporters of the program and have curated a bike fleet that will enable new opportunities for the great sport of cycling to flourish in the Shoals.

Visit www.alabamamtb. org and www.shoalsmtb. org for more info on the race series that the athletes are able to compete in, and to learn more about what is going on locally. If you have any questions or are interested in helping out, please email nwalabamanicateam@ gmail.com.

Shoals MTB is made of a group of trail users from all disciplines: trail runners, cyclists, and hikers. This amazing community works together to make trails better. The Shoals MTB Chapter has taken the responsibility on maintaining of and developing the trails in the Shoals. They are partners with local city developing and county governments and municipalities, and federal/state entities such as National Parks and Forests, State Parks, and State Lands. The goal is to help the outdoor recreational community and thrive develop more opportunities for all types of trails users. #maketrailsbetter

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## In Lack, In Plenty

day hanging out with our son, Randall. We met at the Y and played pickleball. Afterward, since his roommates were out of pocket for the day, and his dad, my companion, was out of town, Randall decided to spend some time at the home place for the day. But first we went to lunch.

While we were lunching, we did some short-term reminiscing about our family holiday time. We both decided that the highlight of our holiday time was ice skating at the Rockefeller Center with Randall's five-year-old daughter, Mica. When I realized that we would be in New York City for Christmas, I knew that I wanted us to do this and the only takers were Randall and Mica. So we booked one of the 70-ish

Yesterday I spent the skate hours (starting every 10 minutes) on the day after Christmas with the other 50+ people in our flight. The Christmas tree and golden statue towering over the rink were big, lit, and beautiful. Truthfully, the rink seems small as we waited, but as I tried to step my sixtytwo-year-old foot on the sheer ice of the entry, the rink seemed impossible. I pulled myself on, clung to the rail, and scooched myself along, praying that I wouldn't fall for the first 10 minutes. Then I remembered my core, stood up straight, and remembered how I skated years ago. I decided that I wasn't an old woman. And a few minutes later, I decided I could make it all the way around without holding on. It wasn't pretty - you know – an old black woman with flailing

arms – but I made it without falling. Actually, I never fell. Amazing.

I was so glad that I got over my fear so that I could enjoy the time with my granddaughter, who without fear, scooched one foot in front of the other all over that rink. She was so cute in her pink puffy coat with stars and her pink and white hat and gloves. We had so much fun checking on each other as her dad dance circles around us. Blessed Christmas.

Last night, as he and I watched "Hawkeye" on Disney+, they sĥowed the Rockefeller rink in the show, and Randall almost "We've and Ι said simultaneously, been there!" Nothing braggadocious about it just sheer amazement! If you would have told me when I was little that I would get to do such a thing, I would not have believed you, mostly because I didn't know anything about it. But my kid does and his kid does. I'm grateful for my present opportunities. Truly, I was thankful for what I had back then too. Like the church sign I said, "Gratitude makes what

you have be enough." As I said to my son

yesterday at lunch, after we gave thanks, "The we gave thanks, food tastes better when you know from Whom it comes." In lack, in plenty – just be grateful. I don't make my lungs move, but I sure am glad they do. Blessed life.

Email comments or suggestions to CatnKids1@ gmail.com

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#### **BUDGETING FOR CAR REPAIR COSTS**

Dear Dave,

I am following your plan, and recently became debtfree, but I have a question. When doing a monthly budget, should I figure in a specific category for car repairs and maintenance, or just use my emergency fund? Ashleigh



Dear Ashleigh,

Congratulations on becoming debt-free! You know, new cars, old cars and in-between cars all have one thing in common they'll need repairs some point. Fixing at your car is just a basic part of car ownership, and something every car owner should be prepared for.

When life happens, to your vehicle or anything else, an emergency fund acts like an airbag. Only repairs and maintenance, instead of keeping your and a sinking fund within

Notes...

The Florence Indian Mound Museum is hosting a series of children's programs where students can explore the early history of the Shoals through hands-on learning exercises. The programs will cover a wide range of topics within Native American history and culture and are aimed at an elementary level age group. Each program will have a creative component with hands-on

face from hitting the your budget for this sort dashboard, it keeps your finances from getting smashed up. When it comes to car repair costs, I advise creating a sinking fund in your budget. A sinking fund is a special place in your budget where you save up money for specific, big ticket items — like car repairs. I know, stuffing money

into a sinking fund each month sounds about as enjoyable as waiting in line at the DMV. But look at it this way, if you had a car loan like most people, you'd be putting hundreds toward that debt each month. Instead, you're one of the smart ones who doesn't have any debt and can easily create a repair fund for your car by setting aside less than the average car payment each month. Éven "reliable" cars need

of thing means you're ready to handle virtually any auto issues that pop up

You know you'll need to pay for repairs and maintenance. It's a thing with all cars. And when you know something's coming, that's not an emergency fund situation. Great question, Ashleigh! - Dave

Dave Ramsey is a seven-time #1 national bestselling 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.

In form rock shelters and caves to houses of wood. This program is recommended for students ages 7-12. It is sponsored by the Muscle Shoals National Heritage Area and the Kennedy-Douglass Volunteers.

Nominations are now open for the River Heritage Park. The Walk of Honor recognizes individuals of Florence and Javderda County who here a line and Lauderdale County who have achieved national or international acclaim.

Areas of national or international complishment include, but are not limited to, agriculture, art, athletics, business, education, government, business, education, government, humanities, literature, medical, military,

music, public service, religion, or science and technology. Procedures for submitting a nomination are as follows: Visit the www.florenceal.org > government > Mayor Andy Betterton >

Walk of Honor > Nomination Form to print a copy Pick up a Walk of Honor Nomination

Packet from the Mayor's Office, 102 South Court Street - Suite 200, Florence, AL 35630.

#### See NOTES... page 27

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Attinity

### Weather in the Tennessee Vallev

Weather in the Tennessee Valley sure can be unpredictable! In the last couple of weeks, we have experienced temps in the 70's, the threat of tornadoes, and a blanket of snow. As I write these few words, there is an imminent chance of freezing rain, sleet and snow approaching. So... if you're dissatisfied with the weather in northwest Alabama be patient. You'll receive weather that you'll like eventually.



Howell Bigham Chaplain

Our time on earth is even more unpredictable. Solomon, the wisest of the Old Testament, said "Boast not thyself of tomorrow, for thou knowest not what a day may bring forth" (Proverbs 27:1, KJV). Do you have a family member with a terminal illness? Affinity Hospice seeks to calm the atmosphere of uncertainty by providing excellent hospice care to your door. Call us. We're here to help.

-Howell Bigham, 256-702-7500

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20

South Court Street, Florence, the program

will investigate the types of structures that southeastern Native Americans lived in, from rock shelters and caves to **Continued from page 4** 

learning, and all events are free. Saturday, January 15, 10-11am at Florence Indian Mound Museum, 1028

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## **Important Winter Car Care Tips** Keep your car running smoothly in the winter months.

**Insurance** Insights

From low tire pressure to frozen fuel lines to road salt damage, winter can take its toll on your vehicle. Here are five car care tips to help prevent long-term damage:

- Swap out regular tires for winter tires. Snow or not, if you live in an area where temperatures regularly fall below 45 degrees, winter tires are recommended. They're made to give you better traction while turning or stopping on cold pavement.
- Check tire pressure weekly. Driving on underinflated tires can cause them to wear down prematurely and lose traction on icy or slippery surfaces. Your tires lose a pound of pressure with every 10-degree drop in temperature.
- Keep your fuel tank half full. During winter weather, it's a good idea to keep at least half a tank of fuel in the vehicle in the event of an emergency or if you get stuck in the snow and need to wait for rescue. For longer road trips, plan stops for gas in advance.
- Add a protective layer. A coat of polymer wax can create a barrier against road salt, grime, snow, sleet

and more. Couple that with high-pressure car washes after winter storms to rinse away buildup in hard-toreach areas such as wheels, wheel wells and underbody.

• Protect your windshield wipers. If you park outdoors, leave the wipers in the raised position to prevent them from freezing to the windshield. Never use your wiper blades to remove ice, snow or frost from the

windshield; use an ice scraper instead. Be prepared!

Navigate through whatever Old Man Winter throws at you by making yourself a car kit with some essentials.

- Clothing. Make sure you have extra warm clothing in your car: hats, gloves, scarves, hand and foot warmers, thick socks and a blanket.
- Stay connected. Add a flashlight with extra batteries to your kit. You might also consider flares or a whistle, and an extra phone charger.
- Stay healthy. Grab some bottled water and other snacks. Make sure you have any medications you might need, along with a first-aid kit.
- Other necessities. Jumper cables are a good addition to your kit. A small camping shovel and extra ice scraper can also be lifesavers in snowy conditions.

Follow these tips before you go anywhere in winter conditions. You can also talk to your local agent to find out what to do in an emergency.



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THE BOLD AND THE **BEAUTIFUL** Brooke made a decision that changed the trajectory of her life. Liam comforted Hope, who felt responsible for Brooke's relapse. Zende surprised Paris with a visit from a family member. Hope put Steffy and Taylor on notice about interfering with Ridge and Brooke. Paris felt uneasy about Zende's motives in arranging a family reunion. After a fierce argument with Hope, Steffy encouraged Taylor to fight for Ridge. Taylor made a truthful admission to Steffy about Ridge. Wait to See: Brooke struggles when Hope questions why Deacon disappeared after New Year's Eve. Ridge is torn when Steffy and Thomas reveal their theory about why Brooke relapsed. Sheila again vows to destroy Brooke's life just as Brooke is trying to destroy hers.

**DAYS OF OUR LIVES** Johnny broke Chanel's heart. Paulina had a brush with death. Abe had a heart-to-heart with John.

Tripp tried to determine what was wrong with Susan. Allie comforted a distraught Chanel. Ben and Ciara wrestled with concerning EJ asked decision baby. their Belle to represent him in Sami's kidnapping case. Lani and Paulina came understanding. an to Allie lied to Tripp. Rafe received stunning news at work. Johnny made EJ a surprising offer. Chad told Kate he wanted to tell the truth at EJ's trial. Ava revealed a secret to Gwen. Steve and Kayla went undercover to find Kristen. Lucas returned to Salem to testify at EJ's trial. Wait to See: Chad's plan to tell the truth is derailed. Chloe receives an unexpected visit. Gabi and Jake make a deal with Maggie.

GENERAL HOSPITAL Carly sought answers. reunited with Sonny Laura. TJ made his position clear. Trina unpacked her feelings about her friends before their trip. Nina received a surprise visitor at work. Curtis agreed to hear Marshall out. Britt and Austin felt out of their element. Nina summoned Valentin. Austin and Brook Lynn unexpectedly crossed paths. Alexis and Sam looked to the future. Ned tried to help with a legal matter. Carly surprised Olivia. While Anna talked to Maxie, Felicia went to the hospital seeking information. Valentin and Austin compared notes. Brook Lynn and Chase tackled a new challenge. gained Britt а new understanding of Brad. Laura initiated a family meeting. Wait to See: Drew offers a listening ear. Ava finds Nina in the midst of a

complicated conversation. Dante tries to keep the peace. THE YOUNG AND THE RESTLESS Michael

reflected on his life and career after 30 years in Genoa City. Abby worried about Chance's adjustment to fatherhood. Amanda supported Devon. Sharon enlisted help to surprise Nick. Victor considered Victoria's business proposal. Sally gave Adam an intriguing invitation. Lily stood her ground with Ashland. Victor and Nikki navigated a family feud. Chelsea pushed Sally's Chelsea pushed S buttons. Ashland buttons. was skeptical of Billy's change of heart. Wait to See: Adam gives Chelsea some upsetting news. Abby encourages Chance to seek help. Amanda strategizes with Devon. (c) 2021 King Features Syndicate, Inc

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## Letters... **Too Much** Left Bias...

#### **Continued from Page 12**

and their list of bombings and terror is extensive.

The fraudulent Russia collusion paid for by Hillary and the DNC in 2016 was more of a coup attempt than this riot. We should call for all riots to be condemned and investigated, not just prosecute people to advance a leftist political bias.

Mr. Tracy W Tubbs Decatur

## **A Prayer for** America 2022

Oh God, in this, our winter of discontent, give us in the New Year a springtime for America.

Lift us from the parched land of sectarianismand acrimony, of citizens at war with each other.

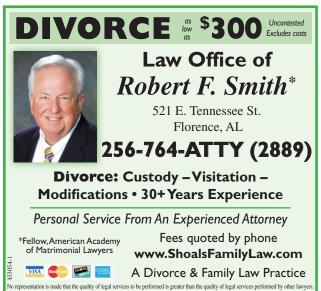
Oh God, renew us with Thy gift of peace. Fulfill justice and freedom in our communities.

Incline us to those moral virtues without which there can be no democracy.

Oh God, inspire our leaders; make them good and wise. May they govern America virtuously.

May modest public policy, forged in consensus, provide a sufficient justice for all.

Oh God, save us from political arrogance that insists upon perfection at the price of unity and peace.



May the nourishment and vitality of our founding vision be above all, the milk of human kindness.

Oh God, may our love of freedom be tempered by a reverence for the obligations we owe to one another.

May we not expect too much from the rough husks of our national institutions, knowing that their imperfections are ours and ours alone.

Oh God, remind us that our beloved Republic is but the fragile gift of human stewardship sustained by divine providence.

May we cultivate a great greening of America, not out of fear of some imminent disaster, but for the sake of the earth, our nation, and her people.

Oh God, in this winter of our discontent, grant us a bright springtime and transform the New Year.

For this land we all love, which Thou hast so richly blest, renew us by Thy Spirit.

Dan L. Hendricks Florence





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## **ON YOUR DEBT** Is It Better to File for **Bankruptcy Before or** After a Divorce?

This is truly not a yes or no to question! Everyone's circumstances bankruptcy attorney do vary, but there are a few scenarios with a copy of your that we see on a regular basis.

First of all, if you have found yourselves with a mountain of joint debt on the verge of divorce, our first recommendation is to seek advice on the benefit of filing a joint bankruptcy before the divorce. This can possibly and our prayer at Bond & Botes save your marriage. Especially if the mounting debt is causing the majority of your marital strife. But even if you ultimately decide to divorce it could provide you both with a total fresh start afterwards.

If you need to seek advice, individually or jointly, on filing for bankruptcy prior to a final divorce decree, it is important to inform your bankruptcy attorney that you are considering divorce. Your bankruptcy attorney can then give you the most intelligent advice on how to handle any individual or marital debts. It is also important to provide your divorce attorney your bankruptcy information so that he or she can craft a decree that is in accord with the treatment of debts that you have chosen with your bankruptcy.

In many instances, one or both spouses are eventually driven to bankruptcy after the divorce is already final. This is not necessarily a problem, but you should be prepared



**McNutt** Managing Attorney

provide your divorce decree. This can be helpful

in crafting a successful bankruptcy case for you if there is language in the decree regarding how certain joint debts are to be handled. One of our experienced attorneys can counsel you on this process.

If you have questions or concerns in this area, I invite you to contact our office.

#### Bond & Botes Helps People Struggling with Debt

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 homeorofficebyphoneand/orvideo 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!

Alabama State Bar requires the following: "No representation is made that the quality of legal services to be performed is greater than the quality of legal services performed by other lawyers."



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3351 County Road 30, Florence, AL 35634

256-766-4111 press option 2 for Towing Abandoned vehicle sale Friday, January 14, 2022. Bids will be taken Thursday, January 13

between 9am and 3pm thru Friday, January 14 at 3pm. Cars MUST be paid for by Monday, January 17 and picked up by Monday, January 24.

#### **VEHICLES ARE SOLD AS IS**

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2005 Toyota Tundra		5TBBT44125S461532		
2005 Ford Taurus	Blue	1FAFP53255A135711		
2001 Honda Odyssey	Silver	2HKRL18681H616577		
2002 Ford Mustang	Blue	1FAFP42XX2F147973		
2007 Pontiac Vibe	Red	5Y25L658X82408952		
1997 Toyota Tacoma	Blue	4TAVN52N6VZ261273		
2000 Dodge Dakota	Blue	1B7GL2AZ7YS783929		
1994 GMC Van	White	1GDEG25Z0RF500143		
1999 Acura RL	Red	JH4KA9658XC000204		
95 Dodge Dakota	Red	1B7FL26X2SW935070		
Dodge Van	White	3C6TRVDG9LE113844		
1996 Plymouth Neon	Blue	1P3ES27CXTD571343		
2006 Ford F-150	White	1FTRX14W96KD82615		
1989 Buick LeSabre	Blue	1G4HP54C6KH513270		
Chevy Cobalt	White	1G1AK52F257612558		
2002 Chevrolet S-10	Black	1GCCS145828231073		
2005 Chevrolet Tahoe	Silver	1GNEC13T35J218483		

Courier Journal / January 12, 2022



Dear Not. I'm very sorry to hear about your dad's prognosis. Writing your dad's obituary would be a nice way for you to honor him and sum up his life, not to mention avoiding any possible mistakes that sometimes occur when obituaries are hurriedly written at the time of death. Here's what you should know,

every

**Ones Obituary** 

#### along with some tips and tools to help you write it. Contact the Newspaper

Dear Savvy Senior,

run in our local newspaper.

Before you start writing your dad's obituary, your first step is to check with the newspaper you want it to run in. Some newspapers have specific style guidelines or restrictions on length, some only accept obituaries directly from funeral homes, and some only publish obituaries written by newspaper staff members.

If your newspaper accepts family-written obits, find out if they have a template to guide you, or check with your dad's chosen funeral provider. Most funeral homes provide forms for basic information and will write the full obituary for you as part of the services they provide.

You also need to be aware that most newspapers charge by the word, line or column inch to publish an obituary, so your cost will vary depending on your newspaper's rate and the length of your obit - most range between 200 and 600 words.

Also note that many newspapers offer free public service death listings too, which only include the name of the person who died along with the date and location of death and brief details about the funeral or memorial service.

#### **Obituary Contents**

Depending on how detailed you want to be, the most basic information in an obituary usually would include your dad's full name (and nickname if relevant), age, date of birth, date of death, where he was living when he died, significant other (alive or dead), and details of the funeral service (public or private). If public, include the date, time, and location of service.

Other relevant information you may also want to include: cause of death (optional); place of birth and his parents' names; his other survivors including his children, other relatives, friends and pets and where they live; family members who preceded his death; high school and colleges he attended and degrees earned; his work history and military service; his hobbies, accomplishments and any awards he received; his church or religious affiliations; any clubs, civic and fraternal organizations he was members of; and any charities he feels strongly about that he would like people to donate to either in addition to or in lieu of flowers or other gifts. You'll also need to include a photo of your dad.

Need Help?

If you need some help writing your dad's obituary there are free online resources you can turn to like Legacy.com, which provides tips and articles at //Legacy.com/advice/guide-towriting-an-obituary. Or consider the 25-page e-book "Writing an Obituary in Four Easy Steps" available at DearPersonObits. com for \$5. This guide will help you gather the details of your dad's life so you can write an obituary that will reflect his personality and story.

#### **Online** Memorials

Many families today also choose to post their loved one's obituaries online and create digital memorials. Some good sites that offer this are MyKeeper.com, GatheringUs.com and EverLoved.com, which provide a central location where family and friends can visit to share stories, memories and photos to celebrate vour dad's life.

Or, if your dad used Facebook, you could also turn his profile into a memorial (you'll need to show proof of death) where family and friends can visit and share anytime.

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.



## Guest Op-Ed Hysteria...

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#### **Continued from Page 12**

for legislation to "protect the foundation of our democracy."

That would need support from Sens. Joe Manchin and Kyrsten Sinema, who have resisted so far.

Mr. Schumer wants to instill a sense of panic to persuade them. "Much like the violent insurrectionists who stormed the US Capitol nearly one year ago" he writes, GOP states have enacted "anti-democratic legislation" that must be overridden by 50 Senate Democrats. Indeed, those events are

linked, but only because all Americans want (or should

**TIP CITY AUCTION** ESTATE AUCTION SATURDAY, January 15th at 5:00 PM Preview Jan. 15, 3pm until auction time. We will be selling contents from two local estates. Fenton lamps and glassware, vintage pinball machines, jukebox, 1970s Jeep Go-Kart, antique clocks, nice vintage & antique furniture, quality glassware, antique frames, unique old items, and much more! **AUCTIONS EVERY SATURDAY NIGHT!** Visit www.auctionzip.com for more information and pictures -NEVER A BUYER'S PREMIUM-We Buy & Sell Estates, Antiques, Tools & Jewelry.

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want) elections to be free, fair, and accurate. The people who rallied at the Capitol on January 6 were angry because the 2020 election was NOT free, fair, or accurate. Some may blame voting machines, but the real culprit was the Democrats' fraudulent bulk-mail ballot strategy. They didn't need machine shenanigans when they could flood the zone with mail ballots that came from either misinformed citizens who wouldn't have otherwise voted or from fraudulent ballots that were never going to be actually validated by an election worker glancing at a signature.

While those breaching the capitol was the wrong response, it does not negate the fact that the 2020 election was severely tainted with numerous irregularities.

The Democrats' election legislation would invalidate numerous fairly and legally enacted state laws commandeering the constitutionally prescribed election process and putting it under congressional control. Their aim is more Democrat votes, whether

authentic or not.

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Democrats want to limit voter ID requirements around the nation, even though voter ID has as much as 80% public support. That figure would be even higher if the media would report honestly about it. However, democrats argue that requiring voter ID hurts minorities because they think minorities are inherently less capable of procuring one.

According to a Wall Street Journal editorial on the ginned up hysteria:

[M]ost of the federal election legislation Democrats have proposed has nothing to do with Donald Trump's attacks on the 2020 election result. The H.R.4 bill pushed last year, for example, would increase the power of the federal government to mandate gerrymandering. racial Another voting bill would require that mail ballots be accepted after Election Day. Mr. Schumer's cynical

equivalence between Republicans who favor existing application of the Voting Rights Act and the January 6 rioters is like comparing criminal-justice progressives to those who attacked police and property at Black Lives Matter protests last year. His aim is not to protect democracy, but to blow up Senate rules for partisan gain.

House Minority Leader, Kevin McCarthy, acknowledged the one-year anniversary of the January 6 attacks in a letter to his GOP colleagues on Sunday, accusing Democrats of using the events as a partisan political weapon.

"Unfortunately, one year later, the majority party seems no closer to answering the central question of how the Capitol was left so unprepared and what must be done to ensure it never happens again," he added. "Instead, they are using it as a partisan political weapon to further divide our country."

McCarthy added that Rep. Rodney Davis (R-III.), ranking member of the House Administration Committee, would be sending out a memo on steps congressional offices can make to protect the Capitol from future threats, "steps that the current majority party is negligent in acting upon."

That is exactly where the focus on the January 6 Capitol breach investigation ought to be: improving Capitol security protocols, ensuring to their while citizen access elected representatives. The Capitol police have already been given a massive infusion of new taxpayer money. Now

they need to come up with plans and procedures to prevent another breach.

In addition, Americans were forced to endure four years of attacks on Trump's legitimacy, which included two fraudulent impeachments. The simple fact that Democrats never accepted the legitimacy of the Trump election and spent four years trying to undo it explains why Trump supporters remain highly skeptical of the 2020 election results.

Today even fewer Trump supporters believe Joe Biden 'won fair and square" compared to a year ago. Last year 13% believed that, today only 9% believe that. That's according to a recent Yahoo News/YouGov poll. In addition, that same poll

shows a full 75% of Trump voters believe the election was "rigged and stolen,"more than ever before.

The third area of focus must be on election integrity reforms at the state level. States such as Texas, Georgia, and Arizona are leading the way. We urge all state legislatures and governors to adopt similar measures to improve ballot security.

Catherine Mortensen is Vice President of Communications for Americans for Limited Government She is a former TV news anchor in New Mexico, elected official in Southern Colorado, a Congressional communications director, and a spokesperson at the National Rifle Association. Mortensen has bachelor's degrees in journalism and political science from Boston University and a master's degree in public administration from Harvard University's Kennedy

## School of Government. She can be reached at cmortensen@getliberty.org. **ONLINE ONLY**

## AUCTION **PERSONAL PROPERTY ENDS JANUARY 14** ROGERSVILLE, AL • LAUDERDALE CO.



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TERMS & CONDITIONS: Personal Property: 15% BUYERS PREMIUM. Pickup date January 17th on site. Credit/Debit Cards can be used for personal property. Cash or check with proper identification. All items sold "as is" with no warranties expressed or implied. Be sure and register your information online at www.hollandrealtv.com.

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## Notes...

#### Continued from pg. 20

Completed nomination forms and any additional information can be dropped off at the Mayor's Office or sent via email to MayorBetterton@florenceal.org.

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

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 and can be purchased from any member of the Muscle Shoals Area Alumnae chapter or by calling 256-383-1394. Proceeds from the sale of the calendar are used to give scholarships to deserving

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

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 hospitals continues to increase.

Donate at the Center, 307 Veterans Drive, Florence. Schedule an appointment, 256-765-7038.

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.

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

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 15 minutes. 760-4713

See NOTES... pg. 30



er person. Winners will be announced each week in our our website. Winners can pick up their Gift Certificat. r Journal office beginning Wednesdavs after 12 Noon.



HOME FOR RENT: 2 bedroom farm house, 117 Co Rd 592, Rogersville, AL., \$500 per month, \$500 deposit, no pets, single family occupan-cy only, Call 256-762-4821

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an appointment, 250-7050. www.lifesouth.org. The hours are: Monday, Wednesday, Friday 9am-5pm; Tuesday and Thursday 9am-7pm; Saturday 9am-3pm; Sunday 1-5pm. To find doors control or making

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

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Multifamily Housing Program waiting list for all bedroom sizes effective December 31, 2021. Applications for Cherry Hill Homes will no longer be accepted, due to the wait time is over one (1) year for all bedroom sizes.

The waiting list will remain closed until further notice.

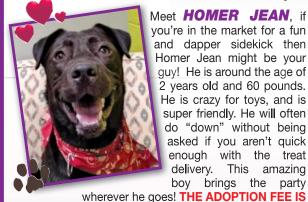
**Courier Journal** ///D/0/271

28

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-

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Houses... **Continued from Page 1** 

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The Indian Mound Museum is located at 1028 S. Court St. Call 256-760-6427 for more information.

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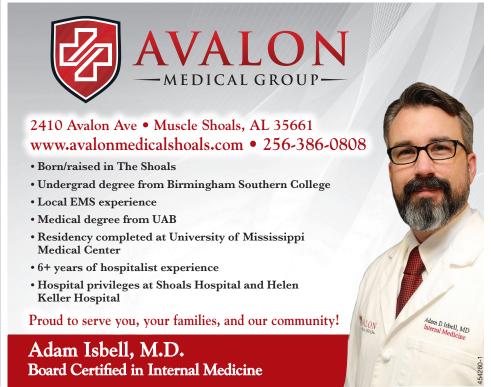
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## The Lord Looked

Psalms 14:2-4a "The LORD looked down from heaven upon the children of men, to see if there were any that did understand, and seek God. They are all gone aside, they are *all* together become filthy: *there is* none that doeth good, no, not one. Have all the workers of iniquity no knowledge?" Yes they do. You can tell a lot about a man's mind, eyes, ears, mouth, hands and feet. What have you sought this week with your mind, eyes, ears, mouth, hands and feet? God was watching to see if you were looking for Him? Did your mouth

glorify Him and thank Him in prayer for anything? Do you really have an excuse for not being saved or seeking God? Sorry is the state of a self-satisfied man. You can tell a lot about a man that never prays or thanks God for anything. **Deuteronomy 8:18a** "But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth... **Proverbs 23:5b** "for *riches* certainly make themselves wings; they fly away as an eagle toward heaven.'

Remember, the smartest men that have ever lived are all dead and all left the same way they came in, naked Ecclesiastes 11:9 "Rejoice, O young man, in thy youth; and let thy heart cheer thee in the days of thy youth, and walk in the ways of thine heart, and in the sight of thine eyes: but know thou, that for all these *things* God will bring thee into judgment." **Matthew 12:36** "But I say unto you, That every idle word that men shall speak, they shall give account thereof in the day of judgment." This entire nation has been swept away in the can-can movement. Get all you can and can all you get. God warned us: Job 1:21 "And said, Naked came I out of my mother's womb, and naked shall I return thither: the LORD gave, and the LORD hath taken away; blessed be the name of the LORD." Pardner, time you took inventory. God's watching. The devil awaits you. Disappoint him. Make him mad. Get saved today and use what little time you have left to glorify God.

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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 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 Assistance that you are already receiving. You will also be covered with accidental and personal liability insurance while working with the program. This need in our area is great! If you are interested please contact our office at 256-332-6800.

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

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

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A Recap of All Winners will be in the January 19 Issue



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## **THE PEOPLE'S LAW SCHOOL**

This is my first column for 2022 and for the next few articles I am going to give an overview of basic law school courses and provide some insight into different areas of the law. Let's start with a basic example. "Any lawyer worth is salt will tell the suspect, in no uncertain terms, to make no statement to the police under any circumstances". That's what United States Supreme Justice Robert Jackson said, and he is the only attorney to be the U.S. Solicitor General, U.S. Attorney General and U.S. Supreme Court Justice.

This statement recognizes so many different areas of the law that

at first are not apparent. Everyone should recognize the direct reference to the Constitutional right not to speak. You can't be compelled to be a witness against yourself in a criminal case. Straight Constitutional Law. It's a full year course in law school. But let's go further. Most people think of this privilege only as a shelter for wrongdoers.

Have you ever heard of the Lacey Act? 16 U.S.C. §3370: "It is unlawful for any person . . . to import, export, transport, sell, receive, acquire, or purchase any fish or wildlife or plant taken, possessed, or sold in violation of any law, treaty, or regulation of the United States or in violation of any Indian tribal law or regulation of any State or of any foreign law."

You have no idea whether or not you have ever violated the Lacey Act. What if you had a lobster in a restaurant that was shorter than the legal requirement for length in another state? That's a federal offense under the Lacey Act. Point being that you have no idea what your client has done, and they don't either. If your client gives a statement and it includes a violation of the law, then that statement comes into evidence. If it's not a violation of law or against his interests, the police officer can't testify to it because it's hearsay. That's a rule of evidence.

The point being that a legal problem that seems simple, will almost always implicate various areas of law. They all are interwoven and to an extent that they all must be considered. Law school consists of at least 18 core courses, each one of which is important.

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

Please send the questions to:

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