

Largest Gift-King Estate

FLORENCE – The University of North Alabama College of Business and Technology received the largest charitable gift in the College’s history, totaling \$2,457,500. The generous donation comes from the estate of the late **Henry and Janice King**.

The monies from this historic donation will be used to establish the Henry and Janice King Endowed Scholarship Fund.

“I am grateful for the generosity of the King family. This monumental gift will have a tremendous impact on UNA business students for years to come,” said Dr. **Gregory Carnes**, Dean of the College of Business and Technology. “The funds will provide scholarships to students who may not otherwise have the financial means to further their education. This generous gift will ensure that many UNA business and technology students can pursue an affordable education. This

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

Volume 138 Number 21

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ED WITH INK

NW-SCC SOFTBALL, BASEBALL COACHES NAMED

Games on Deck

MUSCLE SHOALS – Northwest-Shoals Community College last week announced the hiring of new softball and baseball coaches as they prepare to reignite the long-dormant programs next season.

“This is an exciting day for Northwest-Shoals and our community,” said NW-SCC president, Dr. Jeff Goodwin.

“Patriots athletics are back,” Goodwin said, in announcing Angel Brown as the softball coach and David Langston as the new baseball coach at last week’s press conference in the Patriot Gym.

“Both are products of the Alabama Community College



Brown



Langston

See **ON-DECK...** on Page 8

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Walk of Honor 2021 Inductees

FLORENCE—The City of Florence announced the 2021 Walk of Honor Inductees last week at the Marriott Shoals Conference Center. The Walk of Honor is located in the beautiful River Heritage Park and recognizes individuals of Florence and Lauderdale County who have achieved national or international acclaim. This will honor and perpetuate the name and achievements of deserving individuals, either current or former citizens, through a form of civic recognition. Areas of national or international accomplishment include agriculture, art, athletics, business, education, government, humanities, literature, medicine, military, music, public service, religion, and science and technology.

The 2021 Inductees and their achievements are as follows:

See **WALK OF HONOR...** on Page 7



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Hulsey

Hulsey Well-Prepared to be DA

COLBERT COUNTY—Citizens often react to stories of crime with hope for justice. Since becoming an Assistant District Attorney in 2003, Angela Hulsey has been a direct advocate for achieving it. It’s a role she has prepared for since telling her dad at the age of fourteen

that she wanted to be a lawyer. Many have benefited from her decision.

With Bryce Graham retiring, Hulsey now seeks to further protect the residents of Colbert County by becoming the county’s next District Attorney. With over 10,000 felony investigations, 2,600 felony prosecutions, and more than 50 felony jury trials on her resume, Hulsey is well-prepared to seek that office.

Angela attended the University of North Alabama and graduated with a double major in Political Science and English. She earned her law degree from Mississippi College School of Law, where she took pre-trial practice and trial advocacy classes. After studying for many hours on her own, she passed the bar exam on her first attempt in February, 2002, and

See **HULSEY...** on Page 9

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Automotive Inside



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Advance Auto Sales
Jeff Elledge Auto Sales
Landers McLarty Nissan

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- Junior Whirl
- Adopt-A-Friend
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- The Truth in Love
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Shorts...

Largest Gift - King Estate

Continued from Page 1

will transform their lives and the future of their family members."

Henry King, an avid businessman in the Shoals community, served as founder and President of King Realty and Auction Company Inc. until his passing in 2014. King received his bachelor's degree from UNA in Business Administration and was a devoted alumnus to the University.

He was a recipient of the UNA Alumni of the Year award, served as chairman for the UNA President's Cabinet and UNA Foundation Board, and was an instructor for Economics in the business school. King's wife, Janice, passed away in 2020. Mrs. King was a graduate of Florence State College and received her bachelor's degree in Economics.

Enrollment Up at Heritage

FLORENCE — Enrollment is on the rise for the seventh semester at Heritage Christian University. It marks the fourth straight year in which spring enrollment is higher than the previous fall. Prior to the fall of 2018 and spring of 2019, this has never happened before in the university's 54-year history.

Another record for the university is most credit students since the spring of 2003. Out of the 136 credit students seeking a degree in biblical studies this spring, 30 are undergraduate campus or commuter students, 50 are undergraduate distance learning students, and 56 are graduate-level students. An additional 50 students are currently enrolled as audit students.

"We have seen seven semesters of growth and we are on track for another increase in the fall," said HCU President, Kirk Brothers. "In addition to these students, we have over 60 women signed up for our spring ladies' classes. God is doing great things at Heritage Christian University!"

Yard Sales

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March 19th - Saturday
KILLEN: 3915 County Rd 33 (turn beside Woods Carpet & Flooring Hwy 72) Sat 8:30 AM, Bake Sale and Yard Sale starts at 8:30 AM with stew following sale at 11:00 AM. Benefit for Barry Corum - cancer patient in Birmingham Hospital. Donations and help are always welcome. 256-810-9076.

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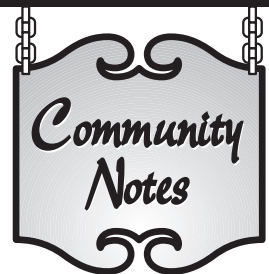
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the Alabama State Council on the Arts, the Florence-Lauderdale Public Library Foundation and the Kennedy-Douglass Trust.

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Delta Sigma Theta Sorority, Inc., Muscle Shoals Area Alumnae Chapter presents: "Being in Control of your Finances is a Great Stress Reliever" by Jernessa Jones, Financial Wellbeing Coach, Operation Hope, on March 20, 3-4pm on Facebook.

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 **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

See NOTES... page 11

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.

Florence Parks and Recreation/The Club/Florence Senior Center offers a variety of activities.

Chair exercise classes, Games, BINGO, Lunches, Square Dance Lessons, Social Dance Night, Rock Painting, Walking Trail, Farmer's Market Voucher Registration, Fishing Days at Deibert Park, Kayaking, 3rd Saturdays, April-September, Stateside and International travel opportunities. All ages welcomed. Lunch is for 60 and older. For more information please phone 256-760-6420, fdavis@florenceal.org, Facebook: Florence Senior Center "The Club".

Tuesday Night Dance, 6:30-8:45pm, at The Club, 450 Country Club Drive in Florence. 256-760-6420 \$5. The Browns.

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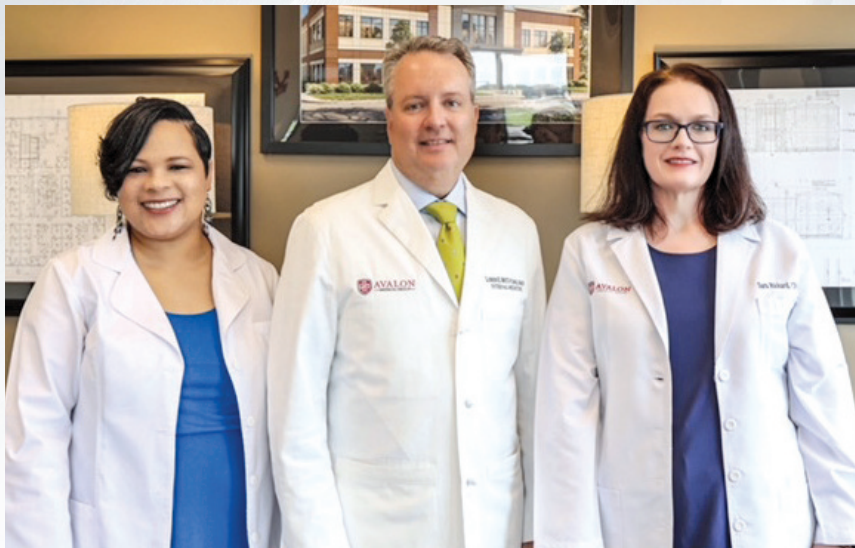
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Walk of Honor Recipients for 2021...

Continued from Page 1

LT. KATHLEEN DIAL COILE

(Plaque reads) Recipient of the Purple Heart and the Distinguished Flying Cross for her heroics as a flight nurse with the U.S. Air Force in World War II, Lt. Coile disregarded her own crash injuries to save others.



Coile

Born in Tuscaloosa, AL in 1914, Kathleen and her family moved to the Shoals area in 1920. Her father, Julian Sidney Dial, got a job as a station operator at the switch house at Wilson Dam, and her family moved to Florence. By 1940, Kathleen was working as a file clerk for the Bureau of Printing and Engraving in Washington, DC. She later married Lt. Henry Gibson Coile, Jr., USAAF in Sydney, Australia, on April 16, 1944.

During the war, Flight Nurse Lt. Kathleen Dial Coile flew 150 missions and racked up 700 hours of flight time. On June 10, 1944, she survived a crash-landing of her ambulance plane at Port Moresby, on Fisherman's Island, Papua New Guinea. She sustained serious injuries, including multiple fractures of the right shoulder, a dislocated hip, and a severe brain concussion. The only one on the flight to be injured, she still managed to secure the 18 mentally ill and stretcher-

bound patients to their stretchers and remained close until the evacuation planes arrived. She supervised the patients' safe removal from the wreckage before her own triage in Port Moresby. For her heroism and attention to duty, she was awarded the Purple Heart, the Air Service Medal with Oak Leaf Cluster, and the Distinguished Flying Cross. This is said to be the highest award ever given to a woman in uniform.

Kathleen Dial Coile died on January 6, 2002 in Palm Bay, Florida and is buried at Greenview Memorial Garden in Florence, AL near her mother.

DR. AUGUSTINE UZO MOKWUNYE

(Plaque reads) As Director of the United Nations University Institute for Natural Resources in Africa, 1996-2004, Dr. Mokwunye capped a career of service to farmers and others in his native Nigeria and in many other African nations.

Augustine Uzo Mokwunye was born in Onicha-Ugbo, Nigeria, on December 24, 1941. Growing up, he helped out on his family's farm and worked odd jobs while attending school. Based on his work ethic and overall excellence in academic and extracurricular activities, he was selected as one of six students, nationally, to receive a full government scholarship to attend Edo College (High School).

In 1963, he was awarded a USAID full scholarship

to continue his education in the US. It was during this period that he met and married his wife, Elaine, and started a family. In 1972, Dr. Mokwunye returned to Nigeria as the Head of the Soil Science Department at the Institute of Agriculture, Ahmadu Bello University. In 1979 he and his family moved to Florence, Alabama, where he joined the International Fertilizer Development Center (IFDC). Soon thereafter, he helped establish IFDC Africa (Togo) where, as a division head and eventually Director, he blazed a trail for commercializing industry-grade fertilizers and capacity building among small-hold farmers.



Mokwunye

In 1996, he was appointed Director of United Nations University-INRA. He also served as Chairman of the Board of Directors at ICRISAT (India), a research center for the Consultative Group on International Agriculture Research (CGIAR), and as Chairman of the Committee of Board of Chairs at CGIAO. He passed away on December 11, 2020.

BRIGADIER GENERAL JAMES NOLES

(Plaque reads) In a military career spanning 25 years, Brig. Gen. Noles was awarded two Silver Stars for valor in combat

in Vietnam. He later served as Chief of the U.S. delegation to the Kuwait-U.S. Defense Review Group.

James (Jim) Noles was commissioned Second Lieutenant of Armor upon graduation from Florence State University (University of North Alabama) in August, 1967. He served in a number of positions: an Armor officer, a Foreign Area Officer, and culminating as Assistant Commandant of the Armor School in Ft. Knox, KY.



Noles

Jim's military career spanned three decades: from the Vietnam War (during which he was awarded two Silver Stars for valor) to Kuwait in the wake of Desert Shield/Desert Storm. Through his military experiences, Jim learned various languages of the Middle East and, because of that knowledge, was able to negotiate with Middle Eastern sheiks on behalf of the United States military. Following retirement from the Army, Jim worked in the energy field with emphasis on the Middle East. He currently lives in Florence, Alabama, with his wife, Jackie, and continues to build upon his legacy of service to the community.

NORBERT PUTNAM

Beginning in the 1960's Norbert Putnam, an accomplished bassist, played for decades with most of the big names in the world of popular music. Along the way, he became a top arranger and producer, Putnam as well.



Putnam

While still a teen, Norbert Putnam made history as part of the original Muscle Shoals rhythm section, playing bass on hits by a slew of Top 40 artists. By the mid-60's, he and the other members of the Muscle Shoals rhythm section had made the move to Nashville. The bassist quickly became part of a group of younger musicians who were first called when the growing number of rock, folk, and R&B recordings were being made in Music City.

Putnam made the jump from sideman to producer and found platinum success with many artists. Over the next decade or so, Putnam brought his magic touch to records by many top artists. In the early 80's, Putnam retired from the music business. However, he has since returned with a recently published musical memoir of his life in the world of music, "Music Lessons Volume One." Norbert Putnam and his wife reside in Florence.

A bronze plaque with a picture of each inductee and a brief inscription of their accomplishments has been placed on the Walk of Honor monuments in the park. The public is invited to visit the site. More detailed information on these individuals is available in the Local History and Genealogy Department at the Florence-Lauderdale Public Library.

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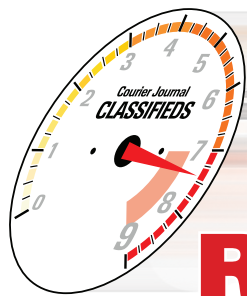
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2005 Ford F-150	Black	1FTPW14595K1370299
2002 Toyota Camry	Gray	4T1BE30K92U553847
2013 Chrysler 200	Gold	1C3CCBBB6DN728756
2006 Buick Lucerne	Gray	1G4HD57256U172534
Mazda MAZDA6	Black	1YVFP80D8351U1115
2007 Mercury Grand Marquis		2MEFM75V97X634705
2007 Nissan Altima	Red	1N4AL21E17N400816
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Games On Deck...

Continued from Page 1

System as players and coaches. These are two individuals who bring energy, passion, and experience who will serve our college well on the field and in the community."

ANGEL BROWN is a native of Reform, Alabama and comes to NW-SCC after a three-year stint at the NCAA Division II level as an assistant with West Alabama and the University of Alabama in Huntsville. Prior to her time in the Gulf South Conference, Brown returned to her alma mater and led Beville State as their head softball coach when they reinstated athletics in 2016. Along with her collegiate coaching experience, Brown has worked extensively coaching travel softball organizations in Birmingham.

Brown played softball and earned an associates degree from Beville State Community College before heading to the University of Alabama at Birmingham to earn her bachelor and master's degree in Physical Education.

"I am beyond grateful that Dr. Goodwin and the selection committee have granted me this amazing opportunity to help lead the return of athletics to Northwest-Shoals," Brown stated. "Being selected as the head softball coach for the Patriots is an answered prayer that allows me to continue to positively impact the lives of young athletes through servant leadership."

DAVID LANGSTON is a native of Jasper and has coached baseball on the community college and high school level for the past 25 years. He served as head baseball coach at NW-SCC for 10 years prior to the College suspending athletics in 2011. In those 10 seasons, Langston led

the Patriots to a record of 327-160 which included five Alabama Community College Conference (ACCC) championships and two regional Coach of the Year awards. During his time at NW-SCC, over 70 players signed baseball scholarships to four year colleges. Langston recently has coached at area high schools including Muscle Shoals, Bob Jones, Florence, and currently at defending 5A state champion, Russellville.

Langston earned his bachelors degree in Secondary Education (History) from Birmingham Southern.

Langston was filled with emotions when he received the call regarding the job.

"Being a player on the first team in 1993 and coaching here from 2001-2011 makes Northwest-Shoals feel like home," said Langston. "I know the positive impact this baseball program had on me and many other players over the years. I look forward to recruiting some of the top athletes from this area and representing Northwest-Shoals on and off the field. I am very grateful to the administration for the opportunity to lead this baseball program. It is a very exciting time for our institution and the community."

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Hulsey for Colbert DA...

Continued from Page 1

was admitted to the Alabama Bar the same year.

She began working as a law clerk for the Circuit and District Court Judges of Colbert County in March of 2002. Angela read a multitude of motions and researched the law to assist the judges in making their decisions. While working as a law clerk, she benefited from observing Gary Alverson who was District Attorney at the time. Analyzing the methods and words he chose to prosecute cases, Hulsey filed those away in her mind for future use.

After her time as a law clerk, Hulsey began to actively seek employment as an Assistant District Attorney. She was hired by Bryce Graham in 2005 for that position in the Colbert County District Attorney's Office. Bryce was the newly elected District Attorney and he and Angela joined Chief Assistant District Attorney, Kyle Brown, in the office. Each held strengths as lawyers that seemed to complement the other.

For many years, they worked as a team to prosecute numerous criminal offenses. Then, in November 2018, Kyle Brown was elected as Circuit Judge. During Brown's last year within the office, he and Angela prosecuted four capital murder cases together. Upon his departure, Angela was appointed as the new Chief Assistant District Attorney.

The last few years have been difficult as the District Attorney's Office has endured the Covid pandemic that has ravaged the county, as well as the criminal justice system. Despite these difficulties, Angela still holds the same passion in her heart for the job. She has always

loved Colbert County, from her days as a law clerk with an office in the courthouse basement, to her current second-floor office where she has spent numerous hours as the Assistant District Attorney. As a daughter, wife, and mother of three children, Angela clearly understands how high the stakes are in preserving safety through law and order.

The position of prosecutor has been defined as "a lawyer with a higher moral calling." That early calling is not new to Angela and it is why she is seeking the office of District Attorney. She has been guided by past and present county prosecutors and has successfully tried some of the most complex cases in Colbert County history. Hulsey has walked with crime victims through some of their most agonizing times and shared the stress of awaiting a jury's verdict with them. She remains driven to exceed future demands of the law, just as she did when she was the first to successfully prosecute a case in Alabama involving chemical endangerment of an unborn child that resulted in death.

Lives are often drastically affected by judicial outcomes and crime victims deserve to be guided by someone with experience in navigating the criminal justice system. Angela is the only candidate for this position who has experience in prosecuting felony offenses in front of a jury. She is well-equipped to continue making compelling arguments in front of juries on behalf of victims of crime and looks forward to doing so for many years to come.

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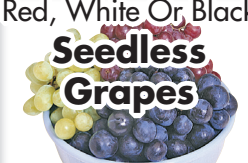
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Notes...

Continued from page 4

Shoals Artists Guild Meeting Friday, March 18, 10am-Noon at the Southall-Moore House, next to the Kennedy-Douglass Art Center, Downtown Florence. Non-members are welcome to attend. For more info, contact Carolyn Wear, 256-710-6854.

Darshan: Visions of India, feature art exhibitions, an outdoor festival, performances, discussions, and workshops March 19-April 30 at the Tennessee Valley Museum of Art, at 511 N Water St, in Tusculumbia and the Ritz Theatre in downtown Sheffield. Full schedule coming soon. Info: www.tennesseevalleyarts.org

The Darshan Opening Festival is March 19 Outside, on The Commons in front of the TVMA: hands-on art activities; demonstrations and workshops including yoga and dance; a stage with rotating dance, music, and storytelling; samples of Indian snacks; evening bonfire and ceremony celebrating the Indian festival of Holi. Festival will be 2pm-sundown. (Rain location for the outdoor events will be the Ritz Theatre.) Inside the museum: free admission for the opening of our Darshan exhibitions, artist meet & greet with Amita Bhakta and several Indian American artists exhibiting in the invitational. Info: www.tennesseevalleyarts.org or 256-383-0533.

Florence City Schools Job Fair on Thursday, March 24, 4-6pm at Central Office Auditorium, 541 Riverview Drive, Florence.

Open to education professionals, recent or upcoming education graduates and support position job seekers. Anticipated positions include: Teachers, Custodians (through Kelly Services), Substitute Nurses. Please come prepared for possible interviews.

"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.

The history of the Montgomery bus boycott is incomplete without examining the fact that many black women stopped riding Montgomery's public buses after they were regularly harassed by white bus drivers and passengers. An important exhibit at the Florence-Lauderdale Public Library examines the plight, courage and leadership of these women who were essential to the success of the Montgomery Bus Boycott long before Rosa Parks became its national symbol. The exhibit runs through March 25 on the library's 2nd floor.

This project is supported by the Alabama Humanities Alliance, a state affiliate of the National Endowment for the Humanities. The exhibit is in participation with Troy University's Rosa Parks Museum.

Technical Assistance and Outreach Program sponsored by Alabama A&M University Small Farms Research Center in collaboration with Alabama Cooperative Extension System for All New and Beginning Farmers, Ranchers,

Agribusinesses, Limited Resource Producers and Entrepreneurs.

Programs available: New and Beginning Farmers; Food Safety Outreach; Estate Planning; and Agricultural Risk Management and Farm Financial.

Location: AAMU Small Farms Research Center, 4900 Meridian St., Dawson Bldg, Suite #316, Normal, AL.

Local Contacts: Ms. Oppla Burke, SFRC Program Assistant, 256-320-8051, oppla.burke@aamu.edu or Ms. E'licia Chaverest, AAMU SFRC Assistant Director, 256-372-4958 or elicia.chaverest@aamu.edu.

Florence Knights of Columbus, Council 3989, Fish Fry at Saint Joseph Regional Catholic School, 115 Plum St., Florence on March 25, take out only.

Catfish filets, hush puppies, cole

slaw, bakes potatoes, french fries, dessert, cheese pizza available for kids only. Tickets available in drive-thru. Adults \$12, children ages 4-6 \$5.

All proceeds go to Knights of Columbus Council 3989 Charity.

Other date for fish fry is April 6.

Florence Senior Center "Diamonds in the Rough" Presents: Niagara Falls, USA - May 8-14 for \$839 (per person based on double occupancy, add \$234 for single occupancy) \$75 due upon signing, final payment due March 31. Depart Florence 8am on May 8.

Incredible price includes: motorcoach transportation, 6 nights lodging including 4 consecutive nights in the Niagara Falls, NY area, 10 meals: 6 breakfasts and 4 dinners, guided tour of Niagara Falls, NY, a journey to The Falls on "Maid of the Mist", enjoy

a cruise on the Erie Canal, scenic drive through Wine Country, and more!

For information and reservations, contact Fran Davis at 256-760-6420.

The 2022 Fishing Days are just ahead at Deibert Park in Florence. It is everyone's opportunity to fish without a license. The events are from 6-11am each day March 29, April 21, June 7, September 8, and October 20. Anglers are asked to bring their own tackle, snacks, and chairs, and to keep their catch or share them with others. The events are co-sponsored by Florence Parks and Recreation Department and The Club (Florence Senior Center).

See NOTES... page 13

Did you know... Easterseals of Northwest Alabama also provides services for Adults? Meet Stephen Smith



Stephen successfully completed the Job Readiness and Job Development programs at Easterseals of Northwest Alabama in Muscle Shoals. After completing these programs, he partnered with the Job Development Specialist, Danny Vaughn, and obtained a job at McDonalds in Sheffield. According to his manager and co-workers, Stephen is a valuable member of their team. He completes multiple tasks every day and they can always depend on him to do an excellent job. Mr. Smith reports that he continues to talk with his Job Developer on a regular basis.

Easterseals is the leading non-profit provider of services for individuals with developmental disabilities, physical disabilities, and other special needs. For over one hundred years the Easterseals Organization has been partnering with families and stakeholders to empower people with disabilities to achieve success and live their best lives. Stephen Michael is a real-world example of our motto, "All Abilities, Unlimited Possibilities."

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A FEW WEEKS AGO, I WROTE ABOUT THE IMPENDING METAVERSE that Meta (the company that owns Facebook) is building. Meta is dumping 10 billion dollars into this project on the premise that lots of us will don a bulky headset and spend lots of time in the Metaverse shopping and playing and commiserating with each other. I am now one of those people.



Jim Fisher

I took the plunge a couple of weeks ago and purchased an Oculus Quest 2. The headset comes in two flavors. \$299 for a 128GB version and \$399 for a 256GB version. The only difference is

A BREAK FROM THE REAL WORLD

by "The Computer Skeptic"

the storage space for games and apps. The headset requires that you own a smartphone and a Facebook account.

For those not familiar, the Oculus is a headset with two hand controllers. When you don the headset, you are instantly transported into a virtual living room of your choosing. Mine is a spaceship lounge in orbit around an orange planet. The headset has special cameras that accurately track the motion of your hands. When you move your hands in the real world, your virtual hands move, too. When you move your head to look

this way or that, the headset accurately tracks the movement giving you the sense that you really are present in the home lounge.

The headset completely blocks your view of the world so one of the coolest features is a virtual wall that you have to build so that you won't trip over furniture in your home. When you don the headset, you are guided through using a spray can to draw a box on the floor of your living room. If you step out of this box, the headset will switch on cameras that allow you to see your living room. Move back into

your little area, the cameras switch off and you are back in your virtual space.

I mainly purchased mine for cardiovascular workouts that both of my readers may enjoy if they need some motivation to get off the couch and get the old heart going again. There are some amazing apps that feature a virtual instructor in a gym setting. One of my favorite apps is FitXR. In this app, you punch balls and duck under obstacles racing towards you. It really makes exercising lots of fun for all experience levels.

Another favorite is Vader Immortal where I have to fly a spaceship to team up with Darth Vader to defeat an evil enemy. It was quite an experience to have a towering Darth Vader walk up to my face and threaten me into

helping him slice up an enemy with a lightsaber.

I also enjoyed a Foo Fighters concert from the comfort of my living room. I was right "there" in the arena with other virtual people rocking out.

With everything going on in the real world, my Oculus has been a great escape from reality and gives my brain a needed break from the real world.

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

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Notes...

Continued from page 4

Kathy Mattea Live at the Ritz Theatre, on April 1 - 1111 W 3rd St, Sheffield. Mattea has enjoyed much success and acclaim during her 35-year career in Country, Bluegrass and Folk music, including 2 Grammy wins, 4 CMA Awards, 4 #1 country singles, and five gold albums (plus a platinum Greatest Hits collection). See her live at the historic Ritz Theatre! Info & Tickets (\$35-55): www.tennesseevalleyarts.org or 256-383-0533

Historic Walking Tour - Florence City Cemetery on April 2. The tour of the Florence City Cemetery, established in 1818, features unique headstones and monuments adorned with burial and religious symbolism. The cemetery contains graves belonging to early settlers, two former governors in the O'Neal Family, along with other prominent community leaders and families.

The tour begins at the Florence City Cemetery entrance at 10am 705 E. College Street next to the Animal or entrances on Tennessee Street. Tour led by Harry Wallace.

Historic Sheffield Saturday Walking Tours, April 2, 9, 16, 23, and 30, Downtown Sheffield, City Hall, 600 N. Montgomery Ave. Free guided tours include history of people and homes of N Montgomery Ave and proprietors of the downtown commercial district. Sponsored by Historic Sheffield Commission. Info: 256-383-0783

Historic Tuscumbia Saturday Walking Tours, April 2, 9, 16, 23, and 30, Downtown Tuscumbia, The Palace 100 S Main St. Free guided tours will focus on the history of Tuscumbia and its people. Sponsored by Colbert County Historic Landmarks Foundation. Info: 256-383-0783

Historic Walking Tour - Walnut Street Historic District boasts tree lined sidewalks, diverse architecture and elegant homes. On April 9 participants will walk by 29 beautifully restored homes that belonged to some of Florence's prominent figures and originally composed the Walnut Street Historic District. These houses were placed on the National Register of Historic Places.

The tour will begin at 10am in the UNA Tennis Courts parking lot on Hermitage Drive, where parking will be available. Tour led by Billy Warren

Men's Unity Breakfast - Saturday, April 9 at 8am at Word Fellowship - 101 County Rd 426 in Killen. Come and join other men in the Shoals area for food, some fellowship, and to worship our Lord. No charge, just come for food and fellowship. Bring some guys with you and let's show the love of Jesus to the men in this community!

Indian Cuisine Demonstration with Prema Monteiro on April 9 at UNA East Campus, 1640 Tune Ave, Florence. Demonstrations of traditional Indian cuisine. Info: 256-383-0533 or www.tennesseevalleyarts.org

United Way is looking for volunteers who can help answer our 2-1-1 line. Training will be provided for volunteers and you can help from the comfort of your own home! Please visit <https://www.uwnw.org/volunteer-opportunities> to submit your information!

Gloria and the Fifth, April 9 & 10 at Norton Auditorium, UNA Campus, Florence. Guest conductor Dr. Ian Loepky and combined UNA/Guest Choirs perform John Rutter's Gloria with the Shoals Symphony Orchestra. The piece described by many as exalted, devotional, and jubilant will be preceded by a powerful performance of Beethoven's timeless, classic: Symphony No. 5, Op. 67. Saturday show @7pm, Sunday show @3pm. Tickets & Info: www.shoalssymphony.org or 256-710-1623

See NOTES... page 38

Commentary

Overstepping Their Authority

Retiring state representative Lynn Greer of Rogersville has presented a bill that would authorize the Lauderdale County Agricultural Center Authority to distribute the county's TVA in lieu of tax proceeds as it sees fit. Granted, the bill is supposed to apply to any of the north Alabama counties in the TVA region that have an agricultural authority. I scoured online pretty well, but I couldn't find another one in north Alabama other than Lauderdale County.

HB362 is in the House Ways and Means General Fund Committee as of this writing.

The bill would shift responsibility for distributing the money from the elected representatives in those counties to non-elected boards. The seven member body in Lauderdale was appointed by a combination of the legislative delegation and the county commission.

The Ag Center Authority is overseeing the construction for a \$45 million project that includes an Agricultural Event Center, Expo Hall, Workforce Development Center, and Lauderdale County Schools Innovation

See AUTHORITY... on Page 24

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

THIS WEEK

March 16, 2022

Happening THIS WEEK

TVMA Series Offers Visions of

India

TUSCUMBIA - The Tennessee Valley Art Association will be hosting a cultural festival celebrating India on Saturday, March 19, from 2pm until sundown at the Tennessee Valley Museum of Art. The festival will feature art, dance, music, storytelling, and food, and is the kick-off event for *Darshan: Visions of India*, a series of art exhibitions and events hosted by the Tennessee Valley Museum of Art and the Ritz Theatre.

Hands-on art activities, demonstrations, and a stage with rotating performances will take place outdoors on the Commons, the open green space in front of the museum. The evening festivities will be a bonfire and celebration of the Indian spring festival of Holi.

The rain location for the outdoor

See INDIA... on Page 39

Geeta Dave



FIRST BAPTIST CHURCH IN KILLEN will host a Grief Share series of weekly grief support meetings each Sunday from 5-7pm beginning March 20. The 13-week series runs through June 12 and can be joined at any point. A nominal \$10 fee includes the workbook and refreshments for the entire series. The meetings will take place church's conference room. First Baptist is located on J.C. Mauldin Hwy in Killen. When the time is right, help and encouragement after the death of a spouse, child, family member, or friend can be so important. For more information, call the church office at 256-757-5334 or online visit: griefshare.org

FLORENTINE TRADITIONS located at 512 Midland Avenue in Muscle Shoals will have its Grand Opening Thursday, March 17 beginning at 9am. Light refreshments will be served. Florentine Traditions features a Vintage Gallery • New Home Decor • Collectibles • Vintage Jewelry & Postcards • Specialty Gifts and more. Some things are timeless. Services Offered include Vintage Consignments, Estate Liquidation, Estate Clean-Outs, and Buy-Outs.

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Legislative Stupidity

Editor:

How stupid it is to make Alabama an unlicensed concealed carry state. They say this will put the fear of God in the bad guys since they won't know who is carrying. Maybe so, but it will also put fear in innocent people.

Who wants to be involved in a shoot out or mugged by these carriers, not to mention more road rage violence? It is scary enough seeing someone wearing a gun out in the open on their belt. Kaye Ivey must be getting senile to sign this bill into law, not to mention the stupidity of our legislators.

Barry Lee Rogersville

Can't Afford a Slide

Editor:

Alabama Republican efforts to ensure election victories by gerrymandering districts and

Look at the face of Putin. You will see the Devil. Look at his dark eerie eyes and his pointed ears...

”

suppressing minority voters are well-documented and on-going.

Some people are arguing that GOP legislators are also trying to preserve their seats by "dumbing down" the electorate so there will be even less critical thinking about positions and policies. Big lies, misinformation and cult-like following will be easier to spread.

Observers point, for example, to the undermining of public schools by allowing parents to shift student funding to charter and home-schooling alternatives that do not always have the same quality of teaching and testing. They see this as part of an anti-intellectual and anti-professional trend exemplified by

See LETTERS... on Page 28

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Ages 6-12

Dates/Times:
May 31-August 8
Open 6:30am-5:30pm
Monday-Friday

Fees:
Registration Fee: \$100
5 days: \$95
4 days: \$85
3 days: \$65

Location:
Calvary Baptist Church
601 N. Main St.
Tuscumbia, AL

Camp Information:
The Summer Day Camp is a structured program that offers campers age appropriate activities. This includes arts and crafts, daily devotion, swimming, recreational games, sports, field trips, and much more! Breakfast, hot lunch, and snack is included in the fee and will be provided for your child.

Register Today:
Registration forms may be picked up at Calvary Learning Center or Calvary Baptist Church Office. **We only have 90 spots available so register soon!**



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learningcenter.calvary@gmail.com
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Calvary Learning Center

NISSAN: ROGUE S, 2014, \$11,400. OBO, fully serviced, bluetooth/DVD/CD, silver/black, remote start, rear camera, NEW TIRES, excellent condition, 256-762-7138 Florence

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SIGNS OF THE PAST



NORTH WOOD AVENUE HISTORIC DISTRICT - EXPANSION
1832 - 1930

This expansion includes all the houses on East Hawthorne and Meridian Streets and many on Kendrick Street with ages ranging from an 1832 townhouse to bungalows built in the 1920s. In July 1862 the Union forces under General Don Carlos Buell camped on the grounds of the Benjamin Franklin Foster home which extended from Hawthorne Street to Circular Road (Nellie Avenue). The Malone House at 226 West Hawthorne Street served as Buell's military hospital. Confederate breastworks were constructed here during the early years of the Civil War.

Location: 34.8119°N, 87.6765°W
E. Hawthorne & Meridian Sts, Florence

The Wood Ave Historic District, originally extended along Wood Ave from E. Tuscaloosa Ave northward to E. Hawthorne St. In 1997, application was made to the National Register of Historic Places to extend the Historic District eastward along Hawthorne, Meridian, and Kendrick Streets.

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

The Colbert County Commission will be accepting employment applications for **APPRAISAL VALUATION ANALYST** in the Revenue Commissioner's Office

Starting pay is \$25,030.32 /year
Plus Health Insurance and Other Benefits

Job Description and Application are available at the **Alabama Career Center**
500 South Montgomery Ave., Sheffield
Deadline for applications is March 25, 2022.
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To protect the health and safety of our patients, residents, employees, family members, and the communities we serve, Genesis has implemented a universal COVID-19 vaccination requirement for employees, care partners and onsite vendors. Genesis is an equal opportunity employer. We celebrate diversity and are committed to creating an inclusive work environment. #67428-1

SPEECH THERAPY: Retired Speech Therapist offering private therapy to children K-3. Call 256-710-7893

TIMESDAILY
Administrative Sales Assistant

The *TimesDaily* has an immediate opening for a full-time advertising administrative sales assistant. **Responsibilities include but are not limited to:**

- Scheduling advertising insertions
- Assisting with training staff on computer ticket entry
- Preparing mailings and media kits for the department
- Interacting with customers and other departments on a regular basis
- Processing all reports in a timely manner
- Assisting management with reporting monthly/quarterly special sections
- Filing daily newspapers
- Answering phone calls and emails
- Helping service all walk-ins
- Assisting event coordinator as needed
- Completing various other administrative duties

The ideal candidate for this position is highly organized, has strong attention to detail, and can perform with a calm head and professionalism in a fast-paced environment. Must be able to multitask, prioritize deadlines, and keep information strictly confidential. This position requires a high school degree or equivalent, at least two years of administrative assistant experience, and proficiency with computers, phones, and office equipment. A bachelor's degree is preferred. The job will require availability Monday - Friday and is 37.5 hours a week.

Benefits include:
•401k Matching •Health, dental, vision •Company paid life insurance •Additional supplemental insurances •Paid vacation, sick days, and holidays

Send resumes to or **Renita Jimmar@timesdaily.com**, or applications can be picked up at **TimesDaily**
219 West Tennessee Street, Florence, AL 35630

Northwest-Shoals Community College announces the following open positions

COMPUTER INFORMATION SYSTEMS INSTRUCTOR
(1 or more positions)

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CHEMICAL PROCESS TECHNICIAN

This entry level chemical manufacturing position is expected to acquire skills and knowledge necessary to advance through the operations progression system. Beginning responsibilities and requirements include, but are not limited to:

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- Load hopper cars and trucks. Perform rail switches.
- Operate associated equipment such as fork truck, shuttle wagon, etc.
- Perform minor equipment troubleshooting and maintenance.
- Maintain accurate written and electronic records.
- Possess basic math skills and mechanical aptitude.
- Functional in computers.
- Work 12-hour rotating shifts, nights, weekends, holidays, and overtime.
- Climb heights up to 85' and lift up to 50 lbs.
- Work outside frequently in all seasons.
- At a minimum, High School Diploma or GED required.

Starting hourly rate is \$24.00 with ability to advance to Tech 1 within 90 days. Continued advancement through the Operations progression system for technicians is supported and expected.

Our compensation and benefits package includes highly competitive wages, bonus program, enhanced 401(k), fitness and tuition reimbursement.

For more details and to APPLY, please visit our CAREERS link at www.INEOS-Styrolution.com

Applications will be accepted through **04/10/22**.
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We are an EEO employer and committed to employee safety.

MEET Sarah

Sarah delivers the TimesDaily newspaper.



She's a full-time Mom & Wife and delivers the newspaper a few hours each morning 5 days a week. She enjoys the "quite time" she has when delivering her route.

Delivering newspapers helps to keep the extra income inside the home instead of working just to cover day care. It also means more quality time at home with her family and helps cover other household expenses.

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- As an independent contractor you are your own boss.

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 Wage for this route is about
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 Apply at the Water Department
 office located at
**3353 County Road 200
 Florence, AL 35633**
 Office Hours: Monday-Friday
 8:00 am - 4:30 pm
NO PHONE CALL PLEASE

MEET *David*



**David delivers the
 TimesDaily newspaper.**

He works full-time, yet he and his wife are able
 to work together to deliver the newspaper a
 few hours each morning 5 days a week. They
 use the extra income for house payments,
 entertainment and travel and since the pay is
 weekly it helps a lot with groceries.

WHY BECOME A TIMESDAILY NEWSPAPER CARRIER?

- Great extra income for house payments, rent, household expenses, education, entertainment, retirement and travel.
- Only 2-4 hours in the early morning which leaves time for a job, college, family, friends or leisure.
- Pay is weekly. Great for those moments in between checks from your regular job.
- As an independent contractor you are your own boss.

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 training, stretch goals, and weekly one-on-one coaching and feedback. Become a part of the Shoals' best media sales team today!
 Apply online at www.TNValleyjobfinder.com at the online job posting or email
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Speaking The Truth In Love

Ephesians 4:15

Have you ever confessed a mistake, maybe a misstep in your life? Simply put, a confession is an open declaration and admittance of a truth. Confession does not involve straddling the fence, spiritually. It does affirm what one believes, unashamedly, without any sense of reservation.

The gospel of John has no less than seven examples (John 1:29, 49; 4:42; 6:69; 9:38; 11:27; 20:28) of individuals who openly and without hesitation confessed Christ before men. Did not our Lord, in His wisdom and for the love of the souls of men choose repetition of facts, within holy Scripture, persuading you and me to become His followers?

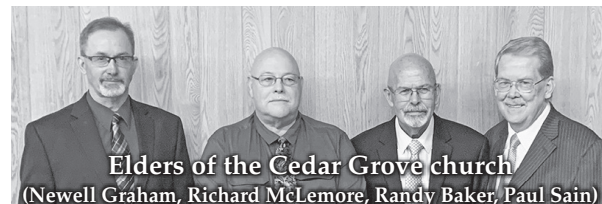
What does our confession of Christ mean today?



It means that one believes Jesus to be the divine Son of God, the Saviour of the world, and our Master whom we are committed to obey. Just as surely as John's recorded conditions for discipleship were not preceded without both belief and confession (John 12:42); our salvation from our sins, the forgiveness of our sins, is not preceded without BELIEF in Christ (John 8:24; Hebrews 11:6), REPENTANCE – turning from sin (Luke 13:3,5; Acts 17:30), CONFESSING the name of Jesus before men (Matthew 10:32-33; Acts 8:35-38), and being BAPTIZED – immersed in water, our sins washed away by the precious blood of the lamb, the Lord adding us to his church (Acts 2:38; Acts 2:47; Acts 22:16; Romans 6:3-4; 1 Peter 3:21).

Friend, you have a spirit that will vacate your body at death (James 2:26) and will be in eternity with God or apart from God (John 5:28-29). You have a choice to make, either confess Christ in this life, this side of eternity, or you can wait, confessing Christ on that last day, judgment day (Romans 14:11-12; Philippians 2:9-11). What will you decide to do with Jesus, confess or deny?

Friends, we are thrilled to examine the Scriptures with you. We would be honored to study with you further on these serious eternity-determining matters.



Elders of the Cedar Grove church (Newell Graham, Richard McLemore, Randy Baker, Paul Sain)

Questions, comments, or criticisms are welcomed. Responses may be sent to:

Church Of Christ at Cedar Grove
6421 County Road 26, Rogersville, AL 35652
or email to: Cedargrovechurchofchrist@gmail.com
www.cedargrovechurchofchrist.org

Ann Bennett, MD
Dermatologist Announces her Retirement
 As of February 1, 2022, I have retired from my medical practice. It has been a privilege to practice medicine for so many years. Thank you for entrusting your care to me and my staff.
 A copy of records may be obtained by signed request or by phoning my office until March 22, 2022.
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MUSCLE SHOALS 3001 Woodward. • 7am-11pm • 256-381-7277	ELGIN CROSSROADS ELGIN Forest Plaza • 7am-11pm • 256-247-1958
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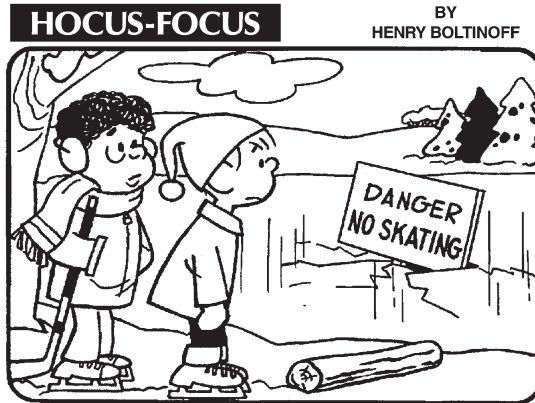
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Differences: 1. Hockey stick is missing. 2. Tassel is shorter. 3. Arm is moved. 4. Tree is different. 5. Sign is shorter. 6. Log is shorter.

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WAULC68E95A077570	2005 AUDI A4	GRAY	1HGCM72234A025565	2004 HONDA ACCORD	RED
1G6KD57Y49U138302	2009 CADILLAC DTS	GOLD	1HGEM223X5L073963	2005 HONDA CIVIC	WHITE
1G1ZC5EU5CF104016	2012 CHEVROLET MALIBU	WHITE	1HGFA16597L059378	2007 HONDA CIVIC	SILVER
1GCCS1944R8195876	1994 CHEVROLET S-10	RED	5NPEC4AB3EH861669	2014 HYUNDAI SONATA	MAROON
1GCHSBEA5G1371248	2016 CHEVROLET COLORADO	WHITE	1J4FX58S9TC216211	1996 JEEP GRAND CHEROKEE	WHITE
1GNEC13Z52J232482	2002 CHEVROLET TAHOE	BLUE	5XYKT3A14CG303306	2012 KIA SORENTO	TAN
3GNEC12Z65G193277	2005 CHEVROLET AVALANCHE	CHAMPAGNE	KNAFX4A68F5345768	2015 KIA FORTE	SILVER
3A4GY5F94AT165011	2010 CHRYSLER PT CRUISER	WHITE	1LNHM81VX7Y629837	2007 LINCOLN TOWN CAR	WHITE
3C4FY58B53T649113	2003 CHRYSLER PT CRUISER	GRAY	1LNHM83W1XY689253	1999 LINCOLN TOWN CAR	BEIGE
1B3LC46K38N586049	2008 DODGE AVENGER	BLACK	JM1BK32FX91239634	2009 MAZDA MAZDA 3	GRAY
1B7HF16Z0YS656311	2000 DODGE RAM PICKUP 1500	BLACK	2MEFM75V76X638556	2006 MERCURY GRAND MARQUIS	BLUE
3B7HC13Y0XG100381	1999 DODGE RAM PICKUP 1500	WHITE	4M2EU48866ZJ02140	2006 MERCURY MOUNTAINEER	WHITE
1FAFP5U23A130204	2003 FORD TAURUS	GRAY	1N6BA06A77N233972	2007 NISSAN TITAN	BLACK
1FMEU64E58UA44255	2008 FORD EXPLORER	WHITE	JN1CA21D3XT219750	1999 NISSAN MAXIMA	RED
1FMZU67K14UA09256	2004 FORD EXPLORER SPORT TRAC	GREEN	2G2WP522341253099	2004 PONTIAC GRAND PRIX	GRAY
1FT7X2B60HEE34439	2017 FORD F250	BLACK	1G8ZN82791Z265606	2001 SATURN SW SERIES	SILVER
2FAFP71W44X100472	2004 FORD CROWN VICTORIA	BLUE	4T1BE32KX3U152872	2003 TOYOTA CAMRY	WHITE
1C1MR2464R6746454	1994 GEO METRO	RED	4T3ZF13CX1U375621	2001 TOYOTA SIENNA	GOLD
1HGCG56431A079712	2001 HONDA ACCORD	GOLD	3VWSF31Y66M301047	2006 VOLKSWAGEN NEW BEETLE	SILVER

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BETTER PET FOOD

We had been feeding our dog special puppy food, but he was getting past the puppy stage. I asked my vet when we should switch to adult dog food and he suggested that we keep using the puppy food. He said that it has more vitamins and that was good for any dog.
Stefan

JUST AN HOUR A WEEK

My New Year's resolution is working out perfectly! I decided that this year I'd get serious about an emergency fund. In the past, I tried taking whatever was left over at the end of the month and putting it in the savings account that I used for my emergency fund. I think I saved a whole \$100 in 2021! I decided that each week I'd work one hour for my fund. I make \$21.75 an hour. Each week, I have that much automatically transferred from my checking to my savings account. It might not be a lot, but so far, I've already saved nearly three times as much as I did all of 2021!
Lois

SPENDING CONTROL

My husband and I couldn't seem to control our spending. We both used our Debit/ATM cards all the time. It got so bad that there were times that I'd go to get cash and find out that he had taken the last money out of the account. You can imagine the fights we had about this! Finally we decided that if we were going to stay married, we needed to do something drastic. We each got a prepaid credit card. Now, we each transfer a certain amount to the card each payday. I get more since I buy our groceries. Not only are we spending less, but the fights have stopped as well!
Kathleen

CLEANING A COMFORTER

I have a bed comforter that requires dry cleaning only. It's a queen size comforter and would be very expensive to send to the dry

See DOLLAR... page 30

Turning 65? Time for MEDICARE? Educate before Enrolling

Our next Medicare Class is Thursday, March 17th 11am-Noon @ the Florence Chamber of Commerce

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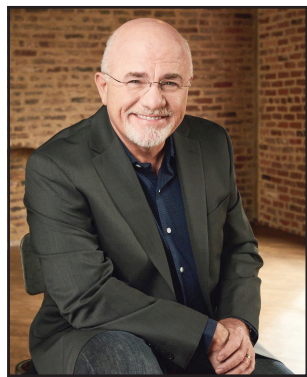
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DAVE Says

by DAVE RAMSEY

AD&D INSURANCE? NO, THANK YOU



Dear Dave,
My wife and I both work, and we have been looking at level term life insurance policies. A friend says it would be a good idea for us to have accidental death and dismemberment insurance, too. Do you agree?
Aiden

Dear Aiden,
You both definitely need good level term life insurance policies. Stick with 15- to 20-year level term life insurance, and make sure that coverage is separate from anything provided by your employer.

Each one of you needs 10 to 12 times your yearly income wrapped up in a policy. If you make \$50,000 a year, that means you need a policy with \$500,000 to \$600,000 worth of coverage. The idea of life insurance is to take the place of income. If you or your wife died, the other could invest the insurance money and replace that lost income.

You do not — I repeat, not — need accidental death and dismemberment (AD&D) insurance. These policies are cheap, but they're pretty much worthless because of the long list of conditions they won't pay out for. Most pay out only a small portion in cases of dismemberment, and many won't pay a death benefit if you die from a medical procedure,

health-related issue or drug overdose. The devil's in the details, and AD&D policies are chock-full of them.

If you have long-term disability insurance in place, which is what I recommend, you can be covered for a substantial part of income lost due to an injury or disability. One study says 25% of today's 20-year-olds will become disabled by age 67. In my mind, those odds are way too high for you to skimp on long-term disability insurance—especially when it's very affordable in most cases. If you're in your prime income-earning years, a permanent disability could derail your dreams of homeownership, paying for your kid's college or having a dignified retirement.

I hope this helps, Aiden!
— 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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Slaves To Our Own Madness

Peter 2:16 "But was rebuked for his iniquity: the dumb ass speaking with man's voice forbad the madness of the prophet (Balaam)." **Ecclesiastes 9:3** "This is an evil among all things that are done under the sun, that there is one event unto all: yea, also the heart of the sons of men is full of evil, and madness is in their heart while they live, and after that they go to the dead." Seeking answers from the world for our own moral and depraved state will only result in God giving us to our own destruction. Look at: Romans 1:24&25. There-in is the main problem. God has promised: **Jeremiah 23:23** "Am I a God at hand, saith the LORD, and not a God afar off?" **Psalms 50:15** "And call upon me in the day of trouble: I will deliver thee, and thou shalt glorify me." **Jeremiah 33:3** "Call unto me, and I will answer thee, and shew thee great and mighty things, which thou knowest not." So why haven't we called? Blinded by pride and willful deception. Getting our own way or dying trying.

2 Peter 2:1 "But there were false prophets also among the people, even as there shall be false teachers among you, who privily shall bring in damnable heresies, even denying the Lord that bought them, and bring upon themselves swift destruction." Compromising for the sake of peace and safety will bring neither peace nor safety. We have forsaken God as a generation, and if continued much longer, expect the same from God. We have abandoned God, church, the bible, morality, prayer, families, friends and you still expect God to come to your aid when an emergency prayer is thrown up? Not on your life. I personally think God is tired of being treated like a first-aid kit. We have become slaves to our own selfish lusts and covetousness. Our current national distress only proves it. **1 Thessalonians 5:3** "For when they shall say, Peace and safety; then sudden destruction cometh upon them, as travail upon a woman with child; and they shall not escape." Accept or reject this but, YOU PAINT YOUR OWN FUTURE. Change now.

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Commentary

Authority...

Continued from Page 14

Center. The property is located just south of US Highway 72 in Florence and east of the Rivermont Rd intersection. Much of the land has been cleared and is being prepped.

The Authority has applied for annexation into the city of Florence. The city has also applied for a \$2.4 million federal grant to assist with sewage expenses, \$1.7 million of which would come through the Economic Development Administration's Economic Adjustment Assistance Program. The Agricultural Center Authority would be required to supply the 30% match, around \$700,000, if approved.

The Ag Center Authority already took away \$1.2 million annually from the TVA in lieu of tax funding through a 2017 legislative act, about \$300,000 of which is the city's annual loss. Under the new bill, the city would lose another \$600,000 each year, and the county, well over \$1,000,000. Classifying this House Bill as bad policy is the absolute nicest way to describe it. Commandeering the rest of the county's in-lieu-of-tax money is almost unconscionable.

The funds are based on power sales and TVA-owned property. Those funds have already dwindled in recent years because of a reduction in TVA's power production through plant closings and property sales.

If the Ag Center and surrounding developments produce according to their own projections, there should

be more than plenty to cover the 40-year, \$37 million bond for the project. One feasibility study indicates that the Lauderdale County Agricultural Center would have an estimated economic impact of \$89 million and could create over 500 jobs.

Greer himself mentioned the possibility of tax revenues far exceeding any potential loss of TVA money. Fine, but taxpayers deserve the tax revenue AND the TVA money. Why should one preclude the other?

In spite of destroying over 100 of acres of pristine woods and wildlife habitat and creating permanent traffic headaches, I can see the Center's economic potential. This is true especially if the surrounding retail and hospitality areas succeed in drawing new regional business, and not just pulling from existing local customers. Apparently, the Ag Center Authority is not fully confident in that success, despite managing to continue a 2¢/gallon gas tax to help pay off that indebtedness.

Colbert and Lauderdale residents were promised a 20-year maximum life on a 2¢ gas tax as the Shoals' participation in the Robert Trent Jones Golf - Marriott Shoals project in the early 2000's. Despite its many skeptics, that project was overwhelmingly successful. This resulted in hundreds of jobs directly, thousands indirectly, and hundreds of millions being injected into our economy since. Granted, two cents is essentially unnoticed these days. If that is the cost for economic development partnerships with solid upside potential, so be it.

However, David Bronner also put up \$160 million in state retirement money

for that RTJ gamble, 80% of the projected cost. His was a partnership because he had serious skin-in-the-game.

The skin in this game would be all taxpayers'... twice; a 2¢ gas tax overlapped with TVA in lieu of tax funds.

Wouldn't we all like to leverage our commitments with taxpayer money on the front end and the back end?

Accountability is further diminished with Greer, as a retiring lame duck representative, being the one to file the bill. He doesn't have to answer to the voters this year.

North Alabama counties have been receiving the lion's share of TVA's in lieu of tax money since the late 1970's. Prior to that, those proceeds were distributed evenly across the state. Greer's name was on the bill when it went to Governor George Wallace for his signature. It's one of the hallmark

moments in Greer's long and respected career in public service. However, many of us will remember former state senator, Oscar Ray Peden, doing most of the negotiating on that landmark legislation. As I recall, Peden went in with demands that 100% of the funds come back to north Alabama's TVA region - where they rightfully belong - while hoping to salvage at least 50%. Even that would have been a win. However, Peden's hard-line negotiations netted an 80% return of those TVA funds to north Alabama annually.

Rest his soul, many of us can only imagine what Peden would be saying now about this effort to circumvent the fair and accountable distribution of these funds in his home county. I'd venture to say, if he were still alive, this wouldn't go very smoothly.

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The vehicle listed may be inspected at the office located at 2001 Wildwood St., Muscle Shoals This item will be **SOLD AS IS.**

2013 Ford F250 Super Cab Pick Up
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INDEPENDENT INVESTING

Filling A Retirement Savings Gap



Are you on track to achieve your retirement savings goals? It's important to establish a target savings amount and regularly make retirement plan contributions. It's also vital to regularly check your progress so you know if you are on the right track. Should you determine that you are falling behind on your savings goals, it's time to try to rectify the situation.

Any or all of the following solutions can help you overcome a retirement savings gap:

#1 – Boost your savings

The first option to make up for a retirement shortfall is to boost your savings. For example, if you set aside \$200 more per month in your retirement accounts, that could add up to more than \$63,000 in 15 years (assuming a 7% average annual return before fees and taxes). Find that money by reducing current living costs, particularly discretionary expenses. You may want to refinance your mortgage to reduce house payments or transfer balances on high interest credit cards to lower your monthly payouts. Be sure to take full advantage of an employer's matching contribution to a workplace retirement plan if you have access to one.

#2 – Upgrade your investments

For most people, time is on their side when investing retirement assets. This provides flexibility to invest your money in a way that can generate a competitive return because you have time to overcome short-term market fluctuations. If your savings isn't generating the return you expected, you may want to reassess your holdings and seek out a combination of investments that have the potential to earn a higher return within your tolerance for risk.

#3 – Move your retirement date

You can choose to take more time to meet your retirement savings goal. That might mean working longer than you initially expected and continuing to set money aside to close the savings gap. If you planned to retire in your 60s or earlier, you should have some room to maneuver. Assuming you are in good health, adding a year or two of work may be feasible.

#4 – Adjust your retirement expectations

If you are too close to retirement to make a significant dent in your retirement savings gap, you may need to adjust lifestyle expectations when you are done working. Take a closer look at your retirement income needs and determine where you can cut back on discretionary expenses in the years to come.

Look for help

Even if retirement is a long way off, you want to stay on top of your progress and make sure you are taking all of the steps you can to make your goals a reality. Talk to a financial advisor to help you assess where you stand and what you can do to avoid or erase a savings gap.

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



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A RAMSEY PERSONALITY FINANCIAL EXTRA

Today's Teens May Be More Money-Wise Than You Think

by Kristina Ellis

Teens who completed a personal finance class in high school would rather put \$500 in the bank than buy a smartphone.

You read that right. With personal finance education under their belts, students are three times as likely to choose saving money over buying a cell phone. In an age of texting, Snapchatting and Instagramming—that's kind of a miracle.

Our team surveyed more than 76,000 high school students from across the nation last year to learn how teens think and feel about money. Here's what we discovered about high schoolers who completed a personal finance class before graduation:

- They're confident about handling their money: Students report feeling confident when it comes to budgeting (95%), saving money (94%) and investing (87%).

- They may earn more money than you think: Almost two-thirds said they are working and earning an average of \$3,000 per year.

- They're thinking about ways other than student loans to pay for college: Students said their top college funding sources include scholarships (69%), help from their parents (53%) and personal funding/themselves (51%).

• They understand the pitfalls of student loans: 94% of them know how student loans work (a.k.a. they know they must pay them back—with interest).

So, what about the students who didn't take a personal finance class? The study found they were twice as likely to say they didn't understand how student loans work. Can you imagine signing up for decades of interest payments before you're even old enough to rent a car?

Maybe you can.

Maybe you did.

That's what I want to see change.

The Role of Teachers and Parents

Today's teachers have the power to help students begin their lives ahead of the curve. Our educators have an important job preparing high school students for the future. Whether kids go to college or enter the workforce sooner, they all need to learn how to manage their money wisely.

Currently, very few states require students to take a standalone personal finance course before graduation. But why wait for state legislators to craft new requirements? Change starts with willing educators who are ready to impact and empower a generation to win with money.

Parents are an important

part of the equation, too. They can get involved by writing state legislators, and encouraging them to implement or expand personal finance requirements in their states. Parents can also make it a point to teach money skills at home, where lifelong learning truly begins.

Let's teach our students how to succeed academically and financially. If they can see the wisdom of choosing savings over smartphones as teens, just imagine all the wise money decisions they'll be equipped to make as adults!

After winning \$500K in scholarships and graduating from her dream school with a bachelor's and a master's degree, Kristina Ellis set out to help students create their own plan to earn a debt-free education. She's the best-selling author of Confessions of a Scholarship Winner and How to Graduate Debt-Free. She is also a featured expert in the 2021 documentary Borrowed Future: How Student Loans Are Killing the American Dream. Her work has been featured in numerous media outlets, such as Fox & Friends, The Katie Couric Show, CBN, USA Today, Reuters, Seventeen, and Money. As a Ramsey Personality, Kristina helps thousands of families nationwide navigate the complex waters of college finance and graduate debt-free.

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WHO WANTS TO LOSE INCHES WITHOUT A DIET PLAN?



Letters...

Can't Afford a Slide

Continued from Page 14

HB8 that would prohibit state public schools at all levels from "teaching certain divisive concepts relating to race or sex".

Some think that the Alabama GOP takes such steps to maintain dominant status because they are losing thousands of their supporters to COVID, pollution, climate change, and guns due to policies that deny science and common-sense controls.

Whether true or whatever the motives, our

state cannot afford to slide backward. According to Moneywise, Alabama is 46th among the states in terms of educational attainment and quality. Auburn, ranked at 150, was the highest for the state on the Forbes list of top colleges in America.

We should be focusing on "constitutional carry" of books, history, science, fact-based news diversity of views, and peaceful protest rather than guns. We live in a complex and challenging world that demands no less.

Dan Waterman
Killen

Into the Hands of Our Enemy

Editor:

When Trump left office, the USA was energy independent for the first time in over 50 years. We were a major supplier of energy to Western Europe and the world. Thousands of American workers had good paying jobs constructing the Keystone XL pipeline to benefit both Canada and the United States. Trump blocked the Russian Nord Stream 2 pipeline to keep Western Europe from becoming dependent on Russian

energy. Russia's Putin did a lot of talking, but didn't invade anyone. The price of crude oil was around \$50 per barrel. In the Shoals area, gasoline prices were under \$2 per gallon.

When Biden took office a little over a year ago, one of his first actions was to kill our Keystone pipeline and curtail drilling on federal lands. This put thousands of Americans out of work and crippled our domestic energy production. A few months later, he gave Putin and Russia the green light to proceed with their Nord Stream pipeline to Europe, putting Western Europe at Putin's mercy for energy.

Today the price of gasoline in the Shoals is more than \$4 per gallon and the price of crude has more than doubled to \$110 per barrel. Russia has invaded Ukraine with no regard for human rights. With the price of crude oil having more than doubled, is there any question where Putin got the money to finance his military atrocities in Ukraine? And Americans are helping to finance his incursion into Ukraine by continuing to purchase an average of 209,000 barrels per day of crude oil from Russia and another 500,000 barrels per day of other petroleum products.

Phillip R. Potter
Leighton

Is Vlad Putin the Devil?

Editor:

There is nothing good to be said about the Devil. If you don't believe me, check out Bible. Or, just turn on the television for a reporting of the evil he spreads throughout the world. You will likely see his picture, Vladimir Putin, the President of Russia.

Some people say they don't believe in the existence of the Devil. I do, his name is Vladimir Putin.

Look at the face of Putin. You will see the Devil. Look at his dark eerie eyes and his pointed ears. When he attempts to smile, you'll notice his tongue rolls out like a serpent's. His smile is never genuine but is always forced as he has no heart to produce any kind of a human gesture. The head of Putin is shaped like a Devil's head. The one thing you'll never see is his rear end because his long tail gives his identity away.

The appearance of Putin unfortunately is not what gives his identity away. The lifelong actions of Putin give him away. He is the chief producer of the slaughter of hundreds of thousands of Ukrainians and possibly millions before this invasion is over, if it's ever over. Anyone who can take the lives of innocent people simply because he wants to control a particular part of the world is again, evil.

Putin wants the Ukrainian people to live like Russia's people and to control their lives, their government, what they do and where they go. He is our modern-day Adolph Hitler. There is nothing good to say about him.

The Devil wants to control our lives. He wants to bring us down to where we are under his dominion. He wants our lives to be filled with darkness, hopelessness and bound to his wishes. We see this in everyday life. People are in slavery to addiction, greed, perversions, hatred, jealousy, depression and more. We war within ourselves but our inward war often turns outward and impacts people around us. People kill people. People hurt people. People maim others with words and attitudes and actions that often destroy themselves and others. This is the work of the Devil. He is about devouring and destroying. He often comes across as an angel of light. He pretends he wants us to be fulfilled by not being denied anything. This is how the serpent approached Eve in the Bible. The Devil still uses this trick all the time and it still works much of the time.

Is Putin the real literal Devil? You judge for yourself or ask someone from Ukraine.

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Issues To Consider In An On The Job Injury Settlement

Workers compensation pays for medical bills related to an on the job injury, temporary total disability benefits, vocational disability, future medical services and permanent partial or permanent total disability.

Those are a lot of issues to consider. Often there are other issues that an employer will want to consider such as a voluntary resignation and occasionally confidentiality of the terms of the settlement. Another consideration is the inclusion of "social security language" which can and does protect social security benefits from being reduced if the injured worker obtains social security disability also.

It seems difficult and overly complicated, and it can be. One of the difficulties that lawyers occasionally encounter are judges who have different standards for approving a settlement. Some judges just will not close future medical benefits and other judges require future medical benefits be handled by a third party administrator. All judges advise injured workers of their rights in a settlement. Some judges do it very simply by telling the injured worker that if they get better, they keep the money, but if they get worse, they don't get any more and advise them about their rights to keep their future medical benefits open for life. I've never seen a judge do a bad job, but I have seen different standards applied by different courts.

In my opinion, sometimes it's extremely advantageous to close future medical benefits simply because there is no future medical treatment related to the injury. If someone is on expensive medication or has hardware that can potentially cause problems, then absolutely leave medicals open. On the other hand, the next time somebody has a fall or a car accident, the workers compensation carrier will deny treatment and the injured worker won't get medical treatment and may not be entitled to it.

There are other ways to get settlements approved, but the important point is that the injured workers understand their rights and make the decision that is best for them.

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



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THE DOLLAR Stretcher



Continued from Page 22

comparison shopper and didn't like being trapped at one store. Then I found out you can buy whatever it is somewhere else, call the registry, and they'll mark it purchased. Now I do my online comparison shopping. I've saved nearly 20% on some gifts. The couple doesn't know or care where I bought it. It looks like I'm going to three weddings this spring, so I'll

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See DOLLAR... page 35

to the dry cleaners. I experimented, used two wipes, and squirted some Arm & Hammer liquid laundry detergent on them. Next, I spread them on the comforter after I made my bed and wiped down the entire comforter with the wipes. I ran a table fan next to my bed to dry the comforter quickly and thoroughly. The comforter came out clean with no harm done to the fabric. Felice

HOME CLEANERS

It is quite popular to make cleaning products. I like to use vinegar and water to clean my kitchen countertops. I have found that spray bottles from beauty supply stores are durable and available in a variety of sizes. They are very inexpensive, and they won't break after a few months. Linda

THE UN-RESOLUTION

Everyone makes resolutions about things they're going to do in the new year, and by now, they've probably forgotten about them. I do it backwards. I decide something I'm not going to do or buy. I only do it for a month. This year, I decided that we'd go without paper towels for the month of January. We started using them again in February, but since we've found other options, we probably won't use as many. Next month, I'll try to do without my Starbucks fix. It can't be that hard to make some coffee to take to work with me! Briana

DON'T DO IT!

There is a statement that's saved me many dollars and sleepless nights. It is "When in doubt, do nothing." It's kept me from making quick purchases and investments. I've avoided timeshares, fancy cars, too big houses, and many "can't miss investment opportunities" that turned out to be bogus. It is important to me that my kids learn to step back when not sure about something. Curt

WEDDING REGISTRIES

I used to hate wedding gift registries. I'm a

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Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Paris set Grace straight regarding her true feelings for Carter. Thomas was haunted by keeping Sheila's secret. Deacon checked Sheila when she badmouthed Brooke and glorified Taylor. Ridge got caught in the middle of Steffy and Hope's argument over Taylor and Brooke. Sheila was frustrated at having to convince Thomas to stick to the plan. Wait to See: Brooke comes to her senses and realizes that she must fight for Ridge. Programming Note: Due to CBS Sports Coverage of NCAA Basketball, "B&B" was preempted Thursday, March 17, 2022, and Friday, March 18, 2022.

DAYS OF OUR LIVES Susan attempted to prove Belle was possessed. Ben informed Marlena the Devil was still in Salem. Will urged Johnny to reconsider making the movie about Marlena. Eli received alarming news from TR's ex-girlfriend, Beth. TR and Eli had an explosive confrontation. Lani and Shawn came upon a shocking crime scene. Marlena did battle with the Devil once more. Allie confided in Will about her feelings for Chanel. Xander pressured Maggie to sign paperwork to have Sarah hospitalized. Tony was caught in the middle between Anna and "Renee." Abigail

confronted Gwen about her sister's role in her kidnapping. Abe and TR had a tense first encounter. Shawn investigated Eli's shooting. Chloe and Brady grew closer. *Wait to See: Marlena and John prepare for another exorcism. Will and Sonny ask Chad to help them expose Leo. Leo pressures Craig to go after Kayla's job.*

GENERAL HOSPITAL Chase had an awkward exchange. Cameron visited Spencer at Spring Ridge. Carly confronted Esme. Curtis received an unexpected proposition. Brad asked Britt for help. Ava tried to understand Nina's feelings. Sonny was at odds with Michael and Willow. Drew supported Elizabeth. Finn got to the bottom of a secret. Laura, Robert, Dante and Sam plotted to take down Victor. Anna and Felicia went undercover. Victor told Drew to meet if he valued his family. Jake worried that Elizabeth would never forgive him. Ryan watched Spencer and Esme. Joss' study session took a turn. Trina made a decision. Sam and Dante had to make an adjustment. Sonny had news for Nina. Things were awkward when Portia ran into Jordan. Nina met with Harmony. Michael surprised Willow at work. *Wait to See: Carly apologizes. Sam and Dante take time alone to regroup. Shawn voices his concerns to Alexis.*

THE YOUNG AND THE RESTLESS Victor went to great length to protect Victoria. Ashland defended himself to Nikki. Jack's world was

rocked. Victor strategized with Nick. Phyllis helped Jack with some complicated family ties. Nate saw a new side of Ashland. Victor received ammunition against Ashland. Elena helped Nate make a judgment call. Wait to See: Lauren learns some troubling news about Michael. Programming Note: Due to CBS Sports Coverage of NCAA Basketball, "Y&R" was preempted Thursday, March 17, 2022, and Friday, March 18, 2022.

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Guest Commentary

Ukraine's Zelenskyy Shows the World What It Means to Be a Man

"The fight is here; I need ammunition, not a ride."

These words from Ukrainian President Volodymyr Zelenskyy to Washington, in response to the Biden administration's offer to evacuate him, will resound as some of the most iconic of the 21st century.

Zelenskyy, braced for the worst in Kyiv in the hardest of times, is reminding his country and the rest of the world what fearless courage, steadfast leadership, and authentic manhood look like.

What is happening during Russia's invasion of Ukraine is tragic and heartbreaking. Yet Zelenskyy is testifying to what it means to be a man, draw a line in the sand, and fight for what is his.

The response to Zelenskyy's televised image and words from the public outside Ukraine has been one of shock and awe,

at least in some regards. And it's no wonder.

America, and the rest of the world for that matter, seem simply stunned to see a man act like one.

Yes, we have seen striking examples of male leadership in the past. British Prime Minister Winston Churchill's urging fellow citizens to "Never surrender" to the Nazis and President Ronald Reagan's demand that his Soviet counterpart "Tear down this wall" live on in the history books as examples of iconic male leadership.

However, the stand taken by Zelenskyy is arguably the first time the current generation has witnessed a world leader, who is also a male, espouse what it means to be a man, say no to the enemy, and fight back—literally.

Zelenskyy has not used rhetoric to deflect, he has not evacuated or walked away from a stressful situation, and he has not hidden behind excuses.

Instead, the Ukrainian president's stand against Russian President Vladimir Putin and his vast army is a testament to authentic manhood and leadership. Men fight for what is theirs, they don't take the easy way out, and they are prepared to give their lives—if that is what the fight demands.

Most of the world apparently didn't see this coming from Zelenskyy, 44, a former comedian, actor, and businessman elected in 2019 to lead Ukraine.

Society has forgotten what authentic male leadership looks like because there has been a severe lack of it. The overwhelming response of shock and then profound respect for Zelenskyy testifies to the reality that much of the modern world just hasn't understood authentic male leadership.

Perhaps this is due in part to the epidemic of rhetoric on "toxic masculinity," the notion that cultural masculine standards are harmful to men, women, and society overall. These lies undoubtedly have negatively affected men's

understanding of manhood and their desire to simply walk in that manhood.

Masculinity is not toxic. Any person, man or woman, who abuses their power and influence can be toxic. But men, inherently, are not toxic, and authentic masculinity is certainly not.

Men were created psychologically and biologically to stand in the gap, to confront danger, to fight, to persevere in the most trying of circumstances, and to give their lives if the mission demands it.

Their physical structure is stronger than that of women.

It's biology. Perhaps the authentic male leadership displayed daily by Zelenskyy is best

described by a paragraph in Steven Pressfield's novel "Gates of Fire," which is about the battle of Thermopylae and how a small number of Spartans and allies stood against the hordes of the Persian Empire:

A king does not abide within his tent while his men bleed

and die upon the field. A king does not dine while his men go hungry, nor sleep when they stand at watch upon the wall. A king does not command his men's loyalty through fear nor purchase it with gold; he earns their love by the sweat of his own back and the pains he endures for their sake. That which comprises the harshest burden, a king lifts first and sets down last. A king does not require service of those he leads but provides it to them. He serves them, not they him.

Volodymyr Zelenskyy is one of the first men in modern times to display such selfless leadership and resolve.

May he not be the last.

Rachel del Guidice is director of communications for Rep. Mark Green, a Republican who represents Tennessee's 7th Congressional District. She previously was a congressional reporter and podcast host for The Daily Signal. @LRacheldG

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The Daily Signal publishes a variety of perspectives. Nothing written here is to be construed as representing the views of The Heritage Foundation.



RACHEL DEL GUIDICE
Writer and former podcast host for The Daily Signal

Courier Journal

Mystery Photo

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

Savvy SENIOR

Does Medicare Cover Power Lift Chairs?

Dear Savvy Senior,
Because of back pain and knee arthritis I'm interested in getting a power lift recliner for my living room that's easy for me to get into and out of. Does Medicare cover them? Can't Get Up

Dear Can't,
Yes, Medicare does indeed provide some coverage for lift chairs, provided your doctor prescribes it for a medical reason, but they won't cover the entire cost of the chair. Medicare will only pay for the motorized lifting mechanism, which is considered durable medical equipment (DME), and is covered under Part B. The other parts of the chair – the frame, cushioning, and upholstery – are not covered. Here are a few more details you should know.

What Is a Lift Chair?
First, for those who aren't familiar with them, lift chairs, which look like traditional recliners, have motorized lift mechanisms built in that aid with standing up and sitting down for people with limited mobility. With the push of a button, a lift chair hoists a person from sitting to a position where they can comfortably stand up. It also works in reverse to help a person gently take a sitting position.

Medicare Coverage Requirements

If you're a Medicare beneficiary, to find out if you qualify for coverage, you'll need to get a prescription and a "Certificate of Medical Necessity" from your doctor that indicates your need for a lift chair. The conditions you'll need to meet include:

- That you have severe arthritis of the hip or knee, or a severe neuromuscular disease.
- That you can't stand up on your own from a regular chair.
- Once standing, you can walk independently or with the aid of a walker or cane.
- That you do not reside within a skilled nursing facility, hospice or nursing home facility.

You'll also need to purchase your lift chair from an equipment supplier that's enrolled in Medicare. To find and compare Medicare approved suppliers in your area go to //Medicare.gov/medical-equipment-suppliers, type in your Zip code and "Seat Lift Mechanisms" in the equipment box.

If you do qualify, Medicare will pay 80 percent of the approved cost of the chair's motorized lifting mechanism, after you've met your Part B annual deductible. You, or your Medigap supplemental policy (if you have one), will

pay the remaining 20 percent of the lift mechanism. You will also pay 100 percent of the remaining cost of the chair.

You should also be aware that if you do buy your lift chair from a Medicare supplier, you will likely pay for the total cost of the chair upfront and can then seek reimbursement from Medicare. Lift chairs can run anywhere from \$400 to \$2,000 or more depending on the fabric, options and upgrades. The reimbursement is usually between \$250 and \$300 depending on the state you live in.

Advantage Coverage

If you happen to get your Medicare benefits through a private Medicare Advantage plan, they too provide lift chair coverage, but they may impose different rules and will likely require you to see an in-network supplier. You'll need to contact your plan directly for details.

Other Helpful Options

If you find that Medicare won't cover your lift chair or if you're looking for something less expensive, there are assistive products

you can add to your current furniture like the Stander EZ Stand-N-Go (Stander.com, \$140), which has adjustable support handles that can be used on any sofa or recliner to help with sitting down and standing up.

Another way to make your furniture more accessible is by increasing its height with "furniture risers." These typically range from 2 to 5 inches in height and are inserted under the legs of your furniture.

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



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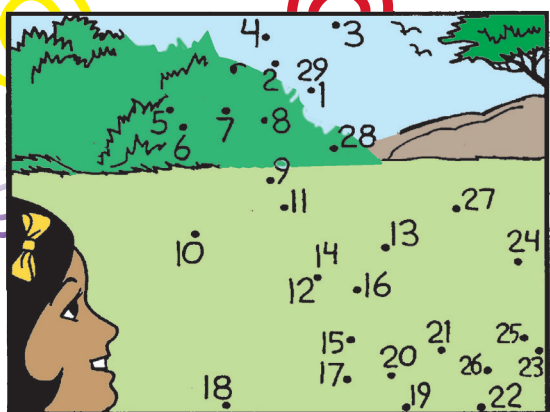
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1G6KD54Y15U255639	2005 CADILLAC DEVILLE	WHITE	1HGCD5636TA059084	1996 HONDA ACCORD	WHITE
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1G1NE52J8Y6252090	2000 CHEVROLET MALIBU	GRAY	1J4GW48N83C606440	2003 JEEP CHEROKEE	SILVER
1G1ZG57B59F130494	2009 CHEVROLET MALIBU	SILVER	3KFP24AD5LE153238	2020 KIA FORTE	BLACK
1GCCS19WXY8114847	2000 CHEVROLET S10	BLACK	1LNLM82W0VY648847	1997 LINCOLN TOWN CAR	SILVER
1GCDM19X75B107814	2005 CHEVROLET ASTRO VAN	WHITE	3LNHM26146R635097	2006 LINCOLN ZEPHYR	MAROON
2CNALPEC2B6400543	2011 CHEVROLET EQUINOX	BRONZE	31135866	2003 MAZDA PROTEGE	RED
2C3HD36M62H262370	2002 CHRYSLER CONCORDE	GOLD	2MEFM74W73X624730	2003 MERCURY GRAND MARQUIS	TAN
3C4FY58B53T649113	2003 CHRYSLER PT CRUISER	GRAY	46E006899	2006 MITSUBISHI ECLIPSE	BLACK
1B4HR28Y9Y271224	2000 DODGE DURANGO	GOLD	1N6BD0CTXGN759610	2016 NISSAN FRONTIER	BLACK
1FAPP33P22W188770	2002 FORD FOCUS	SILVER	3N1BC1CP2AL416380	2010 NISSAN VERSA	BLUE
1FAPP36N66W168067	2006 FORD FOCUS	WHITE	JN8AF5MR9BT012212	2011 NISSAN JUKE	WHITE
1FAPP5223A171964	2003 FORD TAURUS	BLACK	1G3HC52K1V4828774	1997 OLDSMOBILE REGENCY	BEIGE
1FAHP35N28W295413	2008 FORD FOCUS	RED	1G2ZF55B564259537	2006 PONTIAC G6	WHITE
1FMCU9D72AKD02498	2010 FORD ESCAPE	BLUE	1G2ZH58N074242937	2007 PONTIAC G6	SILVER
1FMYU22X9XUC60912	1999 FORD EXPLORER	BLACK	JF1SF6354WH755931	1998 SUBARU FORESTER	GREEN
1FMZU63K62ZC90542	2002 FORD EXPLORER	BLUE	JF2SH6BC4AH772307	2010 SUBARU FORESTER	SILVER
1GTEC19T51Z184378	2001 GMC SIERRA	BLUE	4T1BE32K04U896384	2004 TOYOTA CAMRY	BLUE
2GTGC19H3S1560002	1995 GMC SIERRA	GREEN	JTDBT123620205080	2002 TOYOTA ECHO	BLACK
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WHA DOT? Hop to it before this subject gets away ... add lines to complete the picture. What can you draw?

Junior Whirl

by Hal Kaufman



DICE-Y TRICK! Display two dice. Place one atop the other, say a few magic words, lift the top die, and alakazam, the dice cling together as one.

The trick is in the answers.

	1	2	3	4	5
1		I	T	C	H
2	I				
3	T				
4	C				
5	H				

To Itch His Own Word Square

FIVE five-letter words form a word square at left, with four letters (ITCH) of the first word in place.

You are asked to insert missing words in accord with definitions below:

- Advertiser's come-on.
- Toughen up to pain.
- Another word for "potato."
- Set of beliefs.
- Long-billed, long-necked, long-legged wader.

Keep in mind that word square words read alike both across and down.

Remember, only one letter is missing from first word.

Answers On Page 38

SPRING AHEAD! In the words of G.K. Chesterton, "Spring never is spring unless it — — —." Add the three missing words.

Athletic by Eli Cranor SUPPORT



“When’s a good time to talk, Coach?”

Dear Athletic Support: Recently, we had a parent approach a coach after a basketball game to discuss some issues he had. This happened right down on the court. It did not get out of hand, but it seemed inappropriate. What advice would you have for parents who have issues with a coach, and the proper time to discuss it?

— Take A Chill Pill

Dear Pill: The twenty-four-hour rule works well here.

A parent should give it at least that long before contacting a coach. The idea is that cooler heads will prevail after that amount of time. Back when I was coaching football, I always urged parents to wait until Monday before contacting me after a Friday night game.

Notice that I said “contact.” I didn’t say barge into my office and demand answers, or even cold call me out of the blue Monday morning.

Treat your coach like the professional he is. You wouldn’t walk into a doctor’s office and demand an appointment as soon as you showed up. The same holds true for coaches.

A text or email should be sent prior to any verbal communication. This gives your coach a chance to schedule a meeting. Coaches are crazy busy. If they had to stop what they were doing every time a parent wanted to talk playing time — they’d never get anything done.

One last thing: I always urge parents to let their kids have a chance to talk

to the coach before they do. If the issue involves a player, I’d wait until he/she has had a chance to resolve it before stepping in.

Dear Athletic Support:

You hear more and more about college baseball players having to get Tommy John surgery, which is basically caused from overusing of the arm. With kids starting to play year-round now at earlier ages, this isn’t really any surprise. I hate to be a cynic, but it seems like some coaches just figure if one arm goes down,

they’ll find another one.

Somewhere along the line, don’t kids need to have some rest built in? It’s hard when coaches want kids playing all the time.

— Give Them A Break

Dear Break:

It’s usually a combination of coaches and parents that want the kids playing all the time.

From what little I know of travel-league baseball, it scares the heck out of me. There are tournaments every weekend for almost the whole year.

It doesn’t have to be

like that. And it’s not just the coaches who are pushing for so many games.

For whatever reason, travel-league parents are extremely diehard. I don’t know if they think that’s what it takes for their kids to

get scholarships and eventually make it to the MLB, or if they just don’t enjoy slow weekends.

Regardless, a little rest never hurt anyone, and it dang sure never kept a kid from getting a scholarship.

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 “Athletic Support” to eli.cranor@gmail.com



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Continued from Page 22

be comparison shopping again!
Rose Ann

LEARN TO SAVE

I love YouTube. I've learned a lot of things that help me save. Recently, I had a leak under the kitchen sink. In the past, I would have called a plumber. I decided to see what I could find online. Between a quick search and a video, I figured out what to do. I was so proud! Now when something breaks or needs repair, I check it out to see if I can fix it myself. Even if

I can't fix it, I know more, so I don't get taken on the repair.
Morgan

THE DINING OUT DO OVER

We needed to spend less and decided that we had to cut back on eating out. We knew that we would miss some of our favorite dishes, so we came up with this idea. I look online for copycat recipes for our favorites, and I take about half the money we would have spent at restaurants to buy the ingredients to

make those recipes. So far, I've imitated recipes from Outback and Red Lobster. They're not quite perfect yet, but the savings are important to us.
Lorrie

SPRING GARDEN PREP

Soon it will be time to start seeds for spring. I save used plastic, sturdy paper, and Styrofoam cups from restaurants to plant pepper, tomato, flower, and other seeds. Clean tin cans work well, too. If the plants tend to grow fast and tall (think tomato plants), I carefully transplant them into paper, milk or orange juice cartons with the tops of the cartons cut off. For tomato plants, I keep adding soil to encourage more root growth. I've done this for years, and my little "starter" garden in a sunny window gives me a lift in the drab winter months.
Helen

USED AUTO WARNING

After all the hurricanes and flooding, everyone has heard to check that used cars don't have salvage titles. Sites like Carfax have been mentioned. They advertise that it is possible to tell if a car has been in an accident, and that's true if the accident had been reported. Chances are that a serious accident would be reported to the police,

but minor fender benders often are not reported. No service can tell you about an accident that wasn't reported. That's one reason why you should have a mechanic check out any used car you're thinking of buying.
A

AVOIDING A DRUG BILL

When I went to pick up a medication from the pharmacy, the cost was a lot more than I thought it would be, even with insurance. This was because it was a brand name with no generic available. My doctor had said it was a combination of antibiotics

and another medicine. I asked the pharmacist if it was possible to get the medicines separately and still get the correct dose and how much this would cost. The antibiotic was available in an inexpensive generic form and the other medicine was available over the counter, but I needed to call my doctor for a new prescription for just the antibiotic. By doing this, I was able to save a good amount of money.
Lorraine in NH

YOUR ONLINE LEGACY

My best friend's husband died unexpectedly last summer. She's had a terrible time. He had multiple online accounts

for investments and banking and also for online bill paying. That would have been good except she didn't have any of the passwords and couldn't find them in his desk. My husband and I share our financial accounts. We've made sure that not only do we both know all the passwords, but our eldest son also knows them. It's one thing to have a power of attorney and a will, but if your caretaker or heir doesn't have access to your online accounts (including Facebook and email), you could be creating a real problem.
Donna

See DOLLAR... page 36

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Courier Journal

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INSIDE THIS ISSUE

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POPPI is very mild mannered and loves to wag her tail. She is shaped like a loaf of bread and has the sweetest personality. Poppi will sit and gives paw for treats. This sweet girl is 4 years old and 90 pounds. She is good with other dogs and great with children. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Please call or come by Florence Lauderdale animal services 256-760-6676 to meet this amazing dog.



SKYLAR NEEDS A HOME! He is a wonderful young boy! Please come adopt SKYLAR! Contact the Colbert shelter at 256-381-4073 / 5010 Missouri St Tusculumbia, AL 35674.

This big red dog is **RUSS** and he could write the book on being charming!! He is a 5 year old 80 pound lovable goofball. Russ keeps a clean kennel, he plays with toys, and it doesn't take much at all for him to go belly up. This adorable boy really loves company and being interacted with. Russ' finders tell us he was a friend to their dogs, but not their 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 256-760-6676 to meet this amazing dog.



Spring Health Fair

FLORENCE—The Shoals Community Clinic in partnership with UNA College of Education and Human Sciences, Department of Kinesiology will be hosting a Spring Health Fair on Friday March 18 from 7am–12pm at the Shoals Community Clinic.

The event will be free for anyone over the age of 40, or under if suffer from chronic health conditions. Free services include full cholesterol screening; you must fast for 12 hours prior to testing, blood pressure and resting heart rate, body mass measurements, and a consultation with a certified exercise physiologist. All participants will take a health history survey and fill out a consent form. Bottled water and a snack bar will also be offered following the screening.

Participation will help the Kinesiology professionals research the effectiveness of recent screening processes and possibly reduce unnecessary medical referrals for individuals wanting to participate in exercise.

The Shoals Community Clinic is located at 309 WC Handy Place in Florence, Alabama. For more information, please contact the clinic at 256-760-4713.

THE DOLLAR Stretcher



Continued from Page 35

MY COMPOST

In my office, we go through a lot of coffee. I've asked my co-workers to save the used grounds for me. They just put the filter and the grounds into a container that I brought in. I take it home each week and add it to my compost container. I'm already looking forward to gardening season.
Chris

PT WORK

If you're looking to make some extra money, here's a fun way to do it. When you do your shopping, ask the store if they need help with anything. In the past, I've delivered pizzas and brochures for an A/C company. One time I helped a janitorial supply company reorganize their storeroom. You never know what will turn up if you just ask.
Dion

RESETTING GOALS

My New Year's resolution to lose weight wasn't going anywhere. After two weeks of failing, I decided to try something new. I put it in writing, and I read it first thing every morning. I don't know if it's the fact that it's right in front of me, but I've met my goal the last few days. I think I'm going to try the same thing for saving money (something else that's been hard to do).
Briana

DON'T RUN OUT

With three teens in the house, I couldn't tell when we were running out of things. I never knew what to put on the grocery list or what I could count on when I was making dinner. I came up with two solutions. I put together a list of all of our grocery items in a Word document. It's posted in our pantry. If someone takes the last of something, he/she is responsible for putting a check mark on the inventory list. I do something similar with the fridge and freezer. I keep a handwritten list on the door. When I put a roast in the freezer or leftovers in the fridge, it goes on the inventory. If someone eats up an inventory item, they need to cross the item off the list. Now I know what to buy in the grocery store!
Gwen

Medicare Minute

"Mail, Calls and Door Knocking"

WARNING!! If you are turning 65 over the next few months you will be inundated with mail, phone calls and sometimes people actually knocking on your door. These are just three of the ways companies market Medicare health and drug plans. Over the next couple of weeks, we will look at different marketing methods and what the companies are trying to accomplish with each.

Phone calls – Supplement companies are well known for making out bound calls to people turning 65. Once they have you on the line, they're only objective is to sell you a Medicare plan. It's perfectly ok to sign up over the phone but, if you have a problem with the plan you enrolled in, your agent may be in Florida or California and unwilling to help you. Also, if you ever fill out a request for information online, that request is immediately sent out to several agents and the phone calls will double.

Door knocking – I've never understood why anyone would buy something as important as their Medicare health plan from someone who showed up unannounced at their door. People who market door to door are usually out of town agents. They will buy the same list that direct mail companies buy and literally find your house and knock on your door. It is not a good idea to buy this way for a couple of reasons. First, are you willing to trust someone who shows up at your door with your personal information, such as Social Security number and checking account information. Secondly, it can be dangerous!! Any law enforcement person would advise you to never allow someone you don't know into your house.

The solution to this is to find a local agent that can help you. They will make sure you get the right plan and you'll be able to find them if you need them.

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.



Ikey Fowler

885 Florence Blvd. • 256-648-5710
(Four Lane Shopping Center)



Spring Clearance

- **Mixing Bowls 50% OFF**
Last Chance to Get Them at This Price
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Real Estate

MESSAGE AND DATA RATES May Apply; Terms and Conditions and Privacy Policy: <http://autoconx.com/terms>

BUSINESS OFFICES FOR RENT: Downtown Florence, One upstairs \$500 per month and one downstairs \$600 per month, includes utilities, Call 256-656-3578

LAND FOR SALE - Florence. 1.04 acres on County Rd. 2, 1 mile from Trace. Surveyed and Perked! \$15,000. 256-762-4714.

FLORENCE HOUSE FOR RENT: 2 bdrm., 1 ba., central heat/air, \$850 mo. + deposit. 256-764-3986.

ONE BEDROOM APARTMENT FOR RENT in Central Heights Community. Utilities & WI-FI, \$650 per month with \$200 deposit. 256-366-5631

FOR RENT: NEWLY RENOVATED One Bedroom Apartments in Downtown Sheffield. Call 615-415-8345

LAND FOR SALE: 28055 Co. Rd. 14, Florence, AL. 6.20 Acres. Great place to build, close to all cities, Septic, power, water, \$90K, Call 256-412-8956, Text or leave a message.

MOBILE HOME LOTS FOR RENT in Muscle Shoals. 1st mo. FREE. \$200 per mo. 256-335-8585

FURNISHED GUEST-SUITES NIGHTLY or monthly. One or two bedrooms, all inclusive. Park Place, 256-386-5504.

FLORENCE OFFICE SUITE FOR LEASE 254 Seville St. 600+ sq. ft., separate Utilities, Newly remodeled, Great location off Cox Creek. Call Richard 615-545-9445

NORTH FLORENCE: one bdrm. Apartments. Water & Appliances furnished, \$550 + deposit. 256-764-3986.

TUSCUMBIA HOME FOR SALE, 1067 SHERROD LANE. Setting on 2.3 acres, 3 bdrm., 2 ba., Study, Sunroom, Large living room and Den, 2,417 sq. ft. View pics on Zillow. \$199,500. 256-648-7671

HOME FOR RENT: FLORENCE, 3 bdrm., 1.5 ba., fenced in back yard, \$1,400 per month, plus security deposit, 256-656-3578

HOUSE IN CHEROKEE ON 2 corner lots with large new shed. Completely re-done inside and outside. 2 bdrms. downstairs to include 1 bdrm upstairs. Reduced price to \$60,000. 256-460-1067 or 256-398-4788.

MONTREAT APARTMENTS 1850 Darby Dr., Florence, AL

First Month RENT FREE

Accepting Applications

Seniors 62 and over or mobility impaired

One Bedroom, Rent Based on Income. 256-767-2211



RENT TO OWN: COLBERT COUNTY. 3 bdrm., 1 ba., \$65K, 10% down required. \$550 per month, 213-884-7944

TOWN CREEK: APARTMENTS IS accepting applications for 1, 2 and 3 bdrm. Rent based on income. Equal Housing Opportunity. 256-685-3360

FLORENCE: FOR LEASE RETAIL/OFFICE 1107 Florence Blvd., 1600/2400 sq. ft. Great parking, Owner willing to improve space to fit your needs, customize your space, pick out your colors. Call to schedule appointment: Richard 615-545-9445

Courtview Towers Studio Apartments 1 & 2 Bedrooms available.

Convenient to downtown Florence. Rent based on income. Equal Housing Opportunity 256-767-0201



Multi-Business Property For Sale in Town Creek, AL

- 5-Bay Self-Service Car Wash with:** 4 Vacuums • 3 Vendors • and an Air Machine
- 1,600 sq. ft. Coin Laundry with:** 6 - Top Loaders • 8 - 40 Lb. • 1 - 60 Lb. • 4 - 20Lb. Front Loaders • 15 Single Pocket Dryers • Soap Dispenser • Changer • Also, Camera System and LED Lighting
- 43 Storage Units:** 30 - 10x10 • 13 - 10x15 • 12 - RV or Boat Covered Storage with LED Lighting and 120/140 plugs • Chain Link Fence All Around

Call Rolando 256-874-1846

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Kevin Knight - K&H, INC. 256-349-0000

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Accepting Applications
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Apply online: www.flohousing.org
or call 256-740-5201 for more information

ONLINE AUCTION

Begins closing Thursday, March 24th @ 6:00PM
• 7370 Hwy 43, Florence, AL •

4.5 Acres+/- offered in 2 Tracts
Steel Building in "Greenhill Community" & Personal Property
Visit www.shanealbright.com to Register & Bid!

Call Shane Albright Auctions for more info 256-757-8898

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SEE PAGE 8 FOR DETAILS

Notes...

Continued from page 13

Applications for Arts Alive 2022 - This year's festival takes place on May 21st and 22nd. You can read all the details about this year's event and apply at <https://www.zapplication.org/event-info.php?ID=10035>

Remembering a Legend: A Tribute to Roger Hawkins, takes place April 16 at the Shoals Theatre, 123 N Seminary St, Florence. Concert, featuring Muscle Shoals legends on stage, sharing stories and admiration of the late Roger Hawkins. Special

guests include drummers and musicians from across the country. Doors Open 6pm, Show 7pm. Tickets available on etix.com. Info: theshoalstheatre.org or 256-764-1700

The Elgin Senior Citizens will have their monthly Ham and Bean Day on Monday, April 25, from 11am-1pm at the Senior Center. Immediately following at 1:15pm, there will be a political forum in the Senior Center auditorium. Any candidate on the primary ballot for the Elgin Crossroads precinct is invited to attend. The ballot is the same for most of eastern Lauderdale County.

Candidates can meet and greet the voters and have the opportunity to speak. Candidates are encouraged to call 256-483-7371 or 256-710-2049 if

they plan to attend. The public is invited for lunch, to meet the candidates, and hear what they have to say. Candidates, or their representative, wishing to speak please register at the door. Elgin Senior Center is located one block south of the red light in Elgin on Hwy 101. The primary election day for the State of Alabama is Tuesday, May 24, 2022.

Alabama Kidney Walk & Celebration on Sunday, May 1, 9-11am, River Heritage Park, 15 Hightower Place, Florence. Honorary Chair: Henry J. King, President of King Realty & Auction Company, Inc.

Join the Alabama Kidney Foundation for a morning full of children's activities,

music, food/beverages, prizes, and much more.

The annual Shoals Kidney Walk & Celebration is the AKF's primary fundraiser to help local kidney patients with financial assistance, education, and support.

More info: www.shoalskidneywalk.org

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

Singing River Squares meets each Monday night at The Club/Florence Senior Center, 450 Country Club Drive in Florence. Square Dance fees are \$21/mo. and are due on the first Monday of each month. Beginner Lessons will be announced 4 weeks before they begin so you can make plans to join us. Beginner lessons are progressive and it is important to try and attend each week. Families, singles, couples are invited. The Club is an alcohol, drug, tobacco, weapon free facility. Mask are optional. Caller Kevin Cozad, Centerville, AL.

For more information, please call Fran at 256-760-6420.

Activities at The Club
Social Dance, \$5 per person, will be 6:30-8:45pm Tuesday nights, door open at 6pm.

Joints in Motion Exercise Class, no charge, 9:30am Tuesday and Thursday. Bingo, 10:15am Wednesdays. More info: 256-760-6420

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 36630. 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 Help Center in Florence will be open on the 3rd Saturday of each month on a permanent basis. The volunteers felt they could better serve their Saturday clients if they made the change to be open on 3rd Saturday every month to help avoid confusion. Hours are 8:30-10am - for food distribution ONLY. Saturday hours are for families who are unable to come from 8:30-noon on Monday, Wednesday or Friday.

Pay it Forward: Donate to Educate. Shoals Scholar Dollars is an Education Foundation raising money to pay tuition at Northwest Shoals Community College and transfer scholarships to

the University of North Alabama for Lauderdale and Colbert County students who meet certain criteria. Donate to Scholar Dollars at any participating financial institution the second Friday of each month.

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

This year continues to be difficult for LifeSouth and blood centers across the country with the impact of the pandemic causing a decrease in blood donations, while the need to help patients in local hospitals continues to increase.

Regular blood donors who have not given recently and first-time donors can make a major impact by donating. One donation can save up to three lives.

Donate at the Center, 307 Veterans Drive, Florence. Schedule an appointment, 256-765-7038. www.lifesouth.org. The hours are: Monday, Wednesday, Friday 9am-5pm; Tuesday and Thursday 9am-7pm; Saturday 9am-3pm; Sunday 1-5pm.

To find a donor center or mobile blood drive near you, visit lifesouth.org or call 888-795-2707. Blood donors must be at least 17 or 16 with parental permission, weigh a minimum of 110 pounds and be in good health. A photo ID is required. LifeSouth donors receive a complementary cholesterol screening with each donation.

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

The NACOLG SENIORx Medication Assistance Program supplies free and low cost medications for anyone in Alabama with a disability or a chronic illness regardless of age that requires daily medication. Medicare recipients may also be eligible.

For more information, contact NACOLG SENIORx today. There is no charge for this service. 1-800-AGELINE (1-800-243-5463) Paula Pardue 256-389-0529

This program is in partnership with the State of Alabama and Alabama Department of Senior Services

Utility Assistance is Available for those in need who qualify. No Appointment Needed. Just submit the proper paperwork as directed. The State of Alabama now mandates the use of a Declaration of Household Income form. This form is to be completed by the person applying for assistance. It will include income information on each household member 18 and older. You may visit one of our offices to request a form or visit www.caanw.org for an application. Call 256-766-4330 for more information.

Want to see your Event here? Email your information to Editor@CourierJournal.net.

REAL Rehome Educate Adopt Love offers the following pet preventive care assistance for dogs and cats in Lauderdale, Colbert and Franklin Counties:

- Flea/Tick Control
- HW Testing
- HW Preventative

• **Vaccine**
Submit your Pet Wellness application from our Facebook page REAL Rehome Educate Adopt Love or website www.rehomeandeducate.webs.com

Want to see your Event here? Email your information to Editor@CourierJournal.net.

Lauderdale County Solid Waste - New Service Announcement - The Lauderdale County Solid Waste Department now picks up yard debris from county residents. This service is throughout the county only.

Residents who need our service and meet the requirements should call the Solid Waste office at 256-760-5878.

For more information see the advertisement in this issue.

City of Florence - Recycling Program:

Paper, cardboard, plastic bottles and jugs only (#1 & #2), aluminum cans, and steel cans are all recyclable. Residential curbside cart collection is provided within City of Florence limits. The Florence Recycle Center drop-off is available to everyone, 24 hours, 7 days a week.

Cardboard Boxes
Place large, broken-down cardboard boxes 3 feet away from your recycle and garbage carts. Remove all contents from each box before recycling as Styrofoam and plastic film are NOT recyclable.

Televisions/Electronics
Old TV's are not collected with curbside trash. They can be dropped off at two locations:

-Florence Recycle Center: 1200 Terrace Street, Florence

-Florence Landfill: 29485 County Road 14, Florence
Wrapping Paper

All paper is recyclable if it will tear. We encourage you to reuse ribbons and bows, but they are not recyclable.

Want a job? Want a better job?
Get your GED! Free GED Prep classes are located near you. The program is open entry with new students starting classes weekly. For more information, call the Northwest-Shoals Community College Adult Education Program at 256-331-5440 or 256-331-5438.

Want to see your Event here? Email your information to Editor@CourierJournal.net.

Al-Anon
• Al-Anon meeting schedule: Hope Al-Anon Family Group, 6pm Mondays, Highland Park Church of Christ, 600 Geneva Ave., Muscle Shoals, childcare provided; Florence Daytime Al-Anon Family Group, 11am Tuesdays, Magnolia Church of Christ, 2650 Vulcan Ave., Florence; Paths to Recovery, 7pm Thursdays and 10am Saturdays, CrossPoint Church of Christ, 1350 Cox Creek Parkway, Florence, 256-764-4073. Shoals Al-Anon contact phone: 256-648-5777.

• Al-Anon, 6pm Thursdays, First Baptist Church, Jackson Avenue, Russellville.

• Hope Al-Anon and Shoals Al-Teen (ages 12-18), 6pm, Monday, Highland Park Church of Christ, 600 Geneva Ave., Muscle Shoals.

• Florence Freedom AFG, 11am, Tuesday, Mission of Mercy, 414 Tuscaloosa St., Florence.

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Appointments
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Community Action Agency of Northwest Alabama's Gerald Williams Cooperative Garden Program

FREE vegetable garden supplies to help qualifying local residents wishing to grow their own gardens

Sign up through March 25

Participants in the program must:

- **Reside** in Lauderdale, Colbert or Franklin Counties
- Must not exceed monthly gross (prior to take-out, see below)

Maximum monthly incomes

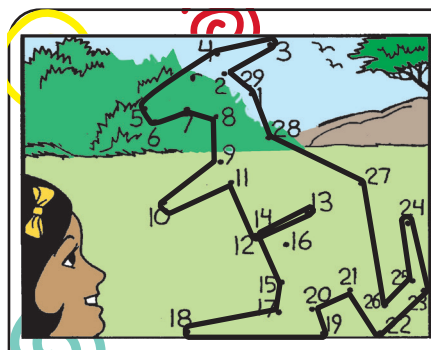
- Single person in household – \$1,610
- Two-persons in household – \$2,178
- Three-persons in household – \$2,745

For each additional person in the household add \$567 per month

Deadline to Apply is March 25

ALL Residents
Call 256-248-1921
1-4 pm Monday-Friday

The Cooperative Garden program is a partnership of the Community Action Agency of Northwest Alabama, TVA Retirees, Bicentennial Volunteers Inc., Southwire, and many others.



Junior Whirl Answers

by Hal Kaufman



Here's how it's done:
Before producing the dice, wet your finger with your tongue. Apply moisture secretly to the bottom of the upper die.
When the dice are pressed together, moisture will cause them to adhere sufficiently to allow both to be raised at the same time.
Separate dice and put challenge to friends. By the way, keep dice away from young children, who may swallow them.

"Spring is never spring unless it comes too soon."

To Itch His Own Word Square

1	2	3	4	5
1	P	I	T	C
2	I	N	U	R
3	T	U	B	E
4	C	R	E	D
5	H	E	R	O



Savvy SENIOR

Tips and Tools for Family Caregivers

Dear Savvy Senior,
Can you recommend any resources that offer help to family caregivers? I've been taking care of my 86-year-old mother and could use some help.

Burned-Out Brenda

Dear Brenda,

Caring for an aging parent or other loved one over a period of time can be very challenging both physically and mentally. Fortunately, there are a number of tips and services you can turn to that can help lighten the load. Here are several to consider.

Assemble a care team: A good first step is to put together a network of people including family, friends and even neighbors that you can call on to help out when you can't be there or need a break.

Tap local services: Many communities offer a range of free or subsidized services that help seniors and caregivers by providing things like home delivered meals, transportation, senior companion services and more. Call 211 to find out what's available in your community, or call AARP's caregiving resource center (877-333-5885), which provides referrals to local resources.

Use respite: Respite services can provide short-term care to your mom so you can take some time off. To locate services in your area, try the ARCH National Respite Network and Resource Center at ARCHrespite.org.

Hire in-home help: You may want to consider hiring a part-time home-care aide that can help with things like preparing meals, housekeeping or personal care. Costs can run anywhere from \$12 to \$30 an hour depending on where you live and the qualification of the aide. To find help through an agency, use Medicare's search tool [//Medicare.gov/care-compare](http://Medicare.gov/care-compare). Or to find someone on your own, which is a more affordable way to go, try websites like Care.com or CareLinx.com.

Use financial tools: If you're handling your mom's finances, you can make things easier by arranging direct deposit for her income sources and set up automatic payments for her utilities and other routine bills. Also, consider setting up your mom's online banking service at her bank so you can pay her other bills and monitor her account anytime. If you want or need help, there are professional daily money managers (see AADMM.com to locate someone) that can do it for you. They charge between \$60 and \$150 per hour.

Also, if your mom is lower-income use BenefitsCheckup.org, a free, confidential website that will help you locate financial assistance programs that can help pay for her medications, utilities, health care, and other needs.

Get insurance help: If you have questions about what Medicare or Medicaid covers, or about long-term care, your State Health Insurance Assistance Program (SHIP) provides free counseling on all these issues. Call 877-839-2675 or visit ShiptaCenter.org to locate a nearby counselor.

You can also get help at Medicare.gov or by calling 800-633-4227, and through the Medicare Rights Center, which staffs a helpline at 800-333-4114.

Tap other resources: There are a number of other organizations you can draw on for additional information like the Family Care Alliance ([//Caregiver.org/family-care-navigator](http://Caregiver.org/family-care-navigator)), which provides a state-by-state listing of caregiving programs and services; Caring.com, which offers caregiving advice, senior housing information and online support groups; the Alzheimer's Association ([//ALZ.org/care](http://ALZ.org/care)), which provides information unique to the challenges of dementia caregivers; and the U.S. Department of Veterans Affairs (www.caregiver.va.gov), which offers caregiver support services to veterans and even spouses of veterans.

And, if you happen to be sharing care responsibilities with others, sites like LotsaHelpingHands.com and CaringBridge.org can help you coordinate together.

Take care of yourself: Make your own health a priority. Being a caregiver is a big job that can cause emotional and physical stress and lead to illness and depression. The only way you can provide the care your mother needs is to make sure you stay healthy.

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



Amita Bhakta

India...

Continued from Page 14

events will be the Ritz Theatre. A full schedule with the timing of festival events is available at tennesseevalleyarts.org.

Multiple exhibitions of India-related art will also be opening inside the museum. Exhibitions include Moments of Radiance: Art by Amita Bhakta, as well as an invitational art show featuring Indian American artists from across the country, an exhibit by Baton Rouge-based artist Geeta Dave and her students, and an installation representing a rural Indian home. Several of the artists featured in these exhibitions will be at the museum for a meet-and-greet, and admission to the museum will be free on the day of the festival.

The festival will be a unique opportunity for people of all backgrounds to come together to explore the arts, cultures, and traditions of India. Participating artist Amita Bhakta, who has also chaired the project committee, hopes people will "come experience India in the form of a festival" and is excited to continue the tradition of cultural exchange.

"In 1955, Helen Keller, beloved daughter of Tuscumbia, went to India," says Bhakta. "On March 19, 2022, the Tennessee Valley Museum of Art brings India to Tuscumbia, just across the street from Helen Keller's home, Ivy Green."

This project is made possible by grants from the Alabama State Council on the Arts; the National Endowment for the Arts, a federal agency; and the Alabama Humanities

Alliance, a state affiliate of the National Endowment for the Humanities. It is also supported by the Quality Inn of Florence.

To learn more about the Tennessee Valley Art Association, which runs the Tennessee Valley Museum of Art and the Ritz Theatre, visit tennesseevalleyarts.org or call 256-383-0533.

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KRAFT ORIGINAL MAYONNAISE 30 OZ. JAR \$2.99	NIAGARA PURIFIED DRINKING WATER 24 PACK, 1/2 LITER BTLs. \$2.99	MILO'S FAMOUS TEA GALLON JUG 2/\$5	GALLO FAMILY WINE 1.5 LITER BTL. \$7.99
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