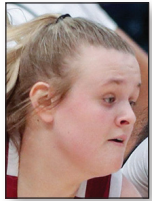


Siegel Sets a National Mark

HANCEVILLE—Deshler senior basketball player, **Chloe Siegel**, last week set a National Federation record with 18 3-point baskets in an 83-20 win over Oak Mountain at a game played in Hanceville.

Siegel was 18-of-29 on 3-pointers breaking the national record set in January 2013 by **Rebecca Greenwell**



Siegel

of Kentucky's Owensboro Catholic and tied in January 2016 by **Alicia Reyes** of Arizona's Pueblo. The AHSAA (state) record for one game was 14 by Trinity's **Emma**

Kate Smith a year ago.

Last Monday, Siegel had eight 3-pointers at halftime for the top-ranked Tigers (22-1). She closed the game strongly going 6 of 11 in the 4th quarter to set the record.

Siegel's 54 points also broke the Deshler Lady Tigers' single game record of 48 set in 1985 by **Dina Battisto**.

Empty Bowls No More

FLORENCE— The Salvation Army Auxiliary's popular Empty Bowl luncheon will return to the area after a two-year hiatus because of the Covid-19 pandemic.

The event will mark its 17th year as it takes place Wednesday, April 13 to benefit the Salvation Army of the Shoals.

The luncheon this year at

See SHORTS... on Page 6

Volume 138 Number 14

January 26, 2022

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Maintaining his Shoals Groove

Studio sessions are what feed Hood's soul.

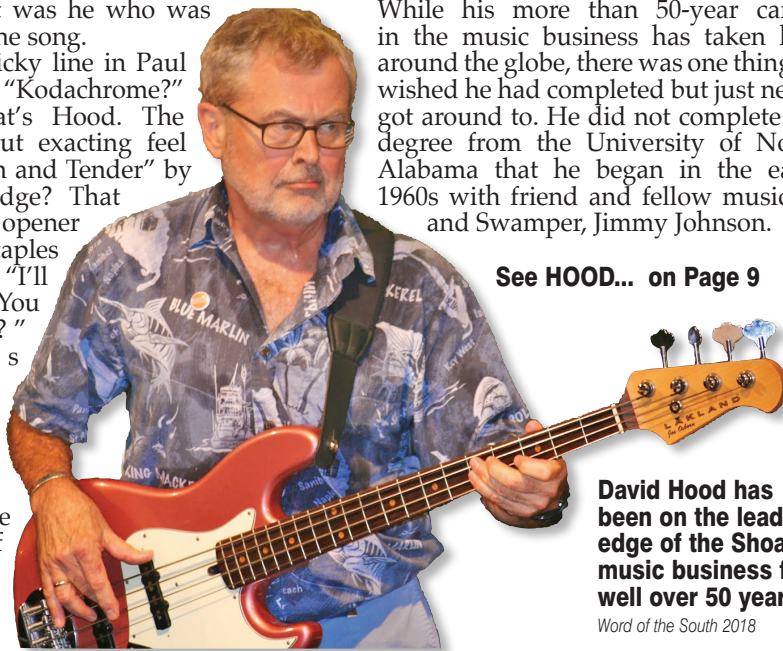
by **Michelle Rupe Eubanks**
UNA Office of Media and Public Relations

FLORENCE—You've probably enjoyed David Hood's unfussy and groovy bass playing for years as part of your life's soundtrack, but you might not have known it was he who was driving the song.

That kicky line in Paul Simon's "Kodachrome?" Yep. That's Hood. The simple but exacting feel in "Warm and Tender" by Percy Sledge? That distinct opener to The Staples Singers' "I'll Take You There?" That's right. David Hood in both of them.

In the history of modern music and

across the spectrum of genres, you're likely to find a common name when it comes to the bass. That name is David Hood, the unassuming and delightfully down-to-earth musician who has called the Shoals home since he was born in Sheffield 78 years ago. While his more than 50-year career in the music business has taken him around the globe, there was one thing he wished he had completed but just never got around to. He did not complete the degree from the University of North Alabama that he began in the early 1960s with friend and fellow musician and Swamper, Jimmy Johnson.



See HOOD... on Page 9

David Hood has been on the leading edge of the Shoals music business for well over 50 years.

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Community Clinic at 25

FLORENCE— Entering 2022 Shoals Community Clinic reaches a significant milestone. The clinic is celebrating 25 years of service to the Shoals and surrounding communities.

"We are extremely grateful to all of those who have assisted in our efforts," according to Shoals Community Clinic Executive Director, Bonita McCay. Your support has enabled us to help thousands of individuals across the community with health and dental services."

Shoals Community Clinic offers a Wellness Program, and Health Clinic Program, and a Dental Clinic program for patients who don't

See CLINIC.... Page 3



Inside this Issue



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Jeff Elledge Auto Sales

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- On Your Debt
- Insurance Insights
- Soap Operas
- Commentary

- Ask The Attorney
- Cat & Kids
- Medicare Minute
- Adopt-A-Friend
- Your Letters

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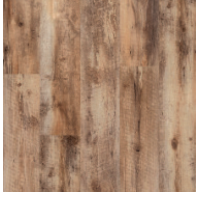
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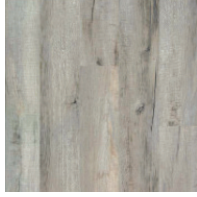
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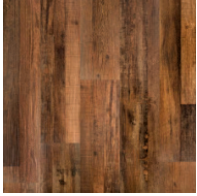
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What To Do If You Lose Your Job

There are a lot of emotions and questions you might have after losing a job. Whether it was expected or a surprise, you'll have to consider how the loss affects everything from your day-to-day routine to health insurance options, and you'll need to update your resume. Here are some things to think about to protect your finances, now and in the future.

Protecting your finances after losing a job

- Collect all money that's due to you from your employer. Turn in any expense reports, confirm any severance pay and make sure you're credited for any unused vacation, sick or personal time provided in your employer's policies or by state laws.
- File for unemployment benefits immediately. The sooner you complete the paperwork, the sooner you may receive money to help cover bills until you're able to find a new job. (If your job loss was due to a COVID-19 related issue, you may qualify for more assistance.)
- Review health insurance options. COBRA allows you to continue coverage through your employer at your own expense for up to 18 months, or you may elect to use a health insurance exchange. Compare those options, as well as coverage available through a spouse's employer, if applicable. Finally, you can withdraw funds for eligible health care expenses from a health savings account (HSA), if you have one.
- Revise or create a budget. Good starting points include eliminating or reducing expenses to make up for lost income. Ask creditors about alternative payment arrangements, consider getting a short-term roommate and pay your most essential bills first. Don't risk losing your house or health insurance coverage to keep your gym membership or cable TV.
- Consider part-time or freelance work. Be careful to balance the income from this work and any income you may be receiving in unemployment benefits.
- Update your resume. You can also consider utilizing your social media profile to leverage contacts who may know of job openings.

Proactive financial steps to take while you have a job

- Build an emergency fund. Experts recommend putting about six months of income in reserve, but if you don't have anything, don't panic. Start slowly and add to these reserves with regular deposits. If you lose your job, an emergency fund can help you pay bills without dipping into your retirement funds or taking a loan.
- Consider job loss insurance. It's a policy that can offer short-term financial support if a lost job means you need help paying a mortgage or other bills.



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Clinic...

Continued from Page 1

qualify for Medicaid or Medicare, and don't have health insurance. They are mostly working-age adults who don't have a lot of in-kind services provided for them, particularly in the area of health care.

"I have been here for a couple of years and I have seen many patients who were so grateful for the services that they would otherwise have

never been able to afford at another place, said Dental Assistant, Kaley McLeary. "Dental work is so expensive; so this is a very important thing for our community that we do here."

"We are able to order lab work on our patients, provide them with the necessary medications, and follow those patients for as long as we need to, said Helen Coronel, CRNP. "It has been a great place for me to share my practice with the community, and I have really enjoyed it."

FREE Covid-19 testing is available from 9am-noon for walk-in at Shoals Community Clinic as supplies and staff are available.

"I believe that the investment of kindness that we give our patients comes back to the whole community ten-fold," McCay added.

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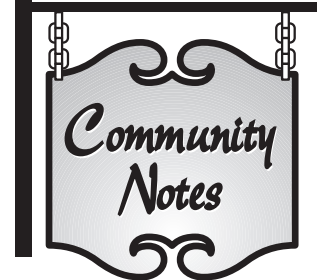
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Author Ed Gallagher will be discussing and signing his book, "The Gospel of Luke: Explorations in Christian Scripture" on Thursday, January 27 from 6:30-8pm in the Overton Memorial Library on the campus of Heritage Christian University, 3625 Helton Drive, Florence. All are invited to attend.

You are invited to attend the 5th Sunday Sing-Spiration at First Southern Baptist Church in Muscle Shoals Sunday, January 30 at 5pm. It will feature some of the best local and regional singers and musicians in Christian music! There will also be congregational singing! For more information, please call the church at 256-383-3081 or visit our Facebook page.

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

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.

Tuscumbia Parks and Recreation is conducting baseball and softball registration thru February 28. For more information call 256-386-5655.

Activities at The Club
Square Dance Beginners Lessons, \$20 per month, will be 6-8:30pm on first Monday of the month at The Club/Florence Senior Center, 450 Country Club Drive.
Social Dance, \$5 per person, will be 6:30-8:45pm Tuesday nights, door open at 6pm.
Joins in Motion Exercise Class, no charge, 9:30am Tuesday and Thursday.
Bingo, 10:15am Wednesdays.
More info: 256-760-4620

Nominations are now open for the Walk of Honor, located in the beautiful River Heritage Park. The Walk of Honor recognizes individuals of 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:

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.

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.

The Childhood Classics exhibit is on display at Kennedy-Douglass Center for the Arts and the Florence-Lauderdale Public Library 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.

See NOTES... page 30

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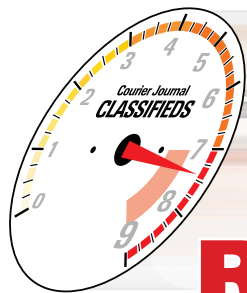
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Shorts...

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Continued from Page 1

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Tickets are \$20 and will go on sale in mid-February. They can be purchased at the Salvation Army office at 1601 Huntsville Road or from any auxiliary member.

Kiel Has 2 for Space Camp

HUNTSVILLE—State Representative Jamie Kiel (R-Russellville) recently announced the opportunity for middle-school students in Colbert and Franklin counties to register for two scholarships to attend

a special Space Camp program free of charge.

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Students must apply for the scholarship at www.spacecamp.smapply.io/ or through their school counselor. Representative Kiel has notified all school systems in District 18 and they have the information needed to apply. The deadline to apply is February 21, 2022. The two students chosen will be notified in March. The camp will take place in May 29 - June 3. Each scholarship includes tuition, room and board for the Space Academy program. Travel to and from the U.S. Space & Rocket Center is not included.

To learn more, visit www.spacecamp.com/salsa.



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

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Hood Maintaining the Shoals Groove...

Continued from Page 1

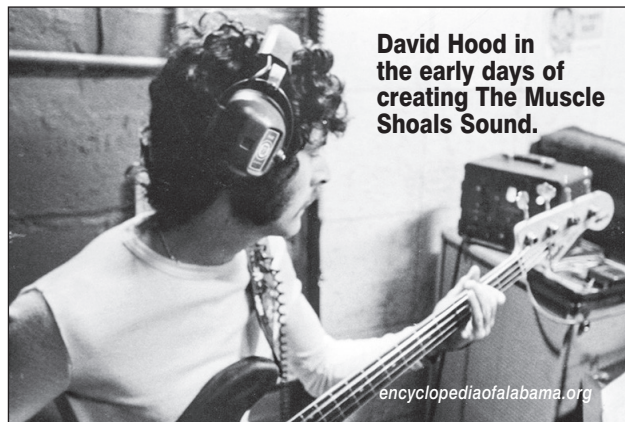
Hood and Johnson were recently honored with baccalaureate degrees from UNA as part of the Fall '21 commencement ceremonies.

Hood was on hand for the event, and the degree for Johnson, who passed away in 2019, was presented posthumously to his family.

"Honorary degrees are just that. They are an honor for the recipient, and it is an honor for me to bestow them on behalf of our Board of Trustees," said Dr. Ken Kitts, UNA's President. "I am a big fan of the music that originated in the Shoals, and much of that sound can be credited to the Swampers. David Hood has built his career on that sound and sharing the message of the Shoals through his music. Jimmy Johnson was no different. Both have influenced the way others think about the region we call home."

And it is very much home to Hood.

"This area has a rich history of world-class music going back to W.C. Handy and even before that," he said. "I believe it's in our DNA. The success and popularity of Arthur Alexander, Percy Sledge, and so many other great singers born in this area helped put us on the map as the hit recording capital of the world."



David Hood in the early days of creating The Muscle Shoals Sound.

For Hood and others, particularly those in the Swampers (immortalized by that line in Lynyrd Skynyrd's hit "Sweet Home Alabama"), much of their time was spent as studio musicians. Hood said that has been a point of pride as it allows them "to provide the best possible sound for artists to keep this tradition going." Hood's time spent in studios and among many talented musicians is like a patchwork quilt of memories, stitched together by the sound he creates from his beloved bass. As such, it's hard to pinpoint a single memory that stands out from the many he has collected throughout his career.

"Interestingly, studio musicians rarely know what they are going to do when they walk in," Hood said. "It's a fun and

gratifying thing to work with different singers, musicians, and rhythm sections. We all have the same goal, and that is to cut a great record for the artist we are supporting."

However, Hood has toured during his career.

Back in the 1970s, it was with Traffic, the band fronted by Steve Winwood and known for its ad-libbed songs that defied traditional song length, ebbing and flowing into 10 minutes or more. It's easy to get lost in the groove "The Low Spark of High Heeled Boys."

Years later when Hood was in his 70s, he found himself on tour again with Scottish-based band, The Waterboys.

"I was 72 when I went on the road with them," he said. "In the course of 18 months, we did 116 shows in 11 countries on four continents. While I love seeing the world, the studio sessions are what feed my soul, and I prefer to be home with my wife and my dogs."

Because of his commitment to his home and the sound that nurtured him and other musicians, Hood has made it a point to help keep that momentum going.

The current generation of hit-making artists and producers, including Jason Isbell, John Paul White, The Drive-By Truckers, Brittany Howard, the Secret Sisters, the Pine Hill Haints, and many others have been the beneficiaries.

Having had famed producers Rick Hall and Jerry Wexler among his mentors, Hood feels a moral obligation to encourage the next generation.

"That's how we sustain this dream," he said.

It is a dream that is very much alive in 2022 thanks to the excitement around the Muscle Shoals music industry and the attention coming from the Shoals' neighbor to the north, Nashville, as well as in

Huntsville, where some exciting things are taking place with the construction of the Orion Amphitheater.

"Musicians and producers are drawn here because of the exceptional talent pool, the rich quality of life, and the low cost of living," Hood said. "Why would you drive for 45 minutes in traffic to get to a session when you can drive 10 minutes to a local recording studio and get the same caliber of product?"

Among Hood's partners in this dream is Shoals Economic Development Authority Executive Director, Kevin Jackson. Film and music are key components of the economic engines that continue to drive the area forward.

"The music scene in the Shoals has a hit pedigree," Jackson said. "The goal with our program is to help our current music scene get to the next level and on par with the heyday of Shoals hits. We have some great studios and very talented producers as well as many local connections in the industry. We are hopeful we can be a counterculture to Nashville and, once again, make our own noise in the industry."

Grammy-Award winner and Visiting Artist of Practice at UNA, John Paul White, said the foundation that Hood and the Swampers laid in the Shoals has made accomplishing his dreams much more possible.


"All of us in the Shoals are standing on the shoulders of the Swampers and the records made in that little block building," White said, referencing 3614 Jackson Highway in Sheffield, the site for dozens of hit-recording sessions. "Knowing that one of the more storied recording studios was in my area made my dreams seem much more attainable. I could never repay that debt, but I'll do my best."

As he reflects on his career, one still very much spent in sessions and as part of new music coming from the Shoals, the honorary baccalaureate from UNA brings Hood a sense of pride, according to his wife, Judy, who works alongside long-time friend Debbie Wilson at 3614.

"I don't think I have ever seen him as excited as he was that day," Judy said. "He could not stop smiling, and that was very special, for all of us."

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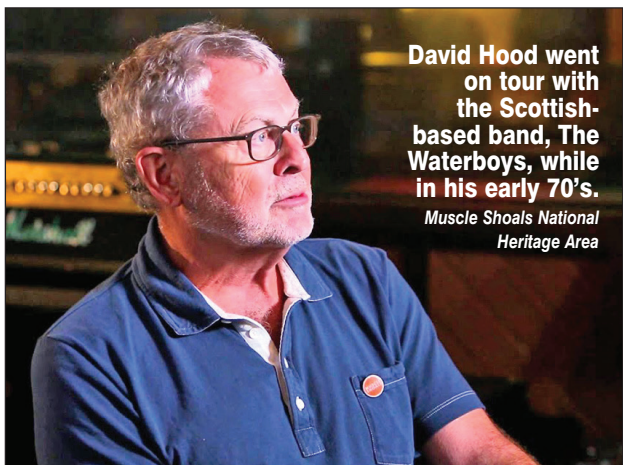
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David Hood went on tour with the Scottish-based band, The Waterboys, while in his early 70's. Muscle Shoals National Heritage Area

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Commentary

Election Integrity and Voting Rights

The titles and terms certainly were impressive, whichever version they had. Such All-American, patriotic freedom-loving titles like the Voting Rights Act or Freedom to Vote or Election Integrity could have easily received 60 votes in the senate after house passage, and have had the President's signature within the hour. That might be the case if everyone were honest about the content and the intent of the bill.

Democrats keep pushing the narrative that they are fighting for the fundamental right of everyone to vote, and that what so many states have now for minorities is akin to Jim Crow laws in the old South. The truth is that voting in this country is already very easy, and our rights as US citizens are already firmly entrenched. Furthermore, the window of voting opportunities and the assorted methods with which we can cast our votes are vast and numerous.

The real reason for the legislation was to implement a complete federal takeover of our elections. That is why it failed on a 52-48 vote. Sen. Joe Manchin (D-WV) and Sen. Kyrsten

See **ELECTION INTEGRITY...** on Page 18

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

THIS WEEK

January 26, 2022

Happening THIS WEEK

Take Flight with Eagle Weekends

GUNTERSVILLE, — Lake Guntersville State Park will host its popular Eagle Awareness Weekends in January and February 2022.

The events will feature live bird demonstrations, notable speakers, and guided field trips to view eagles in their natural

habitat.

The Eagle Awareness Weekends began in 1985 to coincide with a bald eagle restoration program in Alabama. Loss of habitat, pesticide use, and poaching had pushed eagle populations to the brink of extinction nationwide. Alabama's restoration project began in 1984 by the Alabama Wildlife and Freshwater Fisheries' Nongame Wildlife Program.

Ninety-one bald eagles were released throughout the state from 1985-1991. Bald eagles are a more common sight in Alabama now than in decades past.

Eagle Awareness Weekends will continue to take place Jan. 28-30; Feb. 4-6; and Feb. 11-13.

Each weekend will start on

See **EAGLE ...** on Page 22



The powerful talons of a bald eagle. Photos by Billy Pope.

WFF Wildlife biologist Carrie Threadgill releases a rehabilitated bald eagle back into the wild near Weiss Lake in northeast Alabama.

COLDWATER SEED AND SUPPLY is one of the oldest seed and supply stores in North Alabama, originally opening in 1924.

A Grand-Reopening and Ribbon-Cutting celebration will take place Friday, January 28, at 11am - noon at the store, 108 E 6th St, in downtown

Tuscumbia. They will be grilling Hamburgers/Hotdogs and will have drawings-and special give-a-ways!

As has been their history, they are stocked with top quality Seeds, Soil, Fertilizer, Garden Supplies, Case Knives, and an array of special gift items. Come and help them celebrate!

TICKETS ARE ON SALE NOW FOR THE BURRELL-SLATER ATHLETIC HALL OF FAME INDUCTION DINNER for 2022 that 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.

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YOUR Letters

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.

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Thank You!

Editor:

Thank you, Dan L. Hendricks, for your letter in the January 12 Courier Journal, "A Prayer for America 2022."

I am keeping that prayer and sharing it with others. You have given beautiful and powerful voice to what so many of us carry in our hearts.

May this prayer be echoed throughout our country with faith and hope in 2022 and beyond.

Cathy Pallardy
Town Creek

'Bear' is NOT 'Carry'

Editor:

Non-permit concealed carry is neither Second Amendment correct nor constitutional.

First, the men who submitted, debated, approved, and ratified the Constitution and the Bill of Rights were Classic Educated. They read, wrote, and spoke Latin. They read

and wrote Hellenic Greek (Plato, Homer, etc.). They knew the meaning of words from the time that the words became words. They knew that "bear" is a variant of "berth", and berth is from the Latin, ferre.

They knew that "carry" comes directly from the Latin, carrus. To be certain that no one would "misunderstand" their intent, they chose "bear" (ferre) because it is also

See **LETTERS...** on Page 20

Open carry allows the property rights holder to request that the gun owner leave the gun outside or leave the premise...

”

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Cat & Kids

by Cathy Turner

Be Positive

I've been called all sorts of words in my lifetime. Most of them good. But today it's on my heart to share some of the negative names that I have been called, in sort of chronological order. When I was little I was snidely called, "Baby" by my middle siblings. They called me this a few times when I was being pitiful or pitching a fit because I was not getting my way. It fit. It even fits sometimes today. But more often, my siblings have combined that term with "sister". "This is my baby sister," they all say to this day when they are introducing me to someone. It's a description that I gladly bear because it's always been an honor to be their baby sister.

In the sixth grade I was called, "gifted". Which meant that I got to be in a self-contained, accelerated education classroom.

It was wonderful – merchant ship pen pals, Spelling Bee prep, Algebra I and II in 8th grade, and such like. Because we moved through the grades together, I became friends with the white girls in my class. I was the only black person. Eventually my black girlfriends and I did less and less together. By a few people, I was called an "Uncle Tom", because I had white friends. It was the '70s, and it was new to all of us. Being friends was a natural flow of my being with my classmates all day. The black community didn't totally put me down. They helped vote me in as the first black student body president of our high school. "President".

Along the time of my college years, I was called, "ultra-conservative", because I believed the words of the Bible should be adhered to. God had brought my family out of an alcoholic nightmare, and the scripture says, "If you love me, you will keep my commandments." I didn't care - they could call me anything. I had

lived where His words were not and I will not go back to that.

As a mother of young children, I advocated long and hard for gifted education. By then, professionally, I had spent more than a decade creating recreational programs for special populations. I knew the need for appropriate programming and education. At the time, I was fighting for what I saw as the needs of my children. I wanted them to be on the page they should be on, the appropriate page. For this, I was called an "elitist".

I was once called "ignorant" by a woman who I respected greatly. In a conversation where she had pressed, I told her that I voted as morally as possible. Because if we uphold good morals, then God will take care of the economy. To which she responded, "That is the most ignorant thing that I have ever heard you say."

But my God tho...

Most assuredly, I have been called a gazillion good things – smart, encourager, sweet, happy, optimistic, achiever, mentor, friend, auntie, teacher, writer, Mom – woman of God. Whether good or bad, I have always weighed labels or adjectives for any truth that was in them. I hold on to that truth and make any changes necessary. I trash the rest. I compare what I hear to God's truth and what he thinks of my words and actions, because His opinion is the most important.

We need to be careful about the nouns and adjectives that we call others. Do we know their story? Are we helping them to grow? Would God deliver the same message? Be sure, no, be certain, no, be positive.

Email comments or suggestions to CatnKids1@gmail.com

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So Great Faith

One of my favorite passages in the Bible is found in *Matthew 8* regarding the Roman centurion who approached Jesus on behalf of his servant. Jesus was not long into His earthly ministry when He encountered this centurion in Capernaum, a city on the north shore of the Sea of Galilee.

Jump forward a bit with me to the scene in *Matthew 28:40-44*, where Jesus is hanging on the cross and has scoffers and revilers telling Him to come down from the cross, mocking Him. Where were His disciples and followers who saw His miraculous works and wonders to defend Him?

Now put into perspective what happens in *Matthew 8*. Jesus had begun to preach and to show His power through healing, but in verse 4 He admonishes the leper, after having been healed, to "tell no man" about what had been done. In verse 5, the scripture says that He entered into Capernaum and was approached by a centurion of the Roman army – a man with power, respect, and authority from Rome.

First of all, I am struck by the fact that he called Jesus "Lord." It is not only a term of endearment, but also one of the deepest respect and reverence. Do we hold Jesus, who sits at the right hand of the Father (*Revelation 3:21*), in the proper reverence He deserves?

Secondly, upon asking Jesus to heal his servant, the centurion says something else that is surprising.

(Want to read the rest of this article? Go to [facebook.com/midwaychurchofchrist](https://www.facebook.com/midwaychurchofchrist).)

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Medicare Minute

"4 Parts of Medicare"

Did you know there were four parts to Medicare not two? Did you know that two of the parts you can get through the federal government but the other two parts, if you choose to take them, must be purchased through private insurance companies? Finally, did you know most people have an option as to whether to sign up for three of the four parts of Medicare? To some these are very simple questions but to others they can be very confusing.

The four parts of Medicare are labeled Part A, Part B, Part C and Part D. Over the next few weeks we will discuss each of the four parts in detail but for today let's simplify things by saying that Part A is your inpatient or hospital care, Part B covers your outpatient services, Part C is called Medicare Advantage and Part D is your prescription drug plan.

The two parts of Medicare that you receive through the federal government are Parts A & B. The two parts that can be purchased through private insurance companies are Parts C & D. So which parts are optional for most people? That would be Parts B, C and D.

It's very important for the Medicare beneficiary to be familiar with each of the four parts of Medicare and what they cover. Here are some ways you can do that. First you can go to Medicare.gov. This is an excellent website that will tell you everything you want to know about Medicare. You can also refer to the "Medicare and You" handbook. Another way to learn about the basics of Medicare is to attend one of the Medicare Education Classes our company conducts. They are free of charge and open to the public. Just contact our office for times and dates. Of course you can also check out the "Medicare Minute" each week in the Courier Journal!!

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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1GNEC13T61J314568	2001 CHEVROLET TAHOE	MAROON	2FAFP73W2YX174640	2000 FORD CROWN VIC	GOLD
2G1WT58K969123808	2006 CHEVROLET IMPALA	BEIGE	2FAFP74W63X217495	2003 FORD CROWN VIC	GOLD
3GNFL3EK9DS508955	2013 CHEVROLET CAPTIVA	SILVER	2FALP71W3VX206349	1997 FORD CROWN VIC	WHITE
1GTBS14E7G2504767	1986 CHEVY S10	BLUE	3FAFP11332R202408	2002 FORD ESCORT	BLACK
3A8FY48B48T190893	2008 CHRYSLER PT CRUISER	RED	3FAHP08117R244445	2007 FORD FUSION	BLACK
1B3ES26C74D588332	2004 DODGE NEON	BLACK	3FAHP08Z18R261494	2008 FORD FUSION	BEIGE
1B3LC46J68N143997	2008 DODGE AVENGER	GRAY	1GKGC26JXTJ739932	1996 GMC SUBURBAN	GREEN
1B3HB28B57D138992	2007 DODGE CALIBER	RED	1HGFA16857L089004	2007 HONDA CIVIC	BLUE
1B3CB4HA4AD544668	2010 DODGE CALIBER	SILVER	2HGFA16919H335927	2009 HONDA CIVIC	BURGUNDY
1B7FL26X2NS546375	1992 DODGE DAKOTA	BROWN	JNKBV61E47M707207	2007 INFINITI G35	RED
1FAFP56205A205725	2005 FORD TAURUS	TAN	1J4GL48K76W128268	2006 JEEP LIBERTY	GRAY
1FDXS34L33EC39636	2003 FORD F350	WHITE	5XYKT4A66CG235429	2012 KIA SORENTO	WHITE
1FMFU15566LA55746	2006 FORD EXPEDITION	BROWN	JTHBF30G236012303	2003 LEXUS ES300	WHITE
1FTDX1720VNA73132	1997 FORD F150	SILVER	5LMEU68H54ZJ03805	2004 LINCOLN AVIATOR	WHITE
1FTF15Y8RNB76934	1994 FORD F150	MAROON	1G2NE52E75M204876	2005 PONTIAC GRAND AM	BURGUNDY
			1G2ZH358864276917	2006 PONTIAC G6	WHITE

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Commentary

Election Integrity...

Continued from Page 12

Sinema (D-AZ), supported much of the Democrat-sponsored voting rights bill in principle. However, both were also committed to upholding the Senate's filibuster rules which require a 60-vote threshold to pass most bills. They had been stating for months that they would not vote to eliminate the Senate filibuster rules to allow for the passage of this one bill. Doing so is both disingenuous toward voters and a politically dangerous precedent considering that the roles and power are often flipped from decade to decade.

Part of the push in the colorfully-named bill was to eliminate individual voter ID requirements in all 50 states. This would allow individuals to use debit cards, utility bills, and other documents instead of government-issued IDs. Permitting election-day voter registration was also in the bill because the bill's supporters insist that anything less infringes on voting opportunities for minorities.

I'll concede that some of the Voter ID aspects may be largely inconsequential. There may be a few mitigating factors, but massive voter fraud is unlikely to any real scale, because most poll workers in most voting precincts get to know the voters in the community.

However, same day registration is lunacy; chaos in search of unaccountability.

Anyway, we all have to show picture ID's to buy alcohol or cigarettes, apply for SNAP benefits (Food Stamps) apply for Medicaid, Medicare, rental assistance, and Social Security, apply for a job or unemployment, buy, drive, or rent a car, register for classes, get married, rent a hotel room, and SO much more. Why is it so challenging to present a verifiable ID when voting?

If the bill had passed, contributions to congressional candidates would have also been matched with federal funds at a 6:1 ratio up to \$200. More federal money handed out by democrats as political bribes to help ensure the status quo? Really?



Even the final version of the standalone "Freedom to Vote Act," also called for:

- Same-day voter registration
- a mandated early-voting window and
- the expansion of absentee mail-in voting to all registered voters without signature verification.

You'll have to excuse me, but for anyone to insist that greater election integrity will be achieved by a wider voting calendar and fewer restrictions on mail-in ballots wasn't paying attention to the 2020 election.

Yeah, I know the drill. Any reference to election fraud in 2020 means that I am a purveyor of MISINFORMATION.

Well, let's just say that cases of 'mailed' ballots that arrived late, unfolded, and unverified represented some irregularities that I prefer not to exacerbate through USPS channels in 2024.

The Post Office is neither air-tight nor a disinterested party. Plus, it already has enough to worry about with day-to-day delivery challenges.

Schumer knew all that. But Chuck was at the end of his rope and knows

that the only way to salvage his power was to get this act into law. To do that at this point he also had to change the Senate's procedures to allow a simple majority vote.

It's understandable, but totally self-serving.

The irony here is not lost. In 2005, Schumer himself passionately insisted that getting rid of the filibuster would be a "doomsday for democracy."

Therefore, we'll award Chuck two symbolic bags of fertilizer this week for his hypocritical spew of untruths and scare tactics.

We should be thankful that Sinema and Manchin have been honest with their constituents and America as a whole. They get two stars for that.

And it turns out, this will help Democrats because the Biden disaster has prospects dimmed for Democrats this November. They may be the minority party and if so, they will appreciate the preservation of the Senate filibuster.

However, the voting bill's failure already has President Biden talking about the upcoming rigged election.



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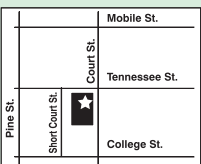
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Letters...

'Bear' is NOT 'Carry'

Continued from Page 12

the origin of "birth" – to bring forth from a place. "..., the right to keep and bear arms..." does not mean the same thing as the right to keep and carry arms. The men who ratified the Second Amendment said exactly what they meant.

The constitutional violation in non-permit concealed carry is it violates private property rights. If a business, a property owner, or a tenant does not want guns on his/her premise, how will they know that his/her property or tenant holder rights are being violated?

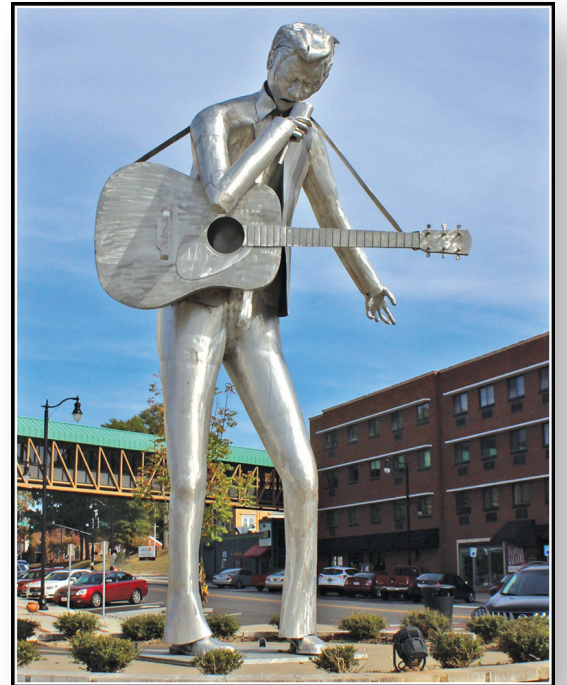
Open carry allows the property rights holder to request that the gun owner leave the gun outside or leave the premise. Not doing as asked could result in the violator being arrested and hopefully their firearm confiscated. (Someone that hubris shouldn't be carrying a firearm). Concealed carry denies property rights holders the right to conduct their affairs as they deem best for them.

Note: if permit conceal carry does not require the person to tell the property rights holder that he/she has a concealed firearm, it should.

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

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A Will is a written statement made by a living person making a division of their property after death. When a husband leaves everything to his wife and upon her death, to the children to share and share alike, there are generally no issues.

But, life being what it is, there generally are issues. Sometimes the wife remarries and passes away shortly thereafter. What happens to the children's inheritance then? Does the new husband receive what the children's father worked to accumulate? What happens when one child takes care of a parent and the other children don't? Is share and share alike fair under that circumstance?

Where we really see problems are Wills that are made shortly before death that favor a person who wouldn't otherwise be favored. Occasionally, we see other issues such as homemade Wills that just aren't legally valid and sometimes we see people who don't understand they have to probate a Will before they can sell the assets of the estate and keep the money.

A Will can be contested by anyone who is an heir at law or has an interest in the estate. Valid reasons for contesting a Will include a Will that was made by a person who is not mentally competent. In those cases, a treating physician who is familiar with the mental and medical condition of the person making the Will would have important evidence a jury would consider. The medications a person was taking when they made a Will would be important. A Will made by a decedent who was threatened or put in fear could be set aside for undue influence.

The most important thing to know is that will contests are subject to a statute of limitations that is different from other kinds of cases. Will contests in Alabama must be filed within six months of the Will being admitted to probate. There are several recent cases where contests were not properly filed or not timely filed. If anyone has reason to believe that something just isn't right with a Will, contact an attorney promptly because once it is admitted to probate, the clock is ticking.

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



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Eagle Awareness...

Continued from Page 12

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To attend one of the Eagle Awareness Weekends at Lake Guntersville State Park, packages are available that include overnight accommodations, breakfast buffet, group dinner on Saturday night, and a wine tasting by Jules J. Berta Vineyards. Attendance is limited to package holders and tickets will be sold for



Saturday (programs only) as space allows.

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WFF biologists, Marianne Hudson, left, and Chuck Sykes, discuss how to handle the eagle when releasing it.

Photo by Billy Pope



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DAVE
Says



by DAVE RAMSEY

WHERE SHOULD HE PARK THE MONEY?

Dear Dave,
Our son is 13, and he has been doing some part-time work for a friend of the family. He makes \$40 to \$60 a week, and he would like to begin investing the majority of what he earns. Do you have a suggestion for a good place he could put his money?
Lindsay

Dear Lindsay,
Well, here's the thing. At this point in his life, the goal of this investment isn't wealth. Number one, it's not a lot of money. Number two, well, it's not a lot of money. The goal is to create knowledge,

reward his interest in the subject and teach him how to handle his finances when he's an adult. I've got no problem with you helping him open checking or savings accounts at a local bank or credit union. There are lots of good lessons to be learned in reconciling a bank statement, and the value of spending, saving and giving. Then, you could get with a good financial pro, one with the heart of a teacher, and let him open a mutual fund for \$50 a month with you as the custodian. He could learn about compound interest, how to calculate the value of his shares and other things, and all that would be a good learning exercise, too.

We did these things with our kids. But keep in mind that over the course of a year—and when you're 13, that's an eternity—there's not going to be a lot of action on the investing side of things. It could be kind of boring for him at times. But he's better off to learn now that good things don't always come with flashing lights and whistles.

When it comes to wealth building, things aren't sexy. Slow and steady wins the race!
— Dave

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

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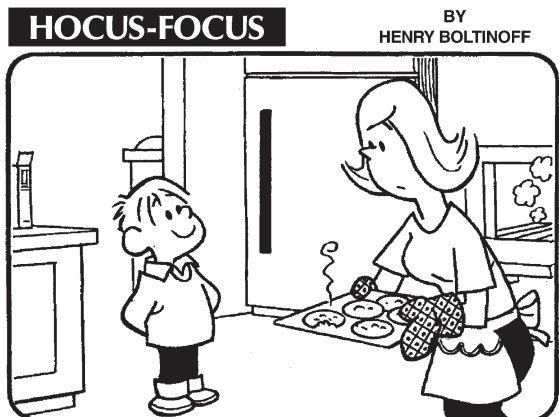
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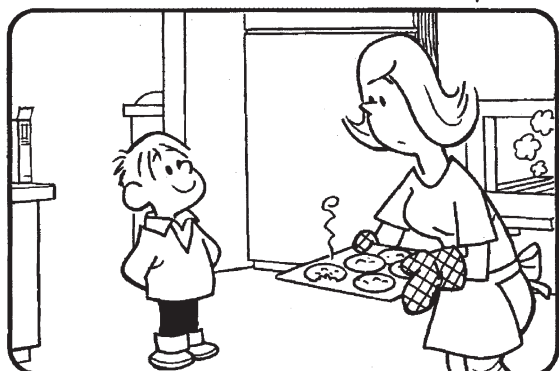
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Church Filled Misery

When confronted with tough passages most church leaders and laymen will wrest and twist and even try foreign tongues to help straighten God out. One example is: **1 John 3:9** "Whosoever is born of God doth not commit sin; for his seed remaineth in him: and he cannot sin, because he is born of God." So, a sinner reasons, "if I were saved, how come I did that and keep doing it?" Standard wrong interpretation of verse is: "one doesn't continue or habitually practice sin." So, it has prompted church and religious leaders to create faith-works systems of their own that must be attended weekly to insure an unsure salvation. It's gets wearisome at times trying to keep yourself saved, doesn't it? Notice that phrase; "born of God." It's in the bible 6 times. Now when Christ saves you, here's two things that happen. #1. **1 Corinthians 12:13** "For by one Spirit are we all baptized into one body, whether we be Jews or Gentiles, whether we be bond or free; and have been all made to drink into one Spirit." #2. **Colossians 2:11** "In whom also ye are circumcised with the circumcision made without hands, in putting off the body of the sins of the flesh by the circumcision of Christ." Circumcision cuts away cursed flesh.

Now, everyone that experienced the last two verses has 2 natures in their body separated by a spiritual operation by God. Now the war begins. God doesn't save your flesh, only your soul and gives and seals you with the Holy Spirit. **Galatians 5:17** "For the flesh lusteth against the Spirit, and the Spirit against the flesh: and these are contrary the one to the other: so that ye cannot do the things that ye would." Study Romans 7:15-21 & Ephesians 4:22-24. You are responsible for you. Only Christ can save w/o any rituals or sacraments or ceremonies, and when He does, He will satisfy your soul forever. Saved folks, YOUR flesh will sin; you don't have a license. The circumcision of Christ prevents the sin from contacting the soul that's saved, and separates the flesh body from the Spiritual body, forever. Ask Christ to save you and open your eyes now.

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CHANCERY COURT AUCTION

Saturday, January 29 at 10am
2 TRACTS OF REAL PROPERTY

TRACT 1: 100 ACRES

TRACT 2: 542 ACRE TRACT WITH 3 BEDROOM, BRICK, SINGLE-FAMILY HOME

Auction To Be Held At Cypress Inn Fire Dept., 3017
Weatherford Creek Rd., Lutts, Tn 38471
WATCH FOR AUCTION SIGNS!

SANDRA PERKINS VS. JAMES BRATTON (ET. AL) 2020-CV-6321 • SANDRA PERKINS VS. JAMES BRATTON (ET. AL) 2020-CV-6320



542 ACRE TRACT: Map 189, Parcel 2.00. 3 bedroom, brick, single-family home is on property. Approximately 541 acres are woodlands according to records of the Wayne County Property Assessor.

100 ACRE TRACT: Map 174, Parcel 15.00. Approximately all acreage is woodlands according to records of the Wayne County Property Assessor.

Both properties have large acreages of timber with road frontage.

Each tract will be sold separately.

DIRECTIONS: From Natchez Trace Parkway, turn on Weatherford Creek Road. Turn left on Second Creek Road for property location. **The auction will take place at the Cypress Inn Fire Department located at 3017 Weatherford Creek, Road, Lutts, TN 38471.**

REAL PROPERTY: The real property will be sold promptly at 10:01 a.m. A legal description of the property may be had contacting the office of the Clerk and Master during regular business hours at 931-722-5517. This property is located in Wayne County, Tennessee and consists of the following:

542 acres located on Second Creek Road, Lutts, TN: Current Owner: Golena M. Bratton c/o Jennifer H. Elom. Identified as Map 189, Parcel 2.00, in the office of the Property Assessor of Wayne County, Tennessee and further described in Deed Book 127, page 949, in the office of the Register of Deeds of Wayne County, Tennessee.

100 acres located on Willie Mauldin Road, Lutts, TN: Current Owner: Golena Mauldon Bratton c/o Shelby Dodd. Identified as Map 174, Parcel 15.00, in the office of the Property Assessor of Wayne County, Tennessee and further described in Deed Book 44, page 231, in the office of the Register of Deeds of Wayne County, Tennessee.

TERMS OF SALE: The above real estate will be sold at the property site for cash with 10% down day of sale with the balance due upon confirmation by the Court. The sale will be held open for ten (10) days until **February 8, 2022, at 10:00 a.m.**, during which time a person may come by the office of the Clerk & Master at the Wayne County Criminal Justice Center, 1016 Andrew Jackson Dr., Waynesboro, and raise the highest bid received at the auction by 10% and depositing 10% of that bid with the court. If the bid is advanced the property will be re-sold on **Wednesday, February 9, 2022, at 10:00 a.m. at the Clerk & Master's Office, Wayne County Criminal Justice Center, 1016 Andrew Jackson Dr., Waynesboro, TN 38485**, and that will be the final sale. The high bidder at the final sale will be the buyer upon confirmation of the Chancery Court. Possession passes upon confirmation and delivery of deed. Property taxes through tax year 2021 will be paid from proceeds of the sale. 2022 property taxes will be the responsibility of the buyer.

NO WARRANTIES: The property is offered and sold as is, in the present condition. The Chancery Court assumes no liability for errors or omission in these listings. Although information has been obtained from sources deemed reliable, the Court makes no warranty or guarantee, expressed or implied, as the accuracy of the information herein contained. While court sales are conclusive upon all parties to the action and generally confer a good title, nevertheless, there is no warranty of title. It is for this reason that the buyers and buyers' agents should verify all specifications prior to the sale. **ALL STATEMENTS OR ANNOUNCEMENTS MADE DAY OF SALE TAKE PRECEDENCE OVER ANY PRINTED MATERIAL OR PRIOR ANNOUNCEMENTS.**

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 Property #4: 2.80 Ac+/- 2.80 Acres+/- on North Side of McCormick Lane in Leighton, AL Property #4 of 6	 Property #5: 1.90 Ac+/- 1.90 Acres+/- on South Side of McCormick Lane in Leighton, AL Property #5 of 6	 Property #6: 0.83 Ac+/- 0.83 Acres+/- located North of Main St. on County Line Rd. in Leighton, AL Property #6 of 6

Call Ben Phillips to schedule a viewing or for more info (256) 710-9683

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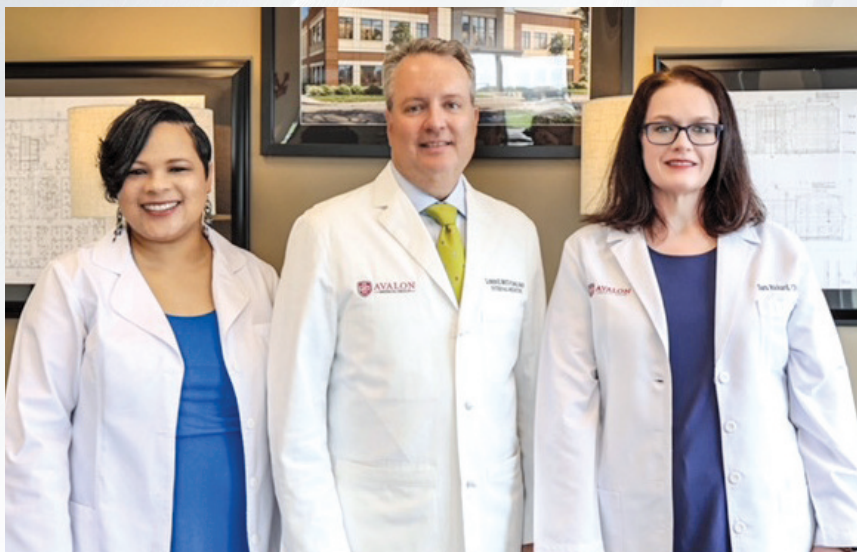
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Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Hope was shocked by a guilt-ridden Brooke's torrid confession. Concerned about her daughter's relationships, Grace meddled in Paris's love life. Brooke was worried when she learned that Douglas was with Thomas. Douglas then told a strange story to a confused Thomas, Steffy and Ridge. Liam urged Hope to express her feelings about her parents kissing. *Wait to See: Sheila relentlessly pushes an annoyed Deacon for information about Brooke. Later, Hope and Deacon discuss his night with Brooke as Sheila watches from afar. Douglas struggles to keep Brooke's secret.*

DAYS OF OUR LIVES Jake and Gabi tried to convince Johnny to form an alliance with them. Allie told Chanel she saw Johnny kissing Gabi. Paulina had an uncomfortable encounter with Tripp. Abigail found herself in a dangerous situation. Chad told Xander about Abigail's latest theory. Belle relayed some stunning news to EJ. Rafe declared to Nicole that he wanted to be with her. Craig assured Nancy she had the wrong idea about him. Abe and Chanel shared a warm moment. Movie producer TR Coates arrived in Salem and demanded that Johnny deliver his film. Marlana apologized to Paulina for the havoc she wreaked while possessed. Paulina's

past came back to haunt her. Craig made a shocking confession to Chloe. Nancy urged Brady to reconcile with her daughter. Nicole and Ava played a game of cat and mouse. Belle supported EJ as they prepared for his sentencing. *Wait to See: Paulina panics when Lani comes close to discovering the truth. Abigail learns she's being held captive on an island. Xander tries to put the past behind him and moves forward with Gwen.*

GENERAL HOSPITAL Curtis had a change of heart. Ned and Olivia shared some good news with Leo. A hurt Maxie made an unfortunate realization. Victor questioned Valentin's motives. Tensions escalated at The Savoy. Victor made a discovery. Britt asked Austin about Leo's case. Harmony had something for Alexis. Esme stirred the pot with Cam. Josslyn, Cam, Trina, Esme and Spencer arrived at Sonny's cabin for their long-awaited getaway. Carly's

quest for inner peace was disrupted by Ava's arrival. Britt gave Peter some news. Victor made an inquiry at the hospital. Valentin met with Martin. As night fell at the cabin, Esme initiated a game. Maxie desperately concocted an explanation. Sonny had a meaningful encounter. Sasha's arrival at yoga class caused a stir. Brook Lynn walked in on Chase during a compromising situation. Sam and Scout crossed with Drew. *Wait to See: Curtis has a reunion at Charlie's. Epiphany is surprised by an unexpected arrival at Kelly's. Tensions escalate at the cabin.*

THE YOUNG AND THE RESTLESS Chloe lost patience with Chelsea and Sally. Abby made a painful decision. Victor enlisted Michael's help with a sensitive assignment. Victoria struck back. Phyllis received a tempting offer. Victor kept Adam on his toes. Nikki gave a stern warning. Devon embraced a new challenge. Mariah turned the tables on Tessa. Chance struggled with his new normal. Noah made a confession. *Wait to See: Victor brokers a major deal. Nick shares words of wisdom with Noah. Jack returns home to chaos.*

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Courier Journal ADOPT A FRIEND

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

NETTIE has been at the animal shelter for 7 months. She not only has the cutest face, but the biggest heart. This amazing girl loves people, and long walks. Nettie has been out on several doggies day outs and had so much fun. This precious girl is ready to be with a family she can call hers. She walks well on a leash, and does well with most other dogs. Nettie prefers not to be in a home with cats. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Please call or come by Florence Lauderdale animal services at 256-760-6676 to meet this amazing dog.

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 Tusculumbia, 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.

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Notes...

Continued from page 4

"We Rocked the World" - The Colbert County Tourism Bureau will sponsor a monthly music event titled "We Rocked the World - Muscle Shoals Music: Songwriters in the Round," every third Thursday throughout this year at the Fizz Restaurant inside the Clarion Inn, 4900 Hatch Blvd., Sheffield. The event is 7-9pm and is free.

Graphic Novel Illustration - Matt Swan and Jason Behel will teach fundamental drawing skills and illustration at 11am February 5 at Kennedy-Douglass Center for the Arts, 217 E. Tuscaloosa St., Florence. All supplies and equipment will be supplied. Workshop is free, but registration is required, www.florncealmuseums.com.

Exploring the Power of Picture Books - Jamie Campbell Naidoo will lead the interactive session on the literary award Caldecott and other illustrator awards at 5:30pm, February 8 at the Florence-Lauderdale Public Library, 350 N. Wood Ave.

The Help Center in Florence we will be open on the 3rd Saturday of each month on a permanent basis.

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Memories with Alan Flowers and Friends - The St. Francis Project will present a concert of songs from the golden age of Broadway into the 21st century at 2pm on February 20 at the Shoals Theatre, 123 N. Seminary St.,

Florence. Many of the original cast, who participated in these musical during 60 years of productions of the Florence Summer Music Theater, Zodiac Players and Coffee and Bradshaw High Schools, will return to the stage.

Tickets are \$25 for orchestra and \$15 for balcony and may be purchased through the Shoals Theatre box office, online at theshoalstheatre.org, First Methodist Church of Florence, First Presbyterian Church of Florence, St. Bartholomew's Episcopal Church, and Trinity Episcopal Church.

All proceeds benefit The St. Francis Community Outreach Project.

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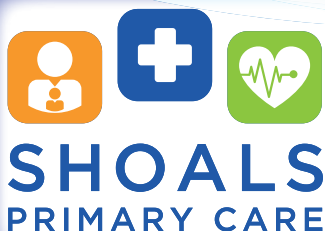
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The burden of accumulating student debt should be the center point of consideration in higher education choices — for students, families, university leadership, and elected and appointed officials alike.

Making A Plan - It is no secret that going to college will cost money. Along with tuition, currently \$545 per credit hour for in-state students at the University of Alabama, there are many more costs to consider when going to college; housing, food, travel, books, fees, and all these before one football game or social event. Over a 4-year period, you can reasonably anticipate well over \$100,000. If you're going to college, you need to begin planning early to avoid the burden of student loans.

Working And Saving - The best and most effective way to avoid debt is by earning an income and paying for school by yourself. We understand that is not always possible. Tuition prices can be very high, and most students can't make enough to pay full tuition. But remember, paying for some, even half, will make a huge difference. The sooner you start to earn money and are able to finance your schooling, the less dependent you are on banks. And no one wants to be a slave to the banks!

Excel As Best You Can In High School - Another really smart way to avoid debt is by being smart at school! If you can focus on your studies in high school and excel in your courses, you can be eligible for scholarships and grants. These can sometimes fund your entire tuition! And if not all of it, they can be a major help.

Take Advantage Of Your State College System - Consider taking your prerequisite courses at a local community college in your state's college system, these have a lower cost per credit hour and will, in most cases, transfer between in-state schools. Many states offer "Dual Enrollment" programs for High School students, these are tuition FREE and every credit earned during High School is one less you will have to pay for later. With the proper planning and motivation, you can enter

College as a Junior and get your 4-year degree at half the cost in half the time.

Apply For Scholarships/ Grants - Every college or university has its own scholarships and grants for students to apply for. If you already have a school that you are planning to attend or are interested in, always search their website to see what scholarships and grants they offer. You should apply to all of them if relevant. Remember, there's no harm in trying. Not all scholarships have to be from the school you attend, though. There are external programs offered to students.

Employer Tuition Reimbursement - Many companies are willing to pay all or part of an employee's tuition. They see this as an investment. Doing this builds loyalty in their employees and leads to the long-term success of the company.

If You Already Have Student Loan Debt - Of course, there's a big chance that you might already have some debt on your plate. If you already have a student loan, at least you know that you're not alone. But don't worry, there's still hope!

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

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