

Stuff-A-Bus, Big Results

MUSCLE SHOALS-102.7 KISSFM's 11th Annual Stuff A Bus Christmas Toy Drive set two event records in 2021: for the most toys ever collected and the shortest amount of time. Over 8,250 toys were collected in just seven days. Listeners and fans came out in force and made Christmas for 100's of families with hardships a huge success.

KISSFM'S own Chris Maddox lived on the bus parked at Rural King in Muscle Shoals until it was stuffed with toys. This was the first year the drive teamed with Toys for Tots, which handled the local distribution of all of the toys collected.

Toy donors were also eligible to register for a Family Vacation to Disney World which was given away at the end of the Toy Drive. Brian Reeves of Tusculumbia was the lucky winner.

Gill Named a 2nd Time

ATLANTA - For the second time this season, North Alabama forward Skyler Gill was named ASUN Conference Freshman of the Week. In her lone game of the week, Gill recorded a double-double with 17 points and 11 rebounds. She also added two steals, two assists, and five blocked shots against Jacksonville St. on January 8.



Gill

See SHORTS... on Page 2

Volume 138 Number 13

January 19, 2022

POSTAL PATRON

Courier Journal

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CVB IS DOING Retail Online

FLORENCE - The Florence-Lauderdale Convention and Visitors Bureau (CVB) has opened its first online retail store called, The Shoals Shop.

The online e-commerce platform is hosted through Shopify and will offer a wide variety of merchandise items. Several items which the visitor center gift shop does not carry will also

See SHOP... on Page 11

Ground Broken on Development

MUSCLE SHOALS- The city of Muscle Shoals conducted a groundbreaking for its new multimillion dollar development at 4805 Wilson Dam Road and the mixed-use Sound Crossings project.

"We are incredibly excited for what this development means for the city of Muscle Shoals.

This development will address many issues faced by the city in terms of retail recruitment potential and planned growth and development," said Caitlin Holland, President of the Shoals Chamber of Commerce. "It's the first development of this type in Northwest Alabama," according



Lockhart

See DEVELOP... on Page 9

PAID-POLITICAL ADVERTORIAL

Baschab-Haslacker Qualifies for Colbert County District Judgeship

COLBERT COUNTY - The People's Candidate, Mary Baschab-Haslacker, has qualified to seek the Republican Party nomination for Colbert County District Judge. "I am running for District Judge because people need and deserve a judge who is honest, efficient, innovative, impartial, accessible, and dedicated to the rule of the

law. So many people today feel disenchanted and hopeless about their government. They need leaders they can trust; leaders who will put them first and will protect and uphold the Constitution," said Baschab-Haslacker.

"My upbringing, education, and work experience have made me prudent, even-tempered, and

judicious. I expect every person to act in a way that promotes respect for the law, the values of our Country, and the rights given us by God. I have strong faith, respect for life and the family, and an ethic of work, personal

See JUDGESHIP... Page 7



Inside this Issue

Automotive Inside



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

- Medicare Minute
- Athletic Support
- Your Letters
- Hocus Focus
- Computer Skeptic

- Soap Updates
- Savvy Senior
- Ask The Attorney
- Independent Investing

- Youth Class on Paper & Books
- Dave Ramsey
- Adopt-A-Friend

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Shorts...

Gill Named a 2nd Time

Continued from Page 1

Gill also won the award on December 13.

Through seven games this season, she has 22 blocked shots and would lead the ASUN in the per-game category. However, she has not played in enough games to be counted in the official league statistics.

Gill joins UNA's **Julia Strachan** as a two-time ASUN weekly award winner. Strachan was named ASUN Newcomer of the Week on December 20 and January 3.

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Nominations Open for the Walk of Honor

FLORENCE- Nominations are now open for the Walk of Honor in beautiful River Heritage Park. The Walk of Honor recognizes individuals from Florence and Lauderdale County who have achieved national or international acclaim.

Areas of national or international accomplishment include, but are not limited to, agriculture, art, athletics, business, education, government, humanities, literature, medical, military, music, public service, religion, or science and technology. Procedures for submitting a nomination are as follows:

- To print a copy, visit the www.florenceal.org > government > Mayor **Andy Betterton** > Walk of Honor > Nomination Form.

- Pick up a Walk of Honor Nomination Packet from the Mayor's Office, 102 South Court Street - Suite 200, Florence, AL 35630.

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



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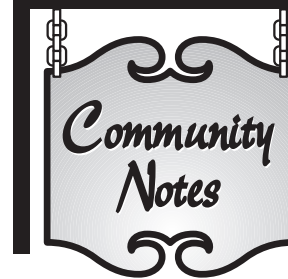
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Muscle Shoals Area Alumnae Chapter of Delta Sigma Theta Sorority, Inc., is proud to announce that the sixth SPOTLIGHT ON EXCELLENCE calendar is available for purchase. The cost of the calendar is \$12 and can be purchased from any member of the Muscle 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.

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

- Email to editor@courierjournal.net;
- Look for "Submit News" on our website at www.courierjournal.net.
- Fax to 256-760-9618;
- Mail to 219 W. Tennessee St, Florence, AL 35630; or
- Bring in person.

All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. We do our best, however, there is no guarantee that this free information will be published each week in the paper. Visit our website for a complete list of community notes. If your item MUST appear in the paper a certain week, we suggest you also place a paid ad by calling 256-764-4268. That way it will be in at least one area of the paper. When your community note is published, your event will have coverage in two different locations.

The 2022 calendar features 12 outstanding women whose accomplishments have added to the rich history of the area. Each honoree was born or has lived in the Shoals and has made a tremendous difference by her contributions to humankind. The women who are featured in the SPOTLIGHT ON EXCELLENCE VI: PHENOMENAL WOMEN calendar are Lorain Bryant-Abernathy, Dr. Alyce Doss Brown, Charlene Carter, LaShonda M. Davidson, Dr. Tabitha Jarman Gatrey, Natalie Renee Gordon, Dr. LaKeve Bena Harris, Melessa Farrar Mayes, Mary Mullins Napier, Dr. Pat Sanders, Mary Stevens, and Geraldine Byrd Thompkins.

Reunion of USS Kitty Hawk CV-61 June 6-9, 2022 in San Diego, CA. For information, contact Jim Melka at jmelka@netins.net or 319-332-1632.

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

The Burrell-Slater Athletic Hall of Fame induction dinner for 2022 will be held on Friday, February 4 at 6:30pm at the newly renovated gym located at 610 W. College Street in Florence. The following athletes who excelled in sports at historic Burrell School will be honored: Harry Barnett, William Houston and the 1954-55 Men's Basketball Team. Tickets are \$25 and may be obtained from any Hall of Fame committee member or by calling 256-710-9057. NO TICKETS will be sold at the door. The doors will open at 6pm and all are asked to wear a mask and observe protocol for the pandemic.

This year continues to be difficult for Lifesouth and blood centers across the country with the impact of the pandemic causing a decrease in blood donations, while the need to help patients in local hospitals continues to increase. Regular blood donors who have not given recently and first-time donors can make a major impact by donating. One donation can save up to three lives.

Swamp John's Dinner at Lexington Senior Center on Tuesday, January 18, 4-7pm. Your choice of shrimp, fish, or chicken. Meal includes slaw, fries, dessert and drink. \$11 per plate.

Donate at the Center, 307 Veterans Drive, Florence. Schedule an appointment, 256-765-7038. www.lifesouth.org. The hours are: Mon., Wed., Fri. 9am-5pm; Tue. and Thurs. 9am-7pm; Sat. 9am-3pm; Sun. 1-5pm.

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

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.

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INDEPENDENT INVESTING

New Year Finance Resolutions



Many of us take advantage of a new year to turn over a new leaf. This can include everything from starting a new exercise regimen to committing to cooking more at home. It's also a prime time to assess your current financial situation and take concrete steps to improve it.

Here are a variety of steps to take as the New Year begins to enhance your financial life. Some may be more appropriate than others for your circumstances.

Review where you stand
Start by taking a comprehensive look at your current financial position. Are you generating enough income to meet expenses? Where could you cut back on living costs? Are there loans or debt you can pay off quicker? Are you saving enough for your key goals? Ask the tough questions to get a good sense of where you stand. Then consider any of these following steps that seem appropriate.

Deal with debt
Make a plan to pay down debts as quickly as you can. A priority should be to repay high interest borrowing like credit card debt as quickly as possible. To the extent loans are manageable, you can continue to make monthly payments, but the more you pay off, the easier it will be on your monthly budget.

Build your savings
Financial security is closely related to the amount of money you have available to you. Commit to building up an "emergency fund" equal to six months of your income to help deal with unexpected short-term needs. Then commit to boosting your retirement savings contributions per month if you can.

Resolve to get a better job
Many employers are having a hard time finding the right kind of people to fill roles. This may be the best opportunity in a long time to find a job that offers better compensation and that you may actually find more enjoyable.

Invest more effectively
Do you think you might be able to get more out of your portfolio? Take a closer look at what's working and what isn't. It may be time to "cut your losses" on investments that have proven to be disappointing while putting some of that money to work in assets that offer greater potential.

Make 2022 different
If you feel like there's more you could be doing to shore up your financial position, make a pledge to get that process started now. It may be beneficial to consult with a financial advisor to help you find a path to a more prosperous future.

Teresa L. Turner is a Financial Advisor with Independent Investments Group, a financial advisory practice of Ameriprise Financial Services, LLC. In Florence, Alabama. She specializes in fee-based financial planning and asset management strategies and has been in practice for 24 years. To contact Teresa, call 256.765.3622 or email Teresa.Turner@ampf.com





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CLASSIFIED ADS - 5 pm Friday unless otherwise specified

Judgeship

Continued from Page 1

responsibility, and commitment to service. My energy and passion will focus on making the District Court work for the people of Colbert County. I pledge that as District Judge I will run the court efficiently and effectively, relying solely on the law and the facts before me. That is why the people of Colbert County should pick Mary in the primary." After many years working retail, restaurants, and in boat yards, Baschab-Haslacker earned her undergraduate degree in Wilderness Leadership and Experiential Education at Brevard College, NC. There she met her husband of 15 years, Christopher Haslacker; together they worked as wilderness educators.

In 2011, she graduated with honors from the University of Alabama School of Law. Her first job as an attorney was working for then-Senator Jeff Sessions on the U.S. Judiciary Committee. As legislative counsel Baschab-Haslacker worked on immigration, the First Amendment (religious freedom and other basic freedoms), and the Second Amendment (right to keep and bear arms) issues, all topics that remain highly relevant today to the people of Colbert County.

Having experienced first-hand politics in the Swamp, she decided to work in the judicial branch of government where politics does not, or should not, play a role. She became a staff attorney for the U.S.

Court of Appeals for the Eleventh Circuit, which hears all appeals from the U.S. District Courts in Alabama, Georgia, and Florida. Baschab-Haslacker researched the issues on appeal and wrote draft opinions for the U.S. Circuit Judges in immigration, criminal, civil rights, civil, employment, and other federal matters.

After her first child was born, she and her husband Chris moved to Cherokee and Baschab-Haslacker worked as law clerk for U.S. District Court Judge Inge Johnson. When Judge Johnson retired, Baschab-Haslacker and her family moved to Huntsville where she served as a U.S. Probation Officer for the U.S. District Court for the Northern District of Alabama. She conducted pretrial and sentencing investigations, recommending to the U.S. District and Magistrate Judges appropriate bond conditions and sentences for federal defendants. She completed the National Training Academy at the Federal Law Enforcement Training Center in Charleston, SC, and was a certified Officer Safety Instructor for the U.S. Probation and Pretrial Services. During Academy she qualified to carry a firearm (.40 caliber Glock 22 was her preference) as a law enforcement officer through vigorous training and testing and continued to qualify on a yearly basis.

With their fourth child on the way, Baschab-Haslacker and her family returned to Colbert County, where she was a staff attorney for Safeplace, a non-profit organization that serves victims of

domestic violence. In November of 2020, she was appointed prosecutor for the town of Leighton and Town Attorney for the towns of Cherokee and Leighton. In addition, Baschab-Haslacker currently has a successful general law practice in Muscle Shoals.

Baschab-Haslacker has deep family roots in Colbert County through her ancestors the Gaisser's from Cherokee. As a woman with deep Christian faith, Baschab-Haslacker prioritizes serving her family and her community. She is a member of the Junior League of the Shoals, performing over 40 hours of volunteer work throughout the community and working on projects to assist those in need. She serves as a member of the United Way impact team, the Colbert County Education Foundation Board, the Cherokee Lions Club, the American Legion Post 31 Auxiliary, and the Tuscumbia Civitan Club. She is the President of the Our Lady of the Shoals Women's Society and volunteer for the Meal Barrel Project in Sheffield.

Baschab-Haslacker comes from a family tradition of strong Republican values-patriotism and service to country and community. Her father Roger Baschab is a retired U.S. Air Force officer. Her mother Judge Pamela Baschab is a retired Alabama Court of Criminal Appeals Presiding Judge.

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Develop...

Continued from Page 1

to Mayor, Mike Lockhart. "It will be multi-use with residential, commercial, and it's going to have some townhomes, so it is going to be all-inclusive."

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"I think it's going to bring excitement to our community that's going to have other developers want to come and invest in our area," Lockhart added.

RETIREMENT NOTICE

Danny J Martin, M.D.

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Applications are available at **Cherokee Town Hall** during normal business hours (8:00 a.m. to 4:30 p.m.) **3780 Old Lee Highway Cherokee, AL 35616** Monday through Friday. Applicants can also email their resume or application to cherokeewtpt@cherokeetel.net.
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Shop...

Continued from Page 1

be sold at the Shoals Shop.

The Shopify platform offers services including payments, marketing, shipping, and customer engagement tools.

The Florence-Lauderdale CVB has recently introduced several new Shoals-centric items into the gift shop created by Director of Marketing & Communications, Will Martin.

"With four cities and a multitude of attractions and experiences, we hope to create designs for products that meet all our visitor's needs," Martin said.

The Florence-Lauderdale Visitor Center opened in McFarland Park in 2014 and has been an information outlet for visitors along with a gathering place for local artisans, musicians, and cultural events. It also serves as the office for the CVB team.

"Creating an online store is just one more way

we can elevate our brand to make visitors aware of where we are and what we offer," said Rob Carnegie, President & CEO.

New items will be frequently introduced with many items branded by cities within the Shoals.

The Shoals Shop can be found online at www.theshoalsshop.com or by visiting the CVB's website at www.visitshoals.com

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Commentary

More January 6 Smoke Blowing

Americans for Limited Government's Catherine Mortensen did a great job last week addressing the one year anniversary of the January 6 Capital breach and it's being used as a smoke screen to pass a bill laden with opportunities to make election fraud a permanent fixture in American society.

The ratings for the hours of special anniversary programming at CNN were well beyond dismal. This seems poetic justice for what still amounts to a non-event that many foolishly equate with Pearl Harbor and 9-11, a truly embarrassing degree of historical ignorance.

A year later, Trump is still roundly criticized for promoting the violence before President-elect Biden's inauguration.

That must have been when he said, "Patriotically make your voices heard," or during the protest when he said, "We have to have peace. We have to have law and order... I unequivocally condemn the violence."

How soon we forget some of the other incendiary comments of the age. Here are just

See BLOWING... on Page 20

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

In A
Few
Words



TOM MAGAZZU
Editor

Courier Journal

in the *Shoals*

January 19, 2022

THIS WEEK

Happening
THIS WEEK

With Paper & Books

2-Day Youth Workshop Delves into Making Both

FLORENCE – Kennedy-Douglass Center for the Arts is hosting a Papermaking and Bookmaking workshop for children ages 10-12 on the weekend of January 22-23.

The workshop is presented in conjunction with the Art Center's current exhibit, Childhood Classics: 100 Years of Illustration. In this two-day workshop led by Art educators, Jamie Lynch and Sundry Perkins, students will have hands-on experience making paper from cotton rag and learn

the necessary bookbinding skills to create their own book. All supplies and equipment will be provided. Kennedy-Douglass Center for the Arts partnered with the Florence-Lauderdale Public Library to present the Childhood Classics exhibit and develop related programs. Kennedy-Douglass received grant funds from the Alabama State Council on the Arts to offer workshops related to the exhibit at no charge to participants.

The workshop will take place at the Kennedy-Douglass Art Center in the Southall-Moore up House from 10am-noon on Saturday and 1-3pm on Sunday. Although there is no fee for the workshop, participants are required to register online at www.florencealmuseums.com/calendar

Please call the art center at 256-760-6379 for more information.

WILLING VESSELS FROM LAWRENCEBURG, TN will be at Crossroads Church, Saturday, January 22 at 7pm. The church address is 7210 County Rd 7 in Florence. If putting in (GPS) intersection County Rd 7 and 8. Questions? Please call 256-367-7598 and ask for Delana.

THE CHILDHOOD CLASSICS EXHIBIT is on display at Kennedy-Douglass Center for the Arts, 217 E. Tuscaloosa St., Florence, through March 25. Childhood Classics is 100 years of original illustration from the Art Kandy Collection. Exhibit made possible by the Alabama State Council on the Arts, the Florence-Lauderdale Public Library Foundation and the Kennedy-Douglass Trust. The museum is open 9am to 4pm Monday-Friday and 1-4pm Sunday. Located at 217 E. Tuscaloosa St., Florence. Admission is free.

FREE JOINTS IN MOTION EXERCISE CLASSES at Florence Senior Center/The Club, 450 Country Club Drive, Florence meets on Tuesdays, (January 18) and Thursdays, (January 20) at 9:30am.

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

by Mail, in person or mail slot
Editor-Courier Journal
219 W. Tennessee St., Florence, AL 35630
• e-mail: editor@courierjournal.net
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Shame on Sorrell

Editor:

Andrew Sorrell's (R-Muscle Shoals) HB44 Bill will support felons buying and concealing handguns without a permit in Alabama. This includes those purchased from his Florence Boulevard store (Gold, Guns and Guitars).

This will become the most anti-law enforcement and corrupt bill ever to hit the floor of the Alabama House. Shame on you, Mr. Sorrell.

Alvin Rosenbaum
Florence

She finally said that a check would be in the mail... sometime in the future. Not this week, maybe the next or the week after...

”

System Not Fair

Editor:

Biden slammed Trump for not trying to stop the uprising on January 6, 2021. However, many Democrat leaders allowed looters, violent and destructive demonstrations and arsonists to get away with those disgraceful acts two years ago. Then they told police and firefighters to stand down and do nothing to stop it.

Does anyone else see Democrats as backstabbing hypocrites?

Is the FBI looking at months of violent videos so we can

bring those criminals to justice?

The system is not fair and balanced. Why did the dumb Republicans not push for justice back then instead of being so passive? Republicans should have gone public and made a big fuss for those criminals to pay for their crimes.

Paul Sabatino
Florence

Local Scams

Editor:

I'm a senior citizen and have

See LETTERS... on Page 18

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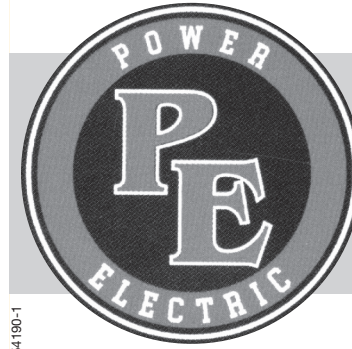
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1 Peter 1:18-19 "Forasmuch as ye know that ye were not redeemed with corruptible things, as silver and gold, from your vain conversation received by tradition from your fathers; But with the precious blood of Christ, as of a lamb without blemish and without spot." Notice the opposites in these verses. Notice this: **1 Peter 1:23** "Being born again, not of corruptible seed, but of incorruptible, by the word of God, which liveth and abideth for ever." Where is my incorruptible seed? **1 Corinthians 15:53-54** "For this corruptible must put on incorruption, and this mortal must put on immortality. So when this corruptible shall have put on incorruption, and this mortal shall have put on immortality, then shall be brought to pass the saying that is written, Death is swallowed up in victory." My, how easy it is to pick up what's good or bad for us in a King James A.V. bible. That's the book our kids and our schools, homes and churches need. That's the Book that you need to teach and speak from. That's the book that made America great. Corruptible things corrupt.

Just what have you built your home on? What have you built your marriage and soul on? Just what kind of savings are you carrying into eternity with you? **Luke 6:45** "A good man out of the good treasure of his heart bringeth forth that which is good; and an evil man out of the evil treasure of his heart bringeth forth that which is evil: for of the abundance of the heart his mouth speaketh." Are corruptible things what you are feeding your home and church? Could it be the rise and fall of this nation hangs on one book? Could it be that God's blessings and future goodness hangs for us on one book? Where are the old paths preachers used to crow about and now folks laugh at? **1 Corinthians 15:50** "Now this I say, brethren, that flesh and blood cannot inherit the kingdom of God; neither doth corruption inherit incorruption." Isn't that clear? A corrupt seed brings forth corrupt fruit. Only one life will soon be past, only what's done with and for Christ will last.

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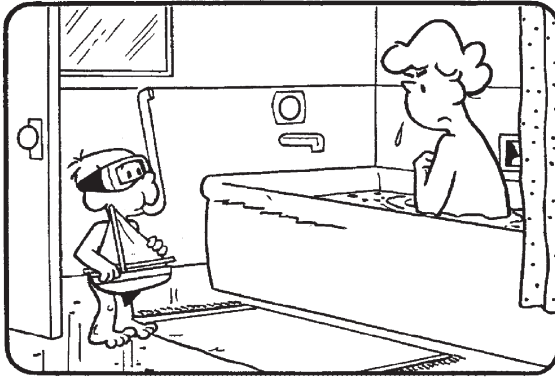
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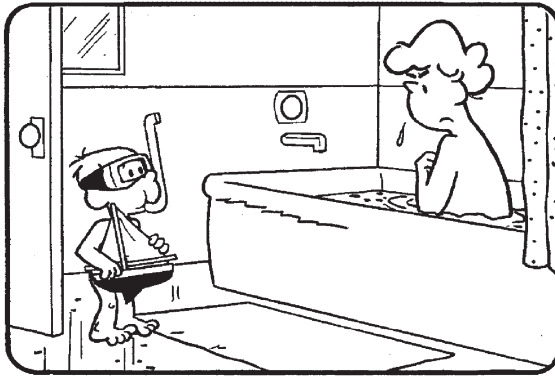
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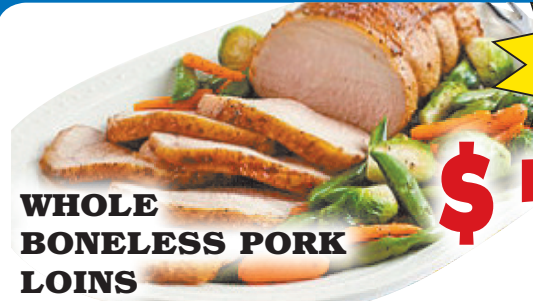
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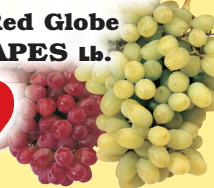


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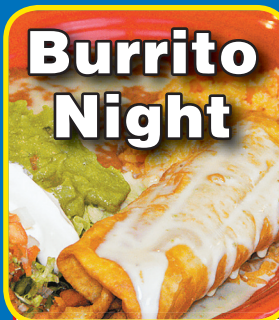
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Athletic SUPPORT

by Eli Cranor

"It's not about winning in seventh grade"



scream, "Because you lost!" I didn't do that, though. I knew better. But I know she'll ask me again, and I'm not sure what to say.

— Winning

Dear Athletic Support: My daughter's seventh-grade basketball team is bad. Like so bad we don't even score a single bucket until the other team puts their second-string in. When we do finally score, the crowd goes crazy. It almost seems like charity. I can't stand it, but the girls really get a kick out of the applause. They pump their fists and smile like we just won the conference championship. My daughter has started picking up on my negativity lately. She even asked me why I wasn't smiling after the games. I couldn't believe it. A part of me just wanted to

Dear Winning: Sounds to me like you don't have much to worry about at all (other than screaming at your daughter about losing — don't do that).

You must remember that we're talking about seventh-grade basketball. If your daughter and her teammates are having fun, then half the battle has already been won. So much can change from seventh grade to varsity. Girls mature. They get taller and more coordinated. There's no way to tell which

players will be the best by the time they're seniors.

The last thing you want is for young players to quit basketball. If girls aren't having fun in the early stages of the game, then they won't make it to the varsity level.

If your daughter corners you again and asks why you don't seem to be enjoying the games, maybe try leveling with her. Tell her that you're competitive, and it's hard for you to be excited about losing, but you're working on it. You might also add that it makes you happy to see her so happy, regardless of the scoreboard.

Dear Athletic Support: I always try to start the new year off by getting my kids to read more. My son is in college. My daughter's a senior in high school. They are both athletes with very busy schedules. Do you have any book recommendations that might be a good fit for them? They're not the biggest readers. Mostly, they tend to like nonfiction and stuff like that. Sorry.

I know that's not much to work with.

— Reading Rainbow

Dear Reading: Have you ever heard of Stephen Covey's *7 Habits of Highly Effective People*?

It's not a page turner by any means, but I've found it incredibly helpful over the years. There's no better book about how to structure your time, something a high school senior and a college student could definitely use!

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

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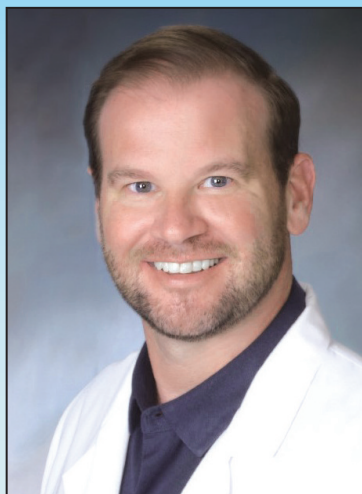
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Letters... Local Scams...

Continued from Page 12

Medicare with Blue Advantage. It pays nicely as insurance does these days. My premiums are costly too, and but the insurance fills the bill.

I had an appointment with a local medical professional. They failed to say upfront they needed \$30 in case my insurance doesn't pay. Which they know they will. My friend also went, same deal. It has been 3 months and the insurance paid off quickly and in full, but I received no refund. I call and she says no refund was coming.

You understand that this is Medicare and my insurance and this cannot stand. I explained that it was insurance fraud and a complete scam against a senior citizen and how many elderly have they 'not refunded' their \$30. Just not...refunding. She said that it was posted in the accounts in the wrong place. She finally said that a check would be in

the mail....sometime in the future. Not this week, maybe the next or the week after. You know...soon. My friend got the same response.

The elderly have to be looked after, not pinched for every penny a medical professional can get. \$30 is a tremendous amount to someone elderly or disabled trying to buy cat food and medicine and groceries and doctor and dentist visits, not to mention everyday living expenses. \$30 barely buys toilet paper these days.

Those Medical Professionals know who they are, but if you see this today and have a senior or disabled loved one going on doctors and dentists visits, check to make sure they aren't being scammed. That office was so nonchalant about not refunding the money, that I know they didn't see a storm brewing on the horizon, but you could also tell it wasn't the first time. I'll let you know should the refund arrive anytime this millennium. My cat dies, I'm gonna be upset.

Linda Johnson
Florence

Is This Called Elder Abuse?

Editor:

In 1965 and again in 1992 Federal laws were passed/updated to include most of the eight types of abuse. Included are physical abuse, domestic violence or abuse, sexual abuse, psychological or emotional abuse, financial or material abuse, modern slavery, discriminatory abuse and organizational or institutional abuse.

We all have heard of "elder abuse" before. Some people find it mighty easy to abuse the elderly via violence, neglect, or taking advantage of those who are vulnerable or impaired in some way.

Could this be going on at the federal level, say at the White House, for example? It is well-known throughout the country and world that our President has continuously displayed obvious cognitive issues when speaking publicly. He can't speak without a teleprompter or "Q"

cards. After all, he is inclined to say, "What am I doing here?" There are numerous instances of "I'm told not to answer questions or I'll get in trouble if I answer." Most of the time after public speaking events, he simply walks off without any discussion/questions. The mainstream media lets him walk away while some media shout out questions that go unanswered. All the stated indicators suggest advanced memory, judgment, and/or reasoning issues are suspected.

Family and others close to the president may need some advanced medical or psychological help knowing that he has obvious cognitive issues. He appears to be a puppet who says what he is told to and refuses questions as he can't cognitively answer them.

He's told not to answer questions and which reporter to call on if he does. He has cards with pictures of the reporter for him to call on. It even appears they have rehearsed the question beforehand.

Who is running this show? He should be evaluated and if found to be in need of professional help, he should be put out to pasture to enjoy his remaining years. He is not a leader and those people behind him aren't leaders either. They are just puppet masters.

The total down side is Harris would step up; but she is in no way qualified to occupy her position let alone the most important political position in the world.

Remember, elder abuse is not good and it's a crime everywhere.

Bill Jones
Alta Loma, CA

Tom Jones
Florence

Her Rant is Ill-Informed

Editor,

Recently a very liberal writer (based on past postings) used a typically-disingenuous approach, typical of her political party,

I.E. "Don't blame the person or organization responsible for a problem, blame someone else to deflect interest from the source of the problem."

In other words, don't look at Biden's and the Democratic party's screwups that directly and immediately changed our economy from a strong, effective one that lowered inflation, lowered gas prices, made possible reasonable grocery prices, and successfully closed our Southern border.

Suddenly, those nasty grocery and gasoline businesses, according to this person, are ripping off the public, making too much profit they're not sharing, and therefore these businesses should be punished.

Obviously, this person has no concept of how the business world functions; how paying people not to work drives up prices by having to pay more just to get anyone to work; moving the economy from a world producer of oil and gas, lowering prices locally, to a position

See LETTERS... Pg 24

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Commentary

Blowing...

Continued from Page 12

a few of hundreds....
 Joe Biden - *I know if we were in high school, I'd take him behind the gym and beat the hell out of him.*

Sen. Maxine Waters - *I will go and take Trump out tonight.*

Former CNN anchor, Chris Cuomo - *Too many see the protests as the problem. Please, tell me where it says protests are supposed to be polite and peaceful.*

Ayanna Pressley - *There needs to be unrest in the streets for as long as there is unrest in our lives.*

We also need to be reminded of what was going on while Donald Trump was being inaugurated on January 20, 2017. Do we remember the numerous burning cars, including the stretch limo? The burning of the historic St. John's Church across from the White House, piles of burning debris, smashed storefront windows with over 200 arrests?

And who can forget the parade of celebrity lefties using the pressure of TV ads in late 2016? They were imploring electoral college electors to use their constitutional right and cast their vote for ANYONE other than Donald Trump who they claimed to be incompetent and unstable.

Do we remember 2011 when tens of thousands of protestors forcefully entered and occupied the state capitol in Madison Wisconsin?

But enough with all the blatant lies, hypocrisy, and malfeasance.

Democrats and their

cohorts constantly fuel or perpetrate domestic terrorism. Yet, few if any people are held accountable. Those who are prosecuted seem to be afforded red-carpet access through the legal system at third-party expense. Meanwhile, the FBI has accounted for 700 rioters who have been incarcerated for offenses during the 'insurrection' of January 6, many held in solitary confinement. Some are still not 'charged' and some have not yet been released on bail. Interesting.

The Dept of Justice and the FBI claim the Capitol breach could be its biggest investigation in history. Yet, Assistant AG Matthew Olsen and Executive Assistant FBI Security Director, Jill Sanborn, dodged almost every question during the Senate Judiciary Committee meeting last week. They are also deceptively hiding the identity of a guy named Ray Epps, who by many accounts was a known FBI plant and provocateur on January 6.

What's not covered is what has been going on in the last 12-18 months, the real coup taking place on American soil.

We have witnessed the greatest transfer of wealth that the world has ever seen. And it's only getting

started.

We are also witnessing the greatest transfer of peacetime freedom and power that the world have ever seen.

One side of the political aisle is allowed to exercise power, force, influence, violence, and destruction, all well beyond what was previously considered acceptable political expression and free speech rights. The other side is methodically neutered by the press, the fringe, and corporate America, and essentially told to shut up, sit in the corner, and enjoy the view.

It's well past socialism or a social democracy that has covered much of Europe and the industrialized world. We're entering the throws of full-scale Marxism while many influential constitutionalists and right-thinkers are sitting on the sidelines.

Meanwhile, the power of the political right is asleep at the wheel.

Americans of all ages, nationalities, and colors are starting to see that. The political right needs to dispense with the polite deadwood in the party and start checking its shorts beginning this year or we can forget the universal freedoms and liberties for which many of our ancestors fought and died.

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Medicare Minute

"Signing up for Medicare Part 2"

Most Americans qualify for Medicare by turning 65 but there are other ways to qualify such as being disabled, having End Stage Renal disease (ESRD) or ALS. Today we are going to look at how you would sign up if you are disabled.

If you are under the age of 65 and disabled, you will automatically be enrolled in Part A and Part B after you have received Social Security or Railroad Retirement Board (RRB) benefits for at least 24 months. If you are disabled, covered by your or your spouse's group health plan and wish to stay on that plan, my suggestion is to contact the plan and confirm that you can remain on the plan even though you have Medicare. This may allow you to delay your Part B until a later date.

You are eligible for Medicare if you have End Stage Renal Disease and you've worked the required amount of time under Social Security, RRB or as a government employee OR you're already getting or are eligible for Social Security or RRB benefits OR you're the spouse or dependent child of one of the previous requirements. You should contact Social Security or the RRB for the amount of time worked to be eligible for Medicare.

If you're under 65 and have ALS your Medicare benefits should begin the first month you start receiving your Social Security or RRB benefits. Again contact Social Security or RRB for a list of the benefits.

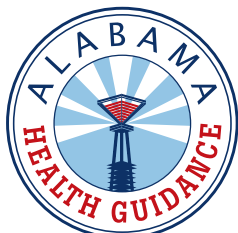
Whether it's SSI or RRB disability, ESRD or ALS, I would encourage you to NEVER voluntarily leave your current health plan until you have covered all your bases with your current plan and Medicare. In most cases once you leave you cannot go back!! If you are faced with any of these 3 situations and need additional assistance feel free to contact our office.

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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ONE OF THE BANES OF MY PROFESSIONAL EXISTENCE is being bombarded by requests for help from (mostly older) clients who fall for internet or email scams that often involve their bank or credit union accounts. I'm infuriating that scammers can be so awful to other people. To combat these kinds of scams, the state of Alabama passed a law that took effect on January 1st (happy new year, by the way!). Unfortunately, the law is hardly even a baby step but at least it is a step. We have a long way to go.



Jim Fisher

VULNERABLE ADULT FINANCIAL PROTECTION ACT

by "The Computer Skeptic"

Banks and credit unions are in a tough spot when it comes to preventing fraud against their clients. They are legally bound to conduct financial transactions in accordance with their client's instructions. It seems a bit crazy to me that a financial institution must allow a suspected fraudulent transaction to occur even if they know better. I spoke with a local credit union representative who told me that up until now, credit unions could attempt to counsel a client to let them know that they are probably being scammed,

but if the client insisted on the transaction or didn't want to be counseled, the credit union had to abide and sometimes has to eat the loss by writing it off.

The new law is named the Elderly and Vulnerable Adult Financial Protection Act of 2021. This law authorizes credit unions to refuse to execute or delay the execution of transactions involving an account of an elderly or vulnerable adult when financial exploitation is suspected. DELETION (repeated below) The bill says that if a bank

delays or rejects a transaction because of suspected financial exploitation, it has to notify the account holder or a trusted individual associated with the account and report the incident to the Alabama Department of Human Resources and a law enforcement agency.

But here's the bad news: This ONLY applies to credit unions, not regular banks. Second, the elderly person must provide the credit union with a list of trusted individuals who should be contacted if fraud is suspected. I have a feeling that most at-risk people will not bother to go tell the credit union, "These people should be contacted if I do something silly" because who in the heck likes to admit that they are not 100% in charge of their faculties

anymore? But, as I said, it's a first step so yay for that.

Our brains are weird. When certain cognitive capabilities start to decline, we may not even know it until it's too late. So I urge anyone over the age of 65 and still of sound mind to discuss this with their credit union just in case your brain starts playing tricks on you -- and do this long before a fraudster takes advantage of you.

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Letters...

Her Rant is Ill-Informed

Continued from Page 18

of total dependence on other countries for our energy needs drives up the cost of getting goods delivered by trucks and trains dependent on oil and gas; and how, if those increasing costs are not passed along to the consumer, a business will be forced to close.

Also, I doubt seriously if this person is aware grocery businesses operate on a 1-1.5% profit margin. Research has shown that almost any other businesses making less than 5% profit margin do not remain in business very long.

This person's rant is ill-informed at best and reflects her political party's "blame anyone except the responsible party" scurrilous spin on the problems they cause.

Floyd Price
Florence

We Lack Many of the Details

Editor,

Florence Mayor Andy Betterton recently selected a longtime city employee and the son of City Council President, Dick Jordan, to oversee the city's Park and Recreation Department.

With such a selection, the information provided to the *TimesDaily* for its news coverage on the matter is lacking. This shows a lack of concern for the citizens of Florence and for the selection process.

An article stated that a committee was in place to assist with the selection. It was stated that 37 applicants applied for the position. The article also quotes Mayor Betterton. "The committee reviewed applications and did interviews and made comments, and from these comments I made the decision." Due to priority given to the committee's comments, the Mayor needs to provide the names of those on his committee. As stated by the Mayor, "...from these comments I made the decision."

Did all the 37 applicants submit timely application forms? Were all found qualified, and were all interviewed by the

committee? How many of the applicants and related comments did the Mayor review? The most shocking item was that the committee did not recommend the top three-five applicants to the Mayor for interviews. Apparently, there were no interviews by the Mayor. UNA, when seeking a new Athletic Director, formed a committee which reviewed the applicants and recommended three individuals to President Kitts. He then interviewed those individuals and made the selection from that group. This is the proper way. Please note that the *TimesDaily* named the UNA committee members and listed the qualifications required by each applicant.

The Mayor stated, "Jordan's qualifications and experience make him the best candidate for the position." This indicates that the requirement for the position is to have management experience in a city department. Would managers from the Building Department and Cemetery Department be fully qualified to apply for manager positions at the Utility Department? A qualified employee from Parks & Recreation would have the lead when it comes to experience. Was there one with qualifications and experience in that field?

Bill Smoak
Florence

See LETTERS... Pg 26

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OVERVIEW OF CONSTITUTIONAL LAW

The Declaration of Independence was signed in 1776 and the American Revolution was formally ended in 1783 with the signing of a final peace treaty with England. The Constitution was written in 1787 and ratified in 1788. Two years later, the Bill of Rights was added.

The Bill of Rights are the first ten Amendments to the Constitution. People think of the First Amendment as the right to free speech when actually there are five rights in by the First Amendment. The other nine Amendments in the Bill of Rights are important, but most are less well recognized, and we will go over those in another article. For now, it's important to understand that the Constitution itself establishes the United States as a Republic, which is different that a true democracy and it establishes the duties and powers of each branch.

The Constitution is the blueprint for how our government works. Our government is divided into three branches (legislative, executive, and judicial). The Constitution doesn't vest ultimate power in any single branch but creates a system of checks and balances on each in a manner that forms the working model of our government. I think it's fair to say that the framers of our Constitution were highly educated people who had foresight, vision, and faith in democracy and self-rule. The Constitution was a series of compromises that were widely discussed in the Federalist Papers which are a series of 85 essays written by Alexander Hamilton, James Madison and John Jay. They were published anonymously in New York State newspapers under the name of "Publius".

The compromises and foresight in the Constitution are what allow this document to continue to be the law of the land. Article 1, describes and establishes the power of the legislature. It is a stroke of genius to have our legislature divided into the House of Representatives elected every two years and the Senate elected every six. The framers intended for congressmen who are elected every two years to be very responsive to the passions of the day. The senators are elected every two years for six years in order that two-thirds of the Senate is always at least four years away from re-election and thus insulated for some time while those passions cool, and thought is given to problems of the day. Literally, the Senate is designed for cooling hot legislation.

Next week we are going to talk about checks and balances in the Constitution. Do you know your 3rd Amendment Rights?

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

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Letters...

Continued from Page 24

The Mandate Far Exceeds Power

Editor:

I applaud the U.S. Supreme Court's stay of Biden's private-employer vaccine mandate, which affects the greatest number of Americans," said Attorney General Marshall. "This is a win for the Constitution over the most overreaching of Biden's unlawful, unconstitutional, and un-American mandates, which sought to force some 80 million employees to submit to vaccinations or lose their jobs. As I noted when Alabama filed its legal challenge to the private-employer vaccine mandate, not only is this mandate based on a faulty public health premise—that workplace immunization will stop the spread of COVID-19—but it is based on an utterly flawed legal premise as well.

As the Supreme Court majority opinion stated succinctly: "Although Congress has indisputably given OSHA the power to regulate occupational dangers, it has not given that agency the power to regulate public health more broadly. [The private-employer vaccine mandate] certainly falls in the latter category.

However, I am greatly disappointed with the Court's decision regarding the Biden administration's healthcare-worker vaccine mandate. As with the private-employer vaccine mandate, the healthcare-worker vaccine mandate far exceeded any power Congress gave the administration. The mandate will cause many frontline healthcare workers to find new work at a moment when hospitals around the country are struggling to find doctors and nurses. By allowing this vaccine mandate to continue, the Court has further empowered the federal administrative state, eroded state sovereignty, and likely guaranteed worse health outcomes in Alabama and beyond, as overburdened healthcare workers are stretched thinner still.

As Justice Alito, joined by Justices Thomas, Gorsuch, and Barrett, explained in dissent: "Today's decision will ripple through administrative agencies' future decision-making. The Executive Branch already touches nearly every aspect of Americans' lives. . . . Neither CMS nor the Court articulates a limiting principle for why, after an unexplained and unjustified delay, an agency can regulate first and listen later, and then put more than 10 million healthcare workers to the choice of their jobs or an irreversible medical treatment.

Steve Marshall - Montgomery Alabama Attorney General

Notes...

Continued from page 4

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DAVE Says

by DAVE RAMSEY

MAKE A BUDGET LINE FOR FUN MONEY

Dear Dave,
I finally paid off all my debt except for my house, and I have an emergency fund of six months of expenses saved. It feels great to be in control of my money, but I am afraid I might lose control again and end up back where I started before I began following your plan. How can you make sure your leisure spending doesn't get out of hand?
Lavell

Dear Lavell,
I get what you're saying. You don't want to go back to those days of being scared and out of control where your finances are concerned. You spent a lot of time, made tons of sacrifices, and put in lots of disciplined hard work getting out of debt, changing your behavior, and finally reached a point where you're winning with money. Most people don't forget the hardship and sacrifices that go into something like that, and I don't think you will, either.

There's a season to be strict, hard-nosed, and deny yourself things. There's also a time to act like an adult, and forego instant gratification, like during those early Baby Steps. But some self-care and a little fun is important once in a while, too. One way to enjoy life without going financially overboard is to make a budget line for fun money.

Putting fun money in your budget isn't a green light to forget your money goals, or go on a spending free-for-all. It's actually part of sticking to your budget. Remember, you want a zero-based budget. That means giving every dollar a job, and having a fun money category helps you focus on all your spending, so you don't accidentally waste money on little things here and there.

When you give yourself a budget line for fun, you can spend that amount on whatever you want. We talk a lot about goals and how they need to be a balance of empowering and realistic. Budgeting fun money helps with the realistic side, because it lets you stick to your goals and have a treat every now and then.

When you think of your budget as permission to spend, you get a new perspective on budgeting. You're giving your money permission to go where you want it to go. Plus, when you treat yourself once in a while, you're less likely to fall back in your old, financially-out-of-control ways!
— Dave

Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of "The Ramsey Show," heard by more than 20 million listeners each week. He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business, and more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.

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Courier Journal ADOPT A FRIEND

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My name is **ROSALIE** and I am a bit shy. I really would like to come to your house and get to know you and your family. I really need someone to trust and love. I do have a playful side under all this shyness. Please come visit me or take me home forever, or for the weekend. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Please call or come by Florence Lauderdale animal services at 256-760-6676 to meet this amazing dog.



UPDATE!!! PLEASE HELP DAN!!! He is heartworm positive and too old to be treated :(Dan was brought to the shelter when his owner passed away :(Dan is available for adoption, he is a senior boy desperately in need of a caring and quiet home. **NO KIDS! \$25 ADOPTION FEE** includes vaccinations and spay/neuter surgery! Please come adopt, we are FULL! Can't adopt please sponsor a cat or dog, by paypal ccaca@bellsouth.net or contact us at 256-381-4073 or 5010 Missouri St Tuscumbia, AL 35674. **PLEASE NOTE SPAY/NEUTER SPONSORSHIP.**



LULU is a 4 month old lab/pit mix. She suffered an injury that caused her to lose the function of her back legs. Fortunately, the vet believes she will make a full recovery. If you would like to give this special pup a place to recover and a loving home, please fill out the adoption application at Shoalspaws.com.

Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Deacon professed his love and hope for a future together to a stunned Brooke. Hope pressured Liam to keep quiet to Steffy about Brooke's relapse. Brooke was tormented about her secret night with Deacon. Taylor paid a surprise visit to Brooke, offering her friendship and professional help. Sheila covered when Taylor got suspicious of her obsessive questions about Brooke. Paris questioned her true intentions after witnessing Zende's encounter with another woman. Throwing caution to the wind, Carter and Paris shared a passionate kiss. *Wait to See: Liam and Hope gain some perspective on what may have happened to Brooke on New Year's Eve. In a state of happiness and pride in their family, Ridge and Taylor share a special moment. Hope begs Brooke to confess about what made her drink.*

DAYS OF OUR LIVES During EJ's trial, chaos erupted at the courthouse and Lucas took the stand. Johnny flirted with Gabi. Nancy explained to Chloe and Brady why she thought Craig was having an affair. Gwen was furious when Abigail came up with a new lead on Sarah. Steve and Kayla infiltrated the Italian convent to find Kristen. Ava played mind games with Rafe. Nicole opened up to Brady. Steve faced off with Kristen. Kayla was put to the test. Xander and Abigail grilled the DiMera pilot about Sarah. A familiar face showed up on Gwen's doorstep. Against Belle's advice, EJ took the stand. Jake worried that Gabi could be playing with fire when it came to Johnny. Xander was stunned to find that Sarah had returned. After speaking with Kate, Abigail started to put the pieces together. Craig arrived in Salem to set the record straight with Chloe and Nancy. *Wait to See: Things heat up between Gabi and Johnny. Chanel confided in Paulina about Allie. Abigail made a shocking accusation about Sarah.*

GENERAL HOSPITAL Brick warned Sonny about a possible new threat. Carly kept her promise. Britt asked Nina for a favor. Laura reconnected with Curtis at The Savoy. Marshall went to General

Hospital in search of Epiphany. Elizabeth, Portia and Terry talked about their dating lives. Curtis and Drew strategized. TJ offered to be Brando's sparring partner at the boxing gym. Sasha tried to find peace. Brook Lynn and Chase made a big change. Curtis nervously awaited word. Brook Lynn was scared by what she heard. Carly received an unexpected visitor. Dante and Chase's conversation was interrupted. Finn was reminded of his past actions. Felicia sought out Austin. Elizabeth and

Cameron received some shocking news. Anna and Valentin assessed their situation. Maxie grew increasingly distraught. Dante was concerned about Sonny. *Wait to See: Carly has a heart-to-heart with Bobbie. Things escalate at Charlie's. The people of Port Charles gather on the Haunted Star.*

THE YOUNG AND THE

RESTLESS Victor recruited Michael to help protect the Newman legacy. Devon shared his concerns about Chance. Adam questioned Victoria's motives. Nikki caught Ashland in a compromising position. Mariah strategized with Devon. Phyllis received a painful reminder from Nick. Billy made a deal with Adam. Chelsea

plotted against Sally. Lily took on a new venture. Tessa pulled out all the stops to impress Mariah. Abby turned to Christine for advice. Noah set the

record straight with Nick. *Wait to See: Victor launches a plan of attack. Michael keeps Lauren in suspense. Abby makes a big decision.*

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GAME DAY SCORE CARD 2021

Winner Week 19 Winner
Championship Games
Gerry Barnett of Florence

Thanks to everyone for playing the 2021 Game Day Scorecard contest this season!

The winners for the year are listed below. We hope to see everyone entering again next year!

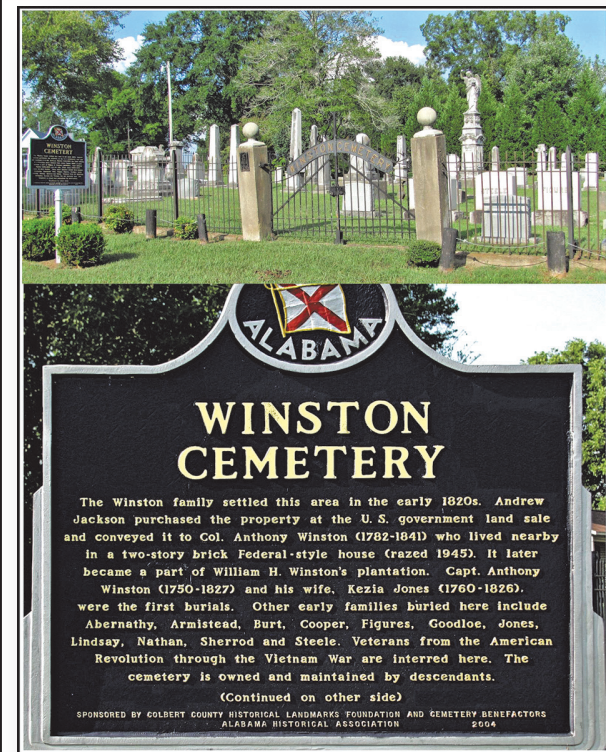
- Week 1 - Sept 1 - **Stanley Carter** of Muscle Shoals
- Week 2 - Sept 8 - **Brian Kilpatrick** of Muscle Shoals
- Week 3 - Sept 15 - **John Barbee** of Muscle Shoals
- Week 4 - Sept 22 - **Rickey Waldrep** of Town Creek
- Week 5 - Sept 29 - **James Brooks** of Town Creek
- Week 6 - Oct 9 - **Pierra Clark** of Muscle Shoals
- Week 7 - Oct 16 - **Bonnie Mchargue** of Tuscumbia
- Week 8 - Oct 23 - **Debra Pearsall** of Tuscumbia
- Week 9 - Oct 30 - **John Crain** of Tuscumbia
- Week 10 - Nov 3 - **Scott Frame** of Florence
- Week 11 - Nov 10 - **Tim Brown** of Florence
- Week 12 - Nov 17 - **Johnny Smith** of Town Creek
- Week 13 - Nov 24 - **Michael Pyle** of Muscle Shoals
- Week 14 - Dec 1 - **Turner A. Hannah** of Rogersville
- Week 15 No Games**
- Week 16 - Dec 15 - **Scott Frame** of Florence
- Week 17 - Dec 22 - **Justin Chambers** of Killen
- Week 18 - Dec 29 - **Johnny Smith** of Town Creek
- Week 19 - Jan 5 - **Gerry Barnett** of Florence



Thank you to the sponsors of the 2021 Game Day Score Card



SIGNS OF THE PAST



Location: 14th Ave at 7th St., Sheffield
34.7460°N, 87.7099°W

As the marker states, this is a very old and very historical cemetery. Side 2 notes that Robert Lindsay, Alabama's only foreign-born governor, and father of Maud Lindsay, is buried here.

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

Savvy SENIOR

Tax Breaks for Caregiver of Elderly Parents

Dear Savvy Senior,
Are there any tax breaks that you know of for family caregivers? I help financially support my 82-year-old mother and would like to find out if I can write any of these expenses off on my taxes.

Supplemental Sam

Dear Sam,

There are actually several tax credits and deductions available to adult children who help look after their aging parents or other relatives. Here are some options along with the IRS requirements to help you determine if you're eligible to receive them.

Tax Credit for Other Dependents

If your mom lives with you and you're paying more than 50 percent of her living expenses (housing, food, utilities, health care, repairs, clothing, travel and other necessities), and her 2021 gross income was under \$4,300, you can claim your mom as a dependent and get a nonrefundable tax credit of up to \$500.

If you happen to split your mom's expenses with other siblings, only one of you can claim your mom as a dependent, and that person must pay at least 10 percent of her support costs. This is called a "multiple support agreement."

The IRS has an interactive tool that will help you determine if your mom qualifies as a dependent. Go to [//IRS.gov/help/ita](https://www.irs.gov/help/ita), scroll down to "Credits," and click on "Does My Child/Dependent Qualify for the Child Tax Credit or the Credit for Other Dependents?"

Medical Deductions

If you claim your mom as a dependent and you help pay her medical, dental and/or long-term care expenses, and weren't reimbursed by insurance, you can deduct the expenses that are more than 7.5 percent of your adjusted gross income (AGI).

So, for example, if your adjusted gross income is \$80,000, anything beyond the first \$6,000 of your mom's medical bills – or 7.5 percent of your AGI – could be deductible on your return. So, if you paid \$8,000 in medical bills for her, \$2,000 of it could be deductible. You can also include your own medical expenses in calculating the total.

You should also know that your state might have a lower AGI threshold, which means you might get a break on your state income taxes even if you can't get one on your federal income taxes.

To see which medical expenses you can and can't deduct, see IRS Publication 502 at [//IRS.gov/pub/irs-pdf/p502.pdf](https://www.irs.gov/pub/irs-pdf/p502.pdf).

Dependent Care Credit

If you're paying for in-home care or adult day care for your mom so you are free to work, you might qualify for the Dependent Care Tax Credit which can be worth as much as \$4,000.

To be eligible your mom must have been physically or mentally incapable of self-care and must have lived with you for more than six months. To claim this tax credit, fill out IRS Form 2441 ([//IRS.gov/pub/irs-pdf/f2441.pdf](https://www.irs.gov/pub/irs-pdf/f2441.pdf)) when you file your federal return.

Flexible Health Savings Accounts

If you have a health savings account (HSA) or your employer offers a flexible savings account (FSA), you can use them to pay for your mom's medical expenses if she qualifies as a dependent. But be aware that if you use an HSA or FSA to pay for your mom's medical costs, you can't take a tax deduction on those expenses too.

For more information, see IRS Publication 969, "Health Savings Accounts and Other Tax-Favored Health Plans" at [//IRS.gov/pub/irs-pdf/p969.pdf](https://www.irs.gov/pub/irs-pdf/p969.pdf).

Send your senior questions to:

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or visit [SavvySenior.org](https://www.SavvySenior.org).

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



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