

**An Exchange Donation Day**

FLORENCE – The Florence Exchange Club’s Day of Giving provided local nonprofits over \$14,000 in combined donations.

Throughout the year, the Exchange Club undertakes numerous fundraising activities, such as their Red Beans & Rice fundraiser and holiday pecan sales. After each fundraising season concludes, the club identifies deserving local non-profits and donates the proceeds from these fundraisers.

This year’s recipients were the **Attention Homes, Shoals CASA, Caring Place, Cerebral Palsy Center, Meals On Wheels, One Place, Special Olympics, Healing Place, Common Ground, the Dream Center, Fame Ranch, Easter Seals of NW AL, Safeplace,** and the **Josh Willingham Foundation.**

Learn more about Florence Exchange Club by visiting their FB page, Exchange Club of Florence Alabama.

More SHORTs... on Page 2

Volume 139 Number 8

December 14, 2022

POSTAL PATRON

**Courier Journal**

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**BEST**

**Four Shoals Teams in South Regional Championship Event**

AUBURN -- The 2022 Northwest Alabama BEST (Boosting Engineering, Science and Technology) Robotics top teams from Brooks High School, Creekside Academy, Phillips High School, and Trinitas Classical Academy, competed Saturday and Sunday, December 3-4 in the South’s BEST Regional Championship at Auburn University, winning three awards.

See BEST... on Page 22

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UNA Athletic Director Dr. Josh Looney, L, with new UNA head football coach, Brent Dearmon.

Dan Busey- TimesDaily

**TO LEAD FOOTBALL PROGRAM**

**UNA Tabs Dearmon**

FLORENCE -- An Alabama native who has been a collegiate head coach and served as offensive coordinator at Arkansas Tech, Kansas, Middle Tennessee State, and Florida Atlantic was introduced as the University of North Alabama’s new head football coach last week. Brent Dearmon will become just the 12th individual to lead the UNA football program in its 74 year history.

The Lion family welcomed 37-year-old Saraland native, Brent Dearmon, to UNA after he served as offensive coordinator at Florida Atlantic during the 2022 season. He was offensive coordinator at Middle Tennessee State in 2021 and was offensive coordinator, quarterbacks coach, and senior offensive consultant at the University of Kansas in 2019 and 2020.

See DEARMON... on Page 28

**Colbert Students with Character In Action**

TUSCUMBIA--This semester’s Character In Action ceremony took place last week in Judge Chad Coker’s Court Room at the Colbert County Court House. Recognized students and school systems include:--

Colbert County: Leah Watson, Shannon Williams (not present), Kadyn Jackson, and Maggie Ball.

Muscle Shoals: Arlett Ricks, Rosilyn Garry, Mason McBride, and Ella Anderson.

Sheffield: Clarence Tyson, Nathan Jimenez, Jaycee Lingelbach, and Brynne Grabryan.

Tuscumbia: Tucker Wallace, Cooper Hill, Micah Bernard, Joshua Smith.

See CHARACTER... on Page 12



Lisa Singleton-Rickman - TimesDaily

**INSIDE THIS ISSUE**



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**Automotive Inside NOW**  
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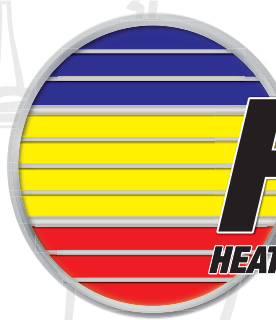


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# Shorts...

Continued from Page 1

## Garbage Runs Same Routes

FLORENCE—Household and commercial garbage collections for Lauderdale County will run as usual during the Christmas and New Year's holidays.

"With Christmas and New Year's Day being on a Sunday, our employees wanted to work our regular shifts on December 26 and January 2 in an effort to maintain the normal schedules that our residents and commercial customers are used to," said Tom Smith, manager of the Lauderdale County Solid Waste Department.

Smith said the landfill, located at 5700 Alabama 157 in Florence, will also be closed on Saturday through Monday, December 24 - 26, and December 31 - January 2.

"This will give our employees an opportunity to spend quality time with their families during the holidays as well as to effectively service our customers," he said.

Anyone with any questions can call the Lauderdale County Solid Waste Dept, 256-760-5878.

## UNA Softball Schedule '23

FLORENCE – Coming off a 40-20 campaign from a year ago, the University of North Alabama softball team will play teams from six different conferences during the upcoming season. UNA head softball coach, Ashley Cozart, has released the 2023 schedule including 16 home dates and a visit from Alabama on March 14.

"I am really excited about our 2023 schedule and getting this new team on the field," said Cozart, who begins her 10th season with the Lions. "We will have a lot of the same in-state rivalry games and some new opponents and tournaments we have not had in the past. We also have a big home stretch where we host Samford, Central Arkansas, Alabama A&M, and Eastern Kentucky."

UNA will open the season on February 11 at home hosting Mississippi Valley State in a three-game series at the Hilda B. Anderson Softball Complex. Other non-conference visitors to Florence include Western Michigan (March 4-5), Samford (March 22), Alabama A&M (March 28), UT-Martin (May 3) and Alabama (March 14).

"The most exciting game on our schedule will definitely be March 14 when we host Alabama," added Cozart. "We are hoping for a

huge crowd and a special day for our team."

The game against the Crimson Tide will be played at the Florence Sportsplex and will be broadcast on the ESPN+ Network.

UNA will begin ASUN Conference play on March 18 with a three-game series at Jacksonville State. ASUN teams to visit Florence this season include Central Arkansas (March 24, 25 & 26), Eastern Kentucky (April 1-2), North Florida (April 15-16) and Queens (April 29-30). The 2023 ASUN Conference Tournament will be held May 9-13 in DeLand, Florida.

## School Board Education

MONTGOMERY—Local school board members from northwest Alabama were among the honorees at the Alabama Association of School Boards' awards luncheon held December 2 at the Hyatt-Regency Birmingham.

In all, 25 District 8 school board members were recognized for advancing in the AASB School Board Member Academy, a school for school board members. The education leaders were honored for their commitment to ongoing training to hone their boardmanship skills, increase their understanding of education issues

See SHORTS... on Page 8



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To list your sale, use the classified form on page 8.

WE MUST receive your ad by Friday prior to the Wednesday release date. (8 days before a Saturday sale)

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Sat. Dec. 17th, 8am-4pm, One Day Only  
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## TUSCUMBIA FIVE FAMILY YARD SALE, 501 S. Lafayette St., Sat., 6am-2pm, Comforter Sets, Ladies & Men's clothes & shoes, Christmas Decorations, Computer Chair, Barstools, some Tools, Little Bit of Everything!

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

- Email to [editor@courierjournal.net](mailto:editor@courierjournal.net);
- Look for "Submit News" on our website at [www.courierjournal.net](http://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](http://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.

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All are welcome to come and enjoy.

Volunteers who offer their home baked goods for Chloe's Fund's Bake Sales have become well-known for their specialty items. Those items are often sold out before the day of the Bake Sale. Those can include specialty platters, cakes, cookies, pies, and more!

Those holiday goodies can be preordered, so don't miss out on your favorites. Chloe's Bake Sale coordinator, Lisa Wilson Rim, will post the menu on the Florence Lauderdale Animal Services Facebook page December 7. She can also text the menu to you; contact Lisa at 804-240-6880 (she's local) or Direct Message

See NOTES... page 7

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**Shoals Artists Guild Meeting Is Cancelled For Friday, December 16, 2022** - due to the Christmas party on Dec. 14. For more info, contact Carolyn Wear, 256-710-6854. The next regular meeting will be on Fri. Jan. 20, 2023.

**Household and commercial garbage collections for Lauderdale County** will run as usual during the Christmas and New Year's holidays, according to Tom Smith, manager of the Lauderdale County Solid Waste Department.

"With Christmas and New Year's Day being on a Sunday, our employees wanted to work our regular shifts on December 26 and January 2 in an effort to maintain the normal schedules that our residents and commercial customers are used to," said Smith.

The landfill, located at 5700 Alabama 157 in Florence, will be closed Saturday-Monday, December 24-26, and December 31-January 2.

Anyone with any questions can call the Lauderdale County Solid Waste Department at 256-760-5878.

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# Notes...

Continued from page 4

her on Facebook to receive the Chloe's Fund Holiday Bake Sale menu. The deadline to pre-order the baked goods is Wednesday, December 13. You can also show up at the Florence Lauderdale Animal Services building on December 17 from 10am-1pm and take your chances that volunteers were inspired and baked more than was preordered. FLAS is located at 3240 Roberson Road in Florence. There will be some wonderful holiday goodies waiting for you!

## LifeSouth Blood Drives for December

Wednesday, December 14, 11am-5pm - Lexington Public Library  
 Thursday, December 15, 9am-4pm - Lewis Electric Supply, Muscle Shoals  
 Friday, December 16, 10am-5pm - Muscle Shoals Police Department  
 Saturday, December 17, Noon-6pm - Rick's Farm Market, Muscle Shoals  
 Sunday, December 18, 11am-6pm - Lowe's, Muscle Shoals  
 Monday, December 19, Noon-6pm, Shoals Hospital, Muscle Shoals  
 Tuesday, December 20, 6:30am-Noon - Southwire Company, Florence

Wednesday, December 21, 2-8pm - Southwire Company, Florence

**The Ritz Theatre in Sheffield is hosting our Polar Express family event and a series of Christmas movies in December.**

Ritz Christmas Movie Schedule:  
 "Christmas Vacation" Tuesday, December 13, 7pm Tickets \$10

"The Polar Express" Family Holiday Event December 16 and 17 at 6pm - Includes trolley ride with Santa, cookies and hot cocoa, ornament decorating, and the film-- Tickets \$18, MUST be purchased in advance at tennesseevalleyarts.org or at 256-383-0533

"Elf" Tuesday, December 20, 7pm. Tickets \$10

Disney's "A Christmas Carol" Thursday, December 22, 7pm Tickets \$10

Watch your favorite Christmas movies on the big screen at the Ritz, which is decked out for the season. Concessions will be available, including fresh popcorn, hot cocoa, wine, beer, soda, water, and candy. Each show starts 7pm. Tickets are \$10, except for "Polar Express", available online or at the door. Call for group rates. Info: 256-383-0533 or tennesseevalleyarts.org

**Tuscumbia Christmas Parade** downtown Tuscumbia on December 15 at 6pm.

**Public Notice - Lauderdale County Board of Education, Special Education Department** - Special Education records for students who graduated or should have graduated during the year 2016 and 2017 are going to be destroyed in January 2023. Persons interested in receiving their records should contact the Special Education Department at 256-760-1324 before December 16, 2022.

**Kennedy-Douglass Center for the Arts is pleased to present the Shoals Piecemakers Quilt Guild Exhibition** that continues through December 16. The Piecemakers Challenge theme for this year is "Baskets". In conjunction with this exhibit, a display of historic quilts from Pope's Tavern and the Kennedy-Douglass Center for the Arts' collections can also be enjoyed.

The mission of the Shoals Piecemakers Quilt Guild is to stimulate interest in quilting. The guild provides educational programs at all levels of quilting. They strive to provide a source of encouragement and friendship to all those interested in quilts and the art of quilt making. All interested individuals, from beginners to professional, are welcome at the meetings of the Shoals Piecemakers. The guild meets every second Monday evening at St. Bartholomew's Episcopal Church, located at 1900 Darby Drive in Florence.

The Kennedy-Douglass Center for the Arts is open to the public free of charge Monday - Friday from 9-4 and on Sundays from 1-4. The art center is located at 217 E. Tuscaloosa St. in Florence. Please call 256-760-6379 for more information.

**Public Notice and Opportunity to Comment** - The Lauderdale County School System is attempting to locate any child with disabilities, ages 0-21, who may be living in the Lauderdale County School District and who are not currently in a school program.

Anyone knowing of a child, who may be in need of Special Services, is asked to contact Mrs. Kim Meeke, Director of Special Education at 256-760-1324 between the hours of 8am and 4pm, Monday-Friday. All information will be kept strictly confidential.

**There is space for YOUR EVENT** here, and plenty of eyes to read it. Email your information to editor@ CourierJournal.net.

**We Rocked the World - Songwriters in the Round: Holiday Edition** takes place December 15 at Alabama Music Hall of Fame, Hwy 72 W, Tuscumbia. The 2022 finale of the popular singer/songwriter series will be hosted by Billy Lawson. The concert will feature renowned artists Mark Narmore, Bobby Tom-berlin, and Tess Frizell. Doors open at 6pm and show starts at 6:30pm. Tickets are \$15 and are available online on the Event Calendar: www.colbertcountytourism.org

**A Holiday Treasure Comes To Life** - Irving Berlin's "White Christmas" presented by Central High School Drama on Friday, December 16, 7pm and matinee Saturday, December 17, 2pm at Norton Auditorium, Pine Street, Florence.

Ticket link: <https://tinyurl.com/CHSWhiteChristmas22>

See NOTES... page 26

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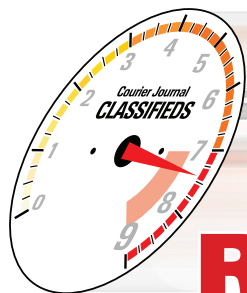
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**MAIL** – Mail your written ad to address at right. Include your phone number. We will call to finalize your ad. List how many weeks the ad is to run.

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<b>Employment</b> 6 LINES Each additional line - \$2.25 EMPLOYMENT - Looking for employment or Businesses looking for employees .....	<b>\$14<sup>00</sup></b> Week
<b>Private Party Auto Rate</b> Up to 8 LINES for 4 weeks. Each additional line - \$2.00.....	<b>\$15<sup>00</sup></b> 4 wks

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## Shorts...

### School Board Education

Continued from Page 2

and strengthen their leadership skills. AASB has nine geographic districts. District 8 includes school boards of Colbert, Cullman, Franklin, Lauderdale, Lawrence, Limestone, Morgan and Winston Counties and the city school boards of Cullman, Decatur, Florence, Haleyville, Hartselle, Muscle Shoals, The District 8 board members from our area and the levels they have achieved during the 2021-2022 training year in AASB's School Board Member Academy include:

- LEVEL I (Requires 25 training hours)
  - Titian Scales, Sheffield
- LEVEL I & LEVEL II (Reached both levels in the same year)
  - Lynn Sparks, Florence
  - Rachel Winston, Florence
  - Sonya Allman, Muscle Shoals
- LEVEL III (Requires 75 training hours)
  - Marilyn Davis, Muscle Shoals

Level II & Level III (Reached both levels in the same year)
 

- Belinda Maples, Limestone County

Level I, II & III (Reached all levels in the same year)

- Jacqueline Witt, Colbert County
- LEVEL IV (Requires 100 training hours, including all eight core curriculum courses)
  - Dennis Hargett, Lauderdale County
  - Larry Hill, Lauderdale County
  - MASTER (Requires Level IV plus 15 hours, including one additional core course)
    - Celia Rudolph, Muscle Shoals, 2nd time
    - Thomas Wissert, Florence, 3rd time
    - Clayton Wood, Muscle Shoals, 4th time
    - Anthony Hilliard, Limestone Co. 5th time
  - MASTER HONOR ROLL (Requires completion of all four levels plus five consecutive years of earning Master recognition at any point during the member's tenure on the board, one advocacy day and completion of AASB's poverty simulation training)
    - Ronnie Owens, Lauderdale County

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Sadonna B. Magazzu  
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- GRAPHIC COORDINATORS**  
Russell Roden  
Andrea L. Gray  
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- OFFICE STAFF/CLASSIFIED**  
Janie Brasfield
- CIRCULATION**  
Ted Fallin

**OFFICE HOURS:**  
Monday - Friday  
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**Florence, AL 35630**  
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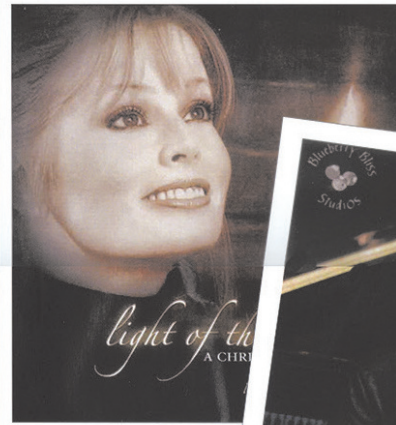
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## Character

Continued from Page 1

The room was full of bright smiles and loud applause.

Coker praised the group, saying they are the students who "show good character when no one is looking."

He added that he's thankful that teachers and administrators in the schools do take notice of the students behavior as they are the ones who nominate the students for the Colbert County Children's Policy Council award each semester.

Colbert County Chief Juvenile Probation Officer and Children's Policy Council Interim

Coordinator, Lee Cox, afterward offered many thanks to the Children's Policy Council members who make the event possible.

A special thanks to Dr. Dennis Woods for overseeing the project! Thanks to Jenna Brooks Smith for always making sure the cash awards make it inside the gift bags! CIA is proof that Colbert County has the best children displaying strong moral character and care for one another.

"Such acknowledgement is what the program is all about," Cox said. "These students are examples for us all,"

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Commentary

# More Media Manipulation

The Associated Press Stylebook and the Chicago Manual of Style are used most commonly by US journalists to follow traditional conventions in the language. News outlets on both sides of the political aisle tend to follow a standardized set of writing guidelines. Those parameters can be influenced to reflect societal trends.

As some will attest, I haven't invested more than 20 minutes in either product since I launched this column over 25 years ago.

In recent years, the AP Stylebook has also been a go-to guide for acceptance and political correctness. In 2020, it denounced accurate terms like "mistress" and "riot" and instead recommended the forcibly vague and much softer terms, "friend" and "unrest."

The term "protest" was expanded to include violent demonstrations.

The AP says we are no longer supposed to use the pronoun "she" in reference to nations,

See STYLEBOOK... on Page 36

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

December 14, 2022

## Happening THIS WEEK

Young Learners Discover

## Choctaw Leader

FLORENCE- The Florence Indian Mound Museum' Young Learners Series continues with the program on Pushmataha at 10am Saturday, December 17.

The Choctaw leader worked for peace and for the rights of the Choctaw people. Pushmataha helped Andrew Jackson and the Americans fight the Red Stick Creeks during the Creek War and fought at the Battle of New Orleans in 1814 during the War of 1812. Pushmataha later resisted treaties that forced



See CHOCTAW... on Page 32



## Expressly Enjoyable!

SHEFFIELD – A special Family Holiday Event takes place December 16 and 17 at 6pm at the Ritz Theatre in Sheffield.

The Ritz Theatre is hosting two evenings of magic, all themed around the holiday classic *The Polar Express!*

Starting at 6pm, you'll get to ride a trolley with Santa, enjoy hot cocoa and cookies, make an ornament, and have festive family fun! Then at 7pm, we'll watch the movie on our big screen in the historic Ritz Theatre, which will be decked out for the season!

Tickets are \$18 and must be purchased in advance. Last year's events sold out, so get your tickets today <https://tennesseevalleyarts.org/polarexpress2022/>

**CHRISTMAS CELEBRATION 2022** is on Sunday, December 18 at 10:30am in the sanctuary of Greenhill United Methodist Church. Come and enjoy Holiday Cheer featuring Mary Carter Young, vocalist and recording artist, and Jones Webb, guest piano artist. Everyone is welcome. It's bring a friend day - 5050 County Rd 47.

**PAWLIDAY WITH THE GRINCH!** Join the Grinch and his four-legged friends on Saturday, December 17 from 4:30-6:30pm at the Florence Lauderdale Animal Services building, 3240 Roberson Road in Florence. Enjoy balloon animals, candy, and lots of fun taking free photos with the green one. It's time to cheer up the Grinch - it's the holidays after all!

**THE UNA PLANETARIUM WILL HOST MYSTERY OF THE CHRISTMAS STAR** December 16-18 at 7pm each night. Tickets are \$5 per person, first come first served. Each night will consist of the Christmas Star program followed by a discussion of the December constellations. For more information, contact Mel Blake in the Department of Chemistry and Physics at UNA, 256-765-4284 or [rmlake@una.edu](mailto:rmlake@una.edu)

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## YOUR Letters

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

by Mail, in person, or mail slot  
Editor-Courier Journal  
219 W. Tennessee St.,  
Florence, AL 35630  
• e-mail: [editor@courierjournal.net](mailto:editor@courierjournal.net)  
• FAX- 256-760-9618

## Christmas Also Pagan

Editor:

The ancient pagan holiday of Yule was celebrated on December 3 in the Shoals area for the second year.

Many Christians criticized the allowance of this event because it is based on ancient pagan practices, supposedly making it contradictory to the Christian observance of Christmas. While I am opposed to this festival being allowed to be celebrated, I must point out that Christmas is no less a pagan

celebration than Yule.

The early church never observed Christmas until the Roman emperor, Constantine, incorporated Christianity into the secular government, making it the state religion. Decorated trees, kissing under a mistletoe, caroling, wreaths, gift-giving, even the annual date of December 25 were all aspects of pagan holidays that were adapted into Christmas celebrations. The Yule log is also a part of Christmas.

Even with all these similarities, Christmas is accepted as a legitimate Christian celebration. Why is this?

Do people really know the history of Christmas? Is the celebration of Christmas commanded or even suggested in Scripture?

Our Messiah/Christ was probably born in September/October during Sukkot (Tabernacles), although no one really knows for sure. Regardless, He was probably not born in winter as shepherds would not be out in the fields grazing their flocks.

Do a study on Christmas and its origins. You will be surprised by what you learn. Our Savior is coming back soon so be prepared by knowing and living the Truth as found in His Word.

Michael J. Sassin  
Tuscumbia

I know it's just a TV show, but it's popular enough to be in the top ten.



See LETTERS... Page 34



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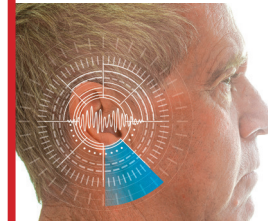
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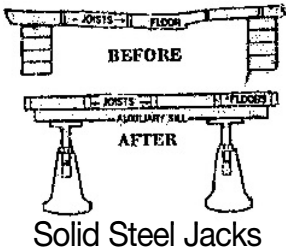
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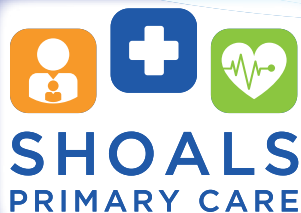


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# 4 Tips to Creating a Dementia-Friendly Holiday Season

## from the Alzheimer's Foundation of America

NEW YORK – With the holiday season underway, the Alzheimer's Foundation of America (AFA) is providing four tips to help families affected by dementia enjoy the spirit of the season in a dementia-friendly way.

"The holiday season can be both joyful and stressful for all of us, especially individuals living with a dementia-related illness," said Jennifer Reeder, LCSW, AFA's Director of Educational and Social Services. "Being proactive, adaptable, and inclusive of the person's wishes and abilities are the best ways to help them have a happy and joyful holiday season."

Families, partners and friends caring for someone with dementia should consider the following steps:

- **Avoid overdecorating** Decorating is part of the holiday season fun, however, too much stimulation may be challenging for someone with dementia. Keep decorations festive, but simple—too many flickering lights or noisy items could be overwhelming. Instead of elaborate decorations, try choosing a few favorite items. Phase in decorations over a period of days instead of all at once, so that changes to the person's environment are less confusing.

- **Create a safe and calm space.** Don't use fragile decorations (which can shatter and create sharp fragments) or ones that could be mistaken for edible treats. Be mindful of potential tripping hazards on the floor, such as wires for decorations. Securely hook Christmas trees to

the wall to avoid falls and use menorahs or kinaras with electric candles to reduce fire hazards. As well as a physically safe environment, create a space where your loved one can sit in comfort and where guests can visit in small groups or one-to-one. As much as possible, maintain the person's normal routine when scheduling visits.

- **Adapt past favorite traditions or create new ones.** Build on old traditions when appropriate, such as enjoying favorite music or movies, or looking at pictures of past holiday celebrations. Start new ones that center on activities and events the person enjoys and can do, such as touring neighborhood holiday lights, and do it together. Take a strengths-based and person-centered approach and incorporate what the person can do and what they choose to do now, rather than dwelling on what they used to do. Focus on those things that bring joy and let go of activities that seem too stressful.

- **Involve the person in the planning and preparations.** Whenever possible, involve the person by asking what traditions are important to them—it keeps them active and involved and helps you prioritize and plan appropriately. For example, if they always sent out holiday cards or baked holiday cookies and still want to do so, do it together with them. If they can no longer shop for gifts for their loved ones, invite them to help with wrapping the gifts so that they feel they are contributing.

*The AFA Helpline is available seven days a week to help provide additional information about creating dementia-friendly holidays or any other caregiving questions. Connect with a licensed social worker by phone (866-232-8484), webchat (www.alzfdn.org) or text message (646-586-5283). The web chat and text message features can serve individuals in more than 90 different languages.*

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**PUBLIC NOTICE**  
The Colbert County Conservation of Soil And Water will hold its monthly board meeting  
**Thursday, December 15 at 7am**  
at **Two Fat Sister's Restaurant**  
1606 US 72, Tusculmbia

All are welcome to attend.  
Dutch Treat if you choose to eat breakfast.  
**Any questions or comments, please call: Brooke Pate 256-383-4323 EXT# 3**

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**PUBLIC NOTICE AND OPPORTUNITY TO COMMENT**

**The Lauderdale County School System** is attempting to locate *any child with disabilities, Ages 0-21,* who may be living in the Lauderdale County School District and who are not currently in a school program.

Anyone knowing of a child, who may be in need of Special Services, is asked to contact  
Mrs. Kim Meeks,  
Director of Special Education  
at 256-760-1324  
between the hours of 8:00 a.m. and 4:00 p.m.  
Monday thru Friday.

**ALL INFORMATION WILL BE KEPT STRICTLY CONFIDENTIAL.**



# Soap Opera Preview

**DAYS OF OUR LIVES**  
Bonnie uncovered the truth. Leo and Sonny grew closer. Gwen came up with a plan to help Xander. Chad and Stephanie discussed their future. Gwen roped Leo into her scheme. Sarah shared her suspicions about Xander with Justin. Sparks flew between Eric and Sloan. Sister Mary Moira excoriated Nicole for being a sinner. Rafe learned Nicole was living with EJ. Steve sought help from Rafe and Jada. Ava plotted her revenge against EJ. Eric and Sloan got better acquainted. Nicole was upset to find Eric and Sloan together. Ava planted a bomb

at Susan's memorial. Brady shared a kiss with someone very unexpected. John and Marlena came up with a plan to oust Kristen from their lives. Brady and Stefan locked horns over Chloe. *Wait to See: John manipulates Kristen. Johnny confronts Ava. Tripp crashes Susan's memorial.*  
**GENERAL HOSPITAL**  
Heather made an unholy alliance. Nikolas refused to concede to Esme. Ava comforted Trina. Finn was left reeling. Drew delivered some bad news. Nina questioned her role in Sonny's life. Drew connected with Willow. Carly's scheme hit a snag. Austin's actions

upset Maxie. Alexis and Gregory strategized together. Sonny offered his support to Obrecht. Brad was touched by Britt's gesture. Cody tried to be a friend to Maxie. Jordan commended Rory. Spencer lost his temper. Curtis and Alexis talked shop. Dante pursued a lead. Nikolas was put on the spot. Ava was flabbergasted. News of a tragedy spread across Port Charles. Ava declared war. Elizabeth feared the worst. *Wait to See: Laura voices her faith in Spencer. Trina is devastated. Valentin reassures Anna.*  
**THE YOUNG AND THE RESTLESS** Jack sent Ashley and Nikki on a

guilt trip. Lily questioned Billy's role in Chelsea's life. Phyllis played with fire. Nate pushed Devon's buttons. Abby worried about her future. Victoria expressed concern about Johnny. Billy and Daniel had a tense exchange. Tucker pulled out all the stops to impress Ashley. Phyllis stood her ground with Jeremy Stark. Nikki warned Nick about Sally. Noah made a confession to Allie. Sharon helped Chelsea take an important step. *Wait to See: Jack and Kyle confront Jeremy. Daniel takes on a new venture. Phyllis is shocked by Summer's betrayal.*

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**3 Age Groups: 2-4 • 5-7 • 8-10**  
 Entry Deadline: **THURS., DEC. 15 NOON**  
 Winners will be announced in the Courier Journal Dec. 21st issue & the December Issue of Kidsville News.  
*Drawings are judged by our staff on the basis of talent of the child's age ability.*  
**IT MUST BE COLORED BY THE CHILD.**  
 Winners are not selected at random. One entry per person. One winner per family. You may also download and print this entry form from our website: [www.courierjournal.net](http://www.courierjournal.net)

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<p><b>Bruce's Yams Or Sugary Sam SWEET POTATOES</b> 29 Oz.</p> <p><b>2/\$5</b></p> <p><b>Jet-Puffed MARSH-MALLOWS</b> 10-12 Oz. <b>2/\$3</b></p>	<p><b>Campbell's Cream Of: CHICKEN, CELERY OR MUSHROOM SOUPS</b> 10 Oz.</p> <p><b>4/\$5</b></p>	<p><b>Mello Yello, Seagram's Ginger Ale Or SPRITE</b> 2 Liters</p> <p><b>3/\$5</b></p>	<p><b>Dasani WATER</b> 24 Pk .5 Liters</p> <p><b>\$5.99</b></p>
<p><b>Martha White CORN MEAL OR CORN MEAL MIX</b> 5 Lbs. Excludes Buttermilk</p> <p><b>2/\$7</b></p> <p><b>Duncan Hines BROWNIE MIX</b> 18-18.3 Oz. <b>2/\$3</b></p>	<p><b>Swanson Or Sweet Sue BROTH</b> 14 Oz.</p> <p><b>5/\$5</b></p>	<p><b>Lay's POTATO OR KETTLE CHIPS</b> 7-8 Oz.</p> <p><b>2/\$5</b></p>	<p><b>TOSTITOS</b> 9-12 Oz.</p> <p><b>2/\$7</b></p>
<p><b>Hefty PLATES OR BOWLS 45 ct. OR COMPARTMENT TRAYS</b> 18 ct.</p> <p><b>2/\$5</b></p>	<p><b>Hefty Easy Grip CUPS</b> 30-50 Ct.</p> <p><b>2/\$7</b></p>	<p><b>UTZ POTATO CHIPS</b> 7-9 Oz.</p> <p><b>2/\$5</b></p>	<p><b>Blue Bell ICE CREAM</b> 1/2 Gallon</p> <p><b>2/\$11</b></p>

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# Moments in Time

by the History Channel

• **On December 13, 1978,** the U.S. government honors women's suffrage icon Susan B. Anthony by minting a dollar coin named for her, but its close similarity to the quarter ultimately doomed it for public acceptance.

• **On December 14, 1997,** in advance of a visit from Pope John Paul II, Cuban president Fidel Castro declares Christmas to be an official holiday for the first time since his takeover in 1959.

• **On December 15, 2001,** the Leaning Tower of Pisa reopens to the public after a team of experts spent 11 years repairing it, at a cost of over 30 million euros. While the Tower was stabilized, this third attempt at eliminating its famous lean also notably failed.

• **On December 16, 1773,** a group of highly disgruntled Boston colonists board three ships loaded with taxed tea from Britain. While it would undoubtedly have been enjoyed by the locals, following the refusal of officials to return it, the men hurled the tea into Boston Harbor as a form of protest against "taxation without representation."

• **On December 17, 1969,** the U.S. Air Force closes its "Project Blue Book," started in 1952 to determine whether UFOs were a threat to national security and to analyze UFO-related data. The closure came after concluding there was no actual evidence of extraterrestrial spaceships behind the 12,618 UFO sightings it had collected.

• **On December 18, 1912,** amateur archaeologist Charles Dawson discovered human remains in the Piltdown gravel pit in Sussex, England. Dubbed the "Piltdown Man," he was thought to represent the missing evolutionary link between apes and mankind until it was confirmed at a 1953 international congress of paleontologists that

the specimen was a fraud, consisting of skull parts both human and orangutan.

• **On Dec. 20, 1957,** Elvis Presley received his Army draft notice while

spending the holiday season at his newly purchased mansion, Graceland. Distraught fans sent thousands of letters to the Army asking for him to be spared, but Elvis himself

had no hesitation about entering, though he did receive a deferment that allowed him to finish work on the movie "King Creole."

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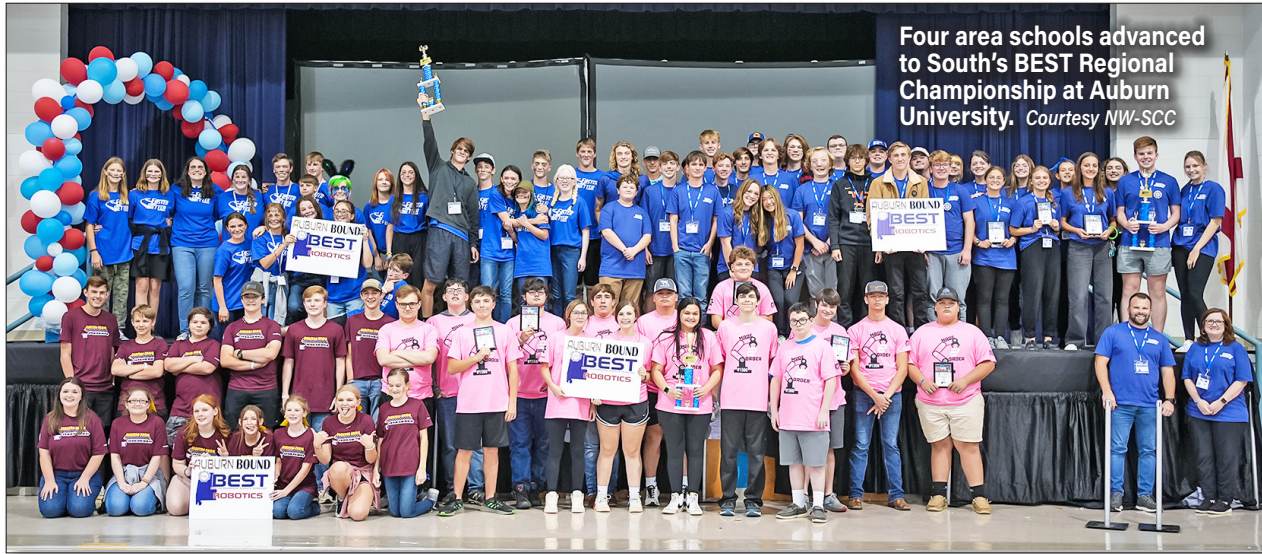


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# BEST Robotics...

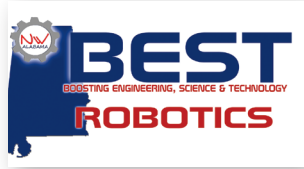
Continued from Page 1

teams received the following awards and achievements:

- Best Spirit and Sportsmanship, 1st Place - Brooks High School
  - Most Elegant Robot (the robot that most efficiently performs the task it was designed for), 2nd Place - Trinitas Classical Academy
  - Best Marketing Presentation, 3rd Place - Brooks High School
  - Other notable achievements:
    - BEST Award Overall, Ranked 6th - Brooks High School
    - Robot Performance, Ranked 11th - Trinitas Classical Academy
- Northwest Alabama BEST Robotics Co-Hub Director, Kim Sheppard,

was awarded the Springer Spirit of BEST Volunteer of the Year. "I was so honored to receive the volunteer of the year award," said Sheppard. "Being able to provide this opportunity for our area students is something I am really passionate about because it provides such an amazing experience for them. BEST Robotics is a very demanding and challenging competition. However, it develops much-needed skills in our students regardless of their future goals. Not only does BEST Robotics expose them to STEM

topics, but it provides training in leadership and other soft-skills. As a math instructor at Northwest-Shoals, I see every day the impact STEM fields can have on our students." The Northwest Alabama BEST Robotics season will begin registering teams in the spring with a kick-off in the fall. The season culminates with the game day competition in October. The top four winning teams then advance to the South's BEST Regional Championship in December.



BEST Robotics is open to all students in grades 6-12. It is free for schools to participate. Teachers who sponsor a competing team at the Northwest Alabama hub may receive teacher stipends and qualify for TEAMS professional learning credits through Power School. Northwest Alabama BEST Robotics is a workforce development partnership between the Shoals Chamber of Commerce and Northwest-Shoals Community College.

For more information on how to start a team or to volunteer, please contact Kim Sheppard at 256-331-5331 or email kim.sheppard@nwscc.edu.

## Insurance Insights

### How Likely Are You To Have An Animal Collision?

What can you do to try to avoid hitting deer and other animals when driving on highways and roads?

As night begins to fall and visibility becomes more difficult, an animal can easily move onto the busy road. It's not an uncommon sight for many drivers, especially in October through December.

New data shows U.S. drivers on the average have a 1 in 115 chance of a collision with an animal, according to the State Farm® annual analysis. The company estimates there were over 1.9 million animal collision insurance claims in the U.S. between July 1, 2021 and June 30, 2022 (117,200 less claims than in the previous 12-month period observed).



#### Can You Avoid Deer (And Other Animals) In Your Headlights?

The growing deer and other animal populations, combined with the displacement of animal habitats, are making it more dangerous on the road, and making driver crashes more likely. The top 5 animal collisions reported by State Farm were: deer (1,378,542), unidentified animals (235,836), rodents (101,949), dogs (60,316) and raccoons (56,096).

There may be no real way to keep animals off the road, but these important safety tips can help prevent animal strikes.

#### Tips To Avoid Animals On The Road

- Stay alert. Pay attention to "deer crossing" and "wildlife crossing" signs and be cautious in areas near woods or water.
- Use high beams. Flicking your high beams on an animal in the road may cause the animal to scurry away. High beams also help illuminate dark roads.
- Don't swerve. If a car crash is inevitable, maintain control of your vehicle and don't veer off the road.
- Brake as necessary. If you can avoid hitting the animal, reduce your speed, honk your horn and tap your brakes to warn other drivers. If there are no drivers behind you, brake hard.
- Remember peak season. Animal collisions happen most during October through December, which is hunting and mating season.
- Remember meal time. Watch for animals in the road between dusk and dawn.
- Watch for herds. If you see one deer, there are probably more nearby.
- Don't use a whistle. No scientific evidence supports that car-mounted deer whistles work.
- Wear seat belts. Always obey speed limits and wear seat belts.

#### Does Car Insurance Cover Animal Damage?

Did you know that a deer collision or other animal damage may be covered by comprehensive coverage? Contact your State Farm agent to learn more about comprehensive coverage. Even if you're vigilant, auto-deer collisions can happen.



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# Cat & Kids

by Cathy Turner

with her. She said that she had a glorious childhood. Her mother was great, but the time she spent playing with her grandmother had made her who she is. "So impactful," she mused.

She gave me chills to remember that I am impacting how our grandchildren feel about themselves and life. She also led me to think about the grandmother who was active in my life, Mulla. But you know, I don't really remember Mulla taking me by the hand and saying, "Let's go shopping," or "Let's go for a walk," or "Let's play jacks or hide and seek." My first thought about this is to think that she just wasn't that type of a lady. But I don't know if that's true. I had plenty of fun at my grandmother's house, but with my aunt, Bena. You see, my mom was an only child until she was 21. My grandmother married again at that point, and had four more children while my mom was also having her four children. Actually, three sets of us are less than a year apart. Actually, Bena and I are one year less five days apart. We grew up like sisters. I spent way more time with

my grandmother than my grandkids spend with me, but my grandmother had children. So the playing was with them. But that didn't lessen her impact. She taught me of God. I watched her cook. I spent the night at her house all the time. And I just knew that I was her favorite of the first grandkids because I was

the youngest and I stayed with her so much. I loved it when she called us to dinner. Her house smelled so good and cozy because of the potbelly stove. Life was glorious at Mulla's. She was my grandmother and I loved her.

Grandma relationships take all shapes and forms. But the thing that should

always be is that those little ones know that they are special to you and that you will cheer them through. I want our grandchildren to know that I am for them. There's no better feeling in the world. And as that young lady said, "That is what has made me - me!"

*Email comments or suggestions to CatnKids1@gmail.com*

## Time with Grandma

On Thursdays of this past summer, I would take my 6-year-old granddaughter to the Y to teach her to swim. We had a great, productive summer of fun in the pool. Actually, it was a lot of work on her part, with me saying, "Just do it one more time, but this time add this..." By the summer's end, she went from learning how to float on her own to treading water and jumping off the deep end and swimming to the ladder. So awesome! Such good times together that always ended with an ice cream treat at Trowbridge's or a shaved ice at Miami Ice.

I was reminded of those sweet times by a young lady, a Y member who I ran into recently on a rainy day at Rivertown Coffee Shop. We hugged and she said that she had to tell me that several days this summer

while she was in the sauna, she had watched me teach swimming lessons. (She probably thought it was formal lessons because, invariably, one or two other children would make friends with us so they could join in.) This young lady said that she was moved by the caring, loving way that I taught and interacted with the children. Especially the way I cheered when they accomplished something. I thanked her for her sweet, unexpected compliment. Then I explained to her that it was actually my granddaughter who I was teaching. She thought that made it even more special. And with goosebumps and a shake of the head, she said, "Time with Grandma..." She then proceeded to tell me about the wonderful times in her youth when her grandmother would play



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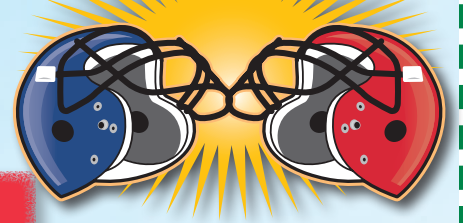


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<input type="checkbox"/> Miami (OH) vs	<input type="checkbox"/> North Texas vs
<input type="checkbox"/> UAB	<input type="checkbox"/> Boise State
<b>Cure Bowl</b>	<b>Celebration Bowl</b>
<input type="checkbox"/> UTSA vs	<input type="checkbox"/> Jackson St. vs
<input type="checkbox"/> Troy	<input type="checkbox"/> N. Carolina Central
<b>Fenway Bowl</b>	<b>NFL</b>
<input type="checkbox"/> Cincinnati vs	<input type="checkbox"/> Dolphins at
<input type="checkbox"/> Louisville	<input type="checkbox"/> Bills
<b>New Mexico Bowl</b>	<b>NFL</b>
<input type="checkbox"/> SMU vs	<input type="checkbox"/> Bengals at
<input type="checkbox"/> BYU	<input type="checkbox"/> Buccaneers
<b>LA Bowl</b>	
<input type="checkbox"/> Washington St. vs	
<input type="checkbox"/> Fresno St.	
<b>Lending Tree Bowl</b>	
<input type="checkbox"/> Rice vs	
<input type="checkbox"/> Southern Miss.	

**EARLY DEADLINE:**  
**FRI, DEC. 16**  
**10:30am**

**MAIL-IN ENTRIES MUST BE POSTMARKED BY FRIDAY**  
**Winners Announced Online**  
**Thur, Dec. 22, in print Dec. 28**  
 (vs: games at a neutral location)

**TIE BREAKER**  
 Write Exact Score Below

**Las Vegas Bowl**

	<b>Florida at</b>
	<b>Oregon State</b>

name \_\_\_\_\_  
 address \_\_\_\_\_  
 city \_\_\_\_\_ state \_\_\_\_\_ zip \_\_\_\_\_  
 day phone \_\_\_\_\_ evening phone \_\_\_\_\_


**WEEK 14 WINNER 12/3: STEVE PHILLIPS of Florence, AL - PERFECT CARD!**

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**219 W. Tennessee St., Florence, AL 35630 - Fax to: 256-760-9618**  
**or enter online at [www.courierjournal.net](http://www.courierjournal.net)**  
 Winners will be listed online Tuesday afternoon and in the FOLLOWING week's Courier Journal.

RULES: You can only enter for yourself, not other people. Only one entry per person per week. Only one winner per week. Winners must present a photo I.D. when picking up their gift certificate(s). Check the box beside the appropriate picks for the first 11 games, then write in the exact score of the tie-breaker game and alternate game. Person with the most correct picks receives a \$50 Gift Card from 306 Barbecue in Florence. No change will be returned for any unused portion of the certificate. Gratuity is not included. In event of a tie, the tie-breaker score will be utilized. Otherwise, it will not be considered. Closest tie-breaker score wins. Total points will be next tie breaking procedure, and a random drawing of finalists will be used to determine the winner if they are still tied after the tie-breaking procedure. ALTERNATE GAMES will only be used in cases of late postponements or forfeits, games which will then be excluded from consideration. Person with the winning card for the week, who also picks every game correctly including tie-breaker, will also win \$50 from the Courier Journal and another \$50 306 Barbecue Gift Card. Judges decision is final. Mailed entries must be post-marked by deadline day. Hand-delivered, faxed or on-line entries must be submitted by exact time of deadline stated above. NO EXCEPTIONS. Winner is posted on website each Tuesday afternoon and in the paper delayed by one week. Employees and family of Courier Journal and Game Day Scorecard sponsors are ineligible to win. NOTE: If you're faxing, first make a CLEAN COPY, then FAX THAT COPY. NEWSPRINT DOES NOT REPRODUCE CLEARLY ON A FAX. WE ARE NOT RESPONSIBLE FOR ILLEGIBLE COPIES.

## SIGNS OF THE PAST

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



**Jesse Clopton James**

As an accomplished scientist, Jesse C. James did groundbreaking studies of Venus, Mars and the Sun; and he managed the Harvard Astronomy Station in Texas. He garnered 12 patents and authored 22 papers in scientific journals.

INDUCTED 2019  
 CITY OF FLORENCE  
 WALK OF HONOR

*Location: 34.8069°N, 87.6312°W  
 Florence Walk of Honor near Marriott Hotel*

Jesse Clopton James, a 2019 inductee into the Florence Walk of Honor, was born in Florence, he spent much of his professional career working on National Missile Defense, much in Huntsville. He passed away at the age of 95.



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BUTT PORTION **\$178** LB.



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11 OZ. GREEN GIANT CORN MEXICORN, SHOEPEG, OR NIBLETS **2/\$3**



12 OZ. KRAFT VELVEETA SHELLS & CHEESE **\$298**



15.25 OZ. - SELECT VARIETY BETTY CROCKER CAKE MIX **98¢**



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JIMMY DEAN PORK SAUSAGE **\$328** 1 LB. ROLL



KING COTTON BACON **\$1098** 40 OZ.



21 OZ. LUCKY LEAF PIE FILLING **2/\$7**



10-12 OZ. NESTLE MORSELS **2/\$5**



10.5 OZ. - CAMPBELL'S CREAM SOUPS CHICKEN, MUSHROOM, OR CELERY **4/\$5**



13.7 OZ. RITZ SNACK CRACKERS **\$298**



14 OZ. EAGLE BRAND SWEETENED CONDENSED MILK **2/\$5**



12 OZ. PET EVAPORATED MILK **2/\$3**



### DAIRY SPECIALS

16 OZ. QUARTERS BLUE BONNET MARGARINE **2/\$3**



8 OZ. KRAFT PHILLY CREAM CHEESE **2/\$5**



16 OZ. DAISY SOUR CREAM **2/\$5**



8 OZ. KRAFT SHREDDED CHEESE **2/\$6**



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8 LB. BAG RUSSET POTATOES **\$398**



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8-12 OZ. - DOLE GARDEN SALADS OR SPINACH **2/\$4**



### FROZEN SPECIALS

1/2 GALLON BLUE BELL ICE CREAM **\$498**



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6 PACK - 1/2 LITER BTLs. COKE PRODUCTS **3/\$11**





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**Notes...**

**Continued from page 7**

**Mystery of the Christmas Star** on December 16, 17, and 18 at 7pm at UNA Planetarium. Tickets \$5 per person, on first come, first served.

The program will consist of the Christmas Star program followed by a discussion of the December Constellations. Info: Mel Blake 256-765-4284, mblake@una.edu. Presented by Department of Chemistry and Physics and UNA.

**55th Annual Turkey Shoot** on Saturday, December 17, 7am until we run out of shooters at Knights of Columbus, Langer Hall, 4051 Co. Rd. 30, St. Florian. All ammunition provided. Shotgun rounds, .22cal rifle rounds, .22 pistol rounds. We have ham rounds. Concession stand will be open. Youth friendly. Fun for the entire family.

**Pawliday with the Grinch!** Join the Grinch and his four-legged friends on Saturday, December 17 from 4:30-6:30pm at the Florence Lauderdale Animal Services building, 3240 Roberson Road in Florence. Enjoy balloon animals, candy, and lots of fun taking free photos with the green one. It's time to cheer up the Grinch - it's the holidays after all!

**Harris Chapel Baptist Church**, 2745 North Pike in Cherokee, will have its "Christmas in the Cotton Patch" drive-thru live nativity on Saturday and Sunday, December 17-18 from 6-8pm nightly. Travel back to Bethlehem as you drive through to enjoy the story of Jesus' birth.

**Christmas Celebration 2022** at the sanctuary of Greenhill United Methodist Church, 15050 County Rd 47, Killen on Sunday, December 18 at 10:30am. Featuring Mary Carter Young, vocalist and recording artist and Jones Webb, guest piano artist.

Come and enjoy holiday cheer. Bring a friend day.

**"Hi Neighbors of the Shoals"** meets on the 1st Tuesday of each month at 10:30am in the Florence Public Library. We are a women's social group. The group welcomes all ladies who are currently residents of the Shoals area. Come join us! Contact Berta Birch, 256-777-3119, for further details.

**What's under your hat? The Tangled Tale of Hats and Hair** continues through December 27 at the Kennedy-Douglass Center for the Arts. Our hats and hair speak about our

culture and our histories. They illustrate protest and rebellion, mourning and loss, celebration, and happiness. They protect us, defend us, announce us. They communicate who we want to be; they speak to where we are from. Our hats and hair signal our interests, our fashion sense, and who we are. This exhibit looks at hats and hair in our corner of the state through time.

Explore the styles, accessories, and products that Shoals residents have used to express themselves over several hundred years. From bone hair pins used by Native Americans to Victorian hair extensions; from military headwear to straw boaters and bonnets; and from pompadours to purple hair.

**See NOTES... page 38**

**ASK THE ATTORNEY**



**Thomas McCutcheon**

Ask the Attorney is sponsored by local attorneys, McCutcheon & Hamner, PC, as a service to the residents of NW Alabama.

**Q** There is an error on my credit card bill. What can I do?  
Holly

**A** Fortunately, there is a federal law known as the Fair Credit Billing Act which provides an avenue for relief for those who are charged wrongly, incorrectly, or unfairly. Under the Fair Credit Billing Act, you must notify that creditor of the error promptly (within 60 days of first receiving said notice). You should contact the creditor by telephone, email, or writing as soon as you see the error and explain the error as to ensure the triggering of the protections of this law.

Your letter (which you should send by certified mail) should contain your name and the account number on which the error took place. Your belief as to the specific billing error and the amount of the errors, and the reasons why this is in error (never charged, wrong amount charged, double billing, etc.)

The good news is that a creditor cannot harm or threaten to harm your credit rating during the pendency of the particular dispute. If you have a dispute, you can use a federal law known as the Fair and Accurate Credit Transactions Act of 2003 (FACTA) provides that consumers have free access to their credit reports and the revealing of their credit scores. Consumers can also receive their credit scores from companies, such as Experian, Trans Union, and Equifax.

It's a good idea to use your right to a yearly, free credit report to review your credit history and ensure there are no discrepancies or suspicious activity.

If you find information that is not accurate on your credit report, you can notify the reporting agency under the Fair Credit Reporting Act. This Act generally gives consumers the right to make a statement explaining the consumer's side of the dispute.

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

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

P. O. Box 38, Florence, Alabama 35631 or visit our website at: [www.mhatty.com](http://www.mhatty.com)

facebook: McCutcheon and Hamner, P.C.

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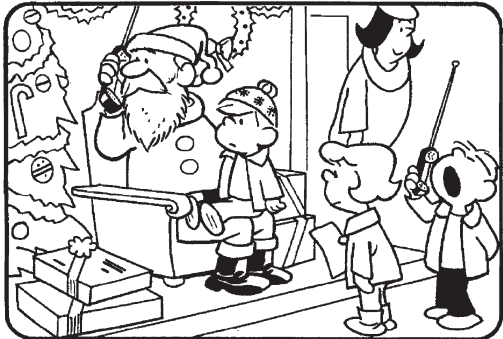
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BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Cap is different. 2. Chair back is missing. 3. Cap is smaller. 4. List is smaller. 5. Hair is different. 6. Antenna is smaller.

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 Sheffield: 1120 S. Jackson Hwy Suite 300, Sheffield, AL | 256-383-4447

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# Dearmon...

Continued from Page 1

“From the start to the end of our search process we never wavered in our expectation to hire someone who has demonstrated success as a head coach, possessed a high level of play-calling experience at the Division I level, and has displayed the ability to communicate effectively with student-athletes, the university, and the community,” said UNA Director Athletics, Dr. Josh Looney, during the introduction in the Pierce Hospitality Suite at Flowers Hall. “Brent Dearmon comes from a championship football family in the state of Alabama, brings proven results in recruiting, and is regarded as an innovative offensive mind amongst his peers.

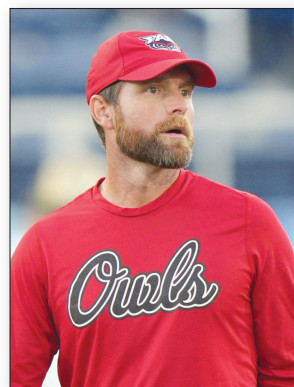
Dearmon, who authored one of the leading books in Run-Pass Option offensive strategy entitled, “The Evolution of the RPO,” is excited about the opportunity.

A graduate of Vigor High School, Dearmon was a four-year starting quarterback at Bethel University in McKenzie, TN. Dearmon began his coaching career as a student coach at Bethel in 2007 before serving as the offensive coordinator at Vigor from 2008-10. The Wolves won the 2008 Alabama Class 5A State Championship. It was the fourth state title for the Dearmon family of coaches. His father Roger won two state titles at Vigor in 1987 and 1988 and his brother Matt helped Saraland claim a state title this past season.

Dearmon's first head coaching experience came at B.C. Rain High School for two seasons, 2011-12, before being hired as an analyst at Auburn University for the 2013-14 seasons under Gus Malzahn. While he was at Auburn, the Tigers posted a combined 20-7 record including an 11-5 mark in SEC play. The 2013 Tigers captured the SEC title en route to an appearance in the BCS National Championship Game.

Dearmon joined the staff at Arkansas Tech for two seasons as offensive coordinator with great success under former UNA assistant coach, Raymond Monica.

In his one season as head coach at Bethel in



**UNA's new head football coach, Brent Dearmon at the welcoming press conference with his wife, Amanda, and children, L-R, Isabella, Carter, and Madden**

*Video still from RoarLions.com*

**Dearmon was previously the offensive coordinator at four colleges including Florida Atlantic.** *Courtesy photo*

2018, Dearmon guided the team to the best season in school history, a 10-0 regular season mark and a No. 3 ranking. He did so while averaging 540.3 yards and the second-highest scoring average in the country at 55.0 points per game. He was named Mid-South Conference Coach of the Year.

Dearmon then made the rare jump from the NAIA to the FBS when he joined Les Miles' staff at Kansas in 2019 as a senior



**THE HISTORY Head Football Coaches at North Alabama**

Hal Self	1949-69
Durell Mock	1970-72
Mickey Andrews	1973-76
Wayne Grubb	1977-87
Bobby Wallace 1	1988-97
Bill Hyde	1998-2001
Mark Hudspeth	2002-08
Terry Bowden	2009-11
Bobby Wallace 2	2012-16
Chris Willis	2017-22
Ryan Held (interim)	2022
<b>Brent Dearmon</b>	<b>2023-</b>

offensive consultant. Mid-way through the 2019 season, Dearmon took over as the program's offensive coordinator and led the team to a 24.1 scoring average and more than 400 yards of total offense per game.

“Brent was not only on the top of our list when this search began, but he exceeds all our expectations for the next leader of UNA Football. We are very excited to welcome Brent, Amanda (wife), Carter (11), Isabella (9), and Madden (3) to The Shoals. It's a great day to Raise The Roar!”

“We are going to develop men of toughness with high character and give the Shoals community a product to be proud of.” The big five pillars that Dearmon wants his program to emphasize at UNA include Toughness, Tempo, Finish, Explosiveness, and a justifiable Confidence/Swagger.

“My family and I are thrilled to lead such a decorated program and university into a new era,” Dearmon added. “This is not going to be a situation where we come and just take. Rather, we are going to pour back into this community; our family, our players, and our staff.”

The people in the UNA family are what separates this place in my opinion, separating themselves from other universities.”

## We moved, but not too far!

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# ON YOUR DEBT

## Did You Lose On Crypto?



**B. Grant McNutt**  
Managing Attorney

It is all over the news, there has been an implosion of cryptocurrency value. This has caused many to start cashing out to avoid large losses. And now, some of the banks and organizations that supported crypto markets are failing because they do not have the cash to support customer withdrawals.

with inflation and rising interest rates, these same folks are looking to cash out to cover their everyday expenses.

### Now You Need The Money And It Is Not There.

### What Goes Up Must Come Down.

The cost of everything is going up. Credit Card debt is growing, rents are rising, and your income just does not go as far as it used to. The stress can be overwhelming. And now you may no longer be able to access the money invested in cryptocurrency. What do you do?

December 4, 2020, you could buy Bitcoin, the most familiar cryptocurrency, for \$19,135.90, on December 1, 2022, Bitcoin is selling for \$17,048.00. In the 24 months in between Bitcoin has traded as high as \$64,400. Hopefully, if you were lucky, you sold your crypto at the high. However, many people and organizations are now holding cryptocurrencies that are either worthless or are worth only a small fraction of what they were purchased. Some of these cryptocurrencies may recover their value but it may take years. Others may not or you cannot wait that long.

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### What Did You Do With Your Pandemic Stimulus Checks?

It looks like quite a few folks bought cryptocurrency. And now,

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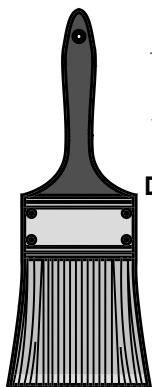
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**Choctaw...**

Continued from Page 14

the Choctaw to give up their land in Mississippi. Students will engage in a short lesson followed by an activity. Please visit <https://www.florencealmuseums.com/young-learners> to sign up.

The Young Learners Series allows students to explore the early history of the Shoals through short lessons and hands-on learning exercises. The programs will explore a new Native American figure each month through their biographies, contributions, hopes, and accomplishments.

Students will be given a passport with the 12 figures; they will receive a stamp for each program attended. Students who collect 6, 9, or 12 stamps will receive an award.

This program is free and is sponsored by the City of Florence Department of Arts and Museums and the Muscle Shoals National Heritage Area.

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



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**KLAUS** is about 1 years old, 57 pounds, neutered and heartworm negative. This handsome boy doesn't have a shy bone in his body! He's a boy who would love long walks, runs and just about any active thing! He needs a No-Pull harness for the best walk. He is confident, strong and very handsome. Let this dog steal your heart. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Please call Florence Lauderdale animal services 256-760-6676 to set up a time meet this all around amazing dog.



Meet **ROLLY**, he is such a wonderful boy! Everyone he meets absolutely adores him. Why has this fabulous 4 yr old boy weighing 51 lbs been at the shelter since June? This is because he has condition called IMHA, Immune - Mediated Hemolytic Anemia. This is an autoimmune condition in dogs where their body attacks their own red blood cells. He has only had one flare-up at the shelter. Because of this, the shelter will pay for any treatment needed because of this condition for Rolly. If you will take him into your home temporarily or forever Friends of Florence Lauderdale animal services will pay his medical bills for life. He deserves a permanent home. He will be a blessing to you and your family. Please come by or call Florence Lauderdale animal services for more information 256-760-6676.

Meet **TIA**, she is about 2 years old, 37 lbs., spayed, heartworm negative and she is very good crated. Her favorite pose is a belly rub pose. She is a funny girl that will make you laugh! Tia absolutely loves affection and would love you. **FOSTERING IS FREE. 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 all around amazing dog.



Meet **BAMA**, he is big and beautiful! He is 2 yrs old, 48 lbs., neutered and heartworm negative. Bama walks great on a leash and would be perfect for an outdoor lover. He was calm in his crate, a lot of noise going on around him doesn't seem to disturb his naps. He would love a family or foster who let him nap on the sofa, or play outside. Bama has such beautiful markings, and extremely handsome! **FOSTERING IS FREE. 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 all around amazing dog.

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## The Great Mind Of God

**Romans 11:34** "For who hath known the mind of the Lord? or who hath been his counsellor?" You will never get the Bible right until you get the right Bible. The Holy Bible KJV contains some of the mind of God, and also contains what God wants you to know now. The world could not contain all the books that if written that tell what God has done, is doing, and will do in the future or describe the wisdom and power He has to do it! Mankind has employed several useless searches to find out God without believing His written record, to no avail. The high and lofty one that inhabits eternity simply laughs at feeble attempts to compete with Him on an equal basis! The One that sits on the circle of the earth simply confounds efforts by man to delve into areas attributable only to God! The world's questions about life, death and earth's origins all end in confused purposes. God never blesses or rewards unbelief! We are all subject to God's laws whether we like them or not. Bottom line is: **Matthew 22:29** "Jesus answered and said unto them, Ye do err, not knowing the scriptures, nor the power of God." **YOU ARE GOING TO DIE! ARE YOU READY TO MEET THE ONE THAT GAVE YOU LIFE?**

**Isaiah 66:2** "For all those things hath mine hand made, and all those things have been, saith the LORD: but to this man will I look, even to him that is poor and of a contrite spirit, and trembleth at my word." The saved man: **Hebrews 10:39** "But we are not of them who draw back unto perdition; but of them that believe to the saving of the soul." **James 1:21** "Wherefore lay apart all filthiness and superfluity of naughtiness, and receive with meekness the engrafted word, which is able to save your souls." Religions and buildings and fancy names are mere constructs of man to bypass the truth of God and can't save a dead horse. **Galatians 2:21** "I do not frustrate the grace of God: for if righteousness come by the law, then Christ is dead in vain." Your unbelief will only land you in hell. Only Christ can save. If Christ is in you, you know it, if not cry out to Him now to save you. **Jeremiah 23:18** "For who hath stood in the counsel of the LORD, and hath perceived and heard his word? who hath marked his word, and heard it?" **Romans 11:33** "O the depth of the riches both of the wisdom and knowledge of God! how unsearchable are his judgments, and his ways past finding out!" **Job 11:7** "Canst thou by searching find out God? canst thou find out the Almighty unto perfection?" God has outlined a plan for you in the Bible, and you better start reading and believing it. It all will come to pass!

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# DAVE Says

by DAVE RAMSEY

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Dear Dave,  
My dad and his wife asked my husband and I for \$55,000. They want the money so they can pay off their debt. We're debt-free and have a net worth of between \$2 to 3 million, but we're also retired. We don't keep that much in the bank, so we'd have to draw from our retirement accounts—which is something we don't want to do. They've already approached other family members about this too. His wife is owed money at some point from a family settlement, but they don't want to wait that long. My dad said we should do this if we want them to get ahead and have anything left in their later years. My dad is 80, and his wife is in her late 70s. My husband and I are both in our 50s. Please tell me how to handle this.

Karla

Dear Karla,  
In their later years? I'm not trying to be mean, but they're already in their later years.

I'm really sorry you're in this situation. Even though you're in your 50s, he's still your dad, and I know this hurts your heart. It's probably even tougher to accept the fact that he's being manipulative. I mean, seriously. What dad calls up his daughter with the idea he's entitled to \$55,000 of her money and starts acting like a travel agent for guilt trips in the process? That's just wrong.

Look, if the relationship and the situation were different, we might have something to talk about. With your net worth, you're

See RAMSEY... page 39

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## Letters...

Continued from Page 14

### Blessing and Cursing

Editor:

I heard so many people talking about a TV streaming series but never had time to acquaint myself with it until COVID hit. I'm blessed with unusually good health but tested positive last Christmas. The doctor told me to stay at home for a week. As President Obama famously said, I had a phone and a pen, and I tried to carry on ministry from afar.

And I don't watch much television. I'd rather read. I remember religiously watching "Dallas" so long ago, but I vowed never to get hooked like that again. But home confinement was a good time to see what everybody was talking about, so I watched a few episodes.

Allow me a few observations.

First, this series has no heroes since I never found "the good guy." At least on "Dallas" we had

Bobby and Pam Ewing who tried to walk the straight and narrow. And "Walker Texas Ranger," Alex and Trivette always made good choices! But the new series shows humanity at its worst with murder, scheming and revenge. Thus no one to root for, and no one who says, "we need to do the right thing."

But the most overriding observation I took away was the crutch word the cast used in almost every sentence. It's a crude word for sexual relations. It trivializes this gift from God and debases our language. I'm not sure how this word became so popular and began to be used so frequently, but it's in every script for this program.

Schoolteachers in my generation exhorted us not to curse but to learn the beauty of language and use it to advantage.

Two of the men on Mt. Rushmore agreed.

The Father of our country, Gen. Washington, said, "The foolish and wicked practice of profane cursing and swearing is a vice so mean and low that

every person of sense and character detests and despises it."

And President Teddy Roosevelt noted, "Profanity is the parlance of the fool. Why curse when there is such a magnificent language with which to discourse?"

I know it's just a TV show, but it's popular enough to be in the top ten. And one can't argue that film and music don't influence American language and culture.

Followers of Christ have a high standard since scripture teaches speech is to honor the Lord. Jesus said, "Let your yes be yes and your no but no; anything more than this is sin" (Matt. 5:37). And his brother James noted, "Out of the same mouth proceed blessing and cursing. My brethren, these things ought not so to be" (James 3:10).

So that's my critic's review, for what it's worth. Now it's time to find a book.

**Michael J. Brooks**  
Alabaster

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### Weekly Quiz • Surgery

1. Defined as the branch of medicine that employs operations in the treatment of disease or injury. Surgery can involve cutting, abrading, suturing or otherwise physically changing body tissues and organs. So, even cutting thick, fungal toenails is considered surgery. *True or False*
2. A painful "hammertoe" may be repaired by cutting bone, tendon and possible changing the disposition of a joint. *True or False*
3. A surgical strike is a military attack which results in, was intended to result in, or is claimed to have resulted in only damage to the intended legitimate military target, with no or minimal collateral damage. *True or False*
4. Plastic surgical techniques may be employed in foot surgery to prevent a painful scar (cicatrix). *True or False*
5. Is surgery always the answer to stopping or greatly lessening foot pain? *Yes or No*

Answers: 1.) True 2.) True 3.) True 4.) True 5.) No

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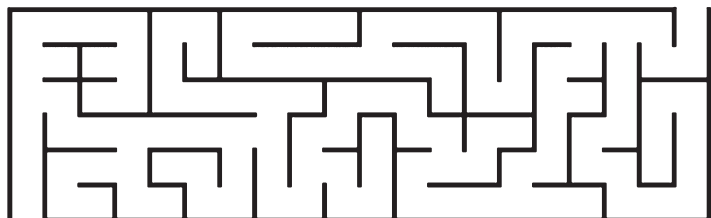
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### Kids' Maze



### Even Exchange by Donna Pettman

Each numbered row contains two clues and two 6-letter answers. The two answers differ from each other by only one letter, which has already been inserted. For example, if you exchange the A from MASTER for an I, you get MISTER. Do not change the order of the letters.

- |                          |               |                    |               |
|--------------------------|---------------|--------------------|---------------|
| 1. Become smaller        | ___ _ _ _ N _ | High-pitched cry   | ___ _ _ _ E _ |
| 2. Full of energy        | ___ E ___ _   | Young canine       | ___ U ___ _   |
| 3. Fred's stone-age wife | ___ _ M _     | Author Cather      | ___ _ L _     |
| 4. Ping pong surfaces    | ___ _ _ _ S   | Handheld PC?       | ___ _ _ _ T   |
| 5. Blush alternative     | ___ _ _ _ E   | Roosevelt's Riders | ___ _ _ _ H   |
| 6. Whole                 | ___ _ _ _ R _ | Lure               | ___ _ _ _ C _ |
| 7. Georgia fruit         | ___ E ___ _   | Cook in hot liquid | ___ O ___ _   |
| 8. Wedding day star      | ___ _ _ D _   | Salty water        | ___ _ _ N _   |
| 9. Unleashes anger       | ___ _ _ T _   | Miss de Milo       | ___ _ _ U _   |
| 10. Mailbox piece        | ___ E ___ _   | Brood of kittens   | ___ I ___ _   |

### WORD LADDERS

Can you go from **GRIBE** to **CRIED** in 6 words?  
Change one letter for each rung in the ladder.

gribe

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

cried

**Answers on Page 38**

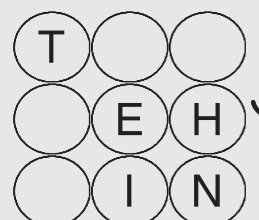
## Puzzle Whirl

### MINI SUDOKU

			5	
2	3			
		6		
3		4		1
			1	
4		2		

Place a number in the empty boxes in such a way that each row across, each column down and each small 6-box square contains all of the numbers from one to six.

### WORD SPIRAL



Fill in the missing letters to reveal the nine-letter word that starts at one of the four corners and moves clockwise around the perimeter before ending in the center.





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Dr. Amber Olsen received her undergraduate degree from Auburn University and attended Edward Via College of Osteopathic Medicine in Auburn. Dr. Olsen completed her Family Residency at University of Alabama at Birmingham - Huntsville. She is now seeing patients at Medical Associates Cloverdale Road.



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Commentary  
**Stylebook**  
Continued from Page 14

ships, storms, or voice assistants except in direct quotations. We are to use "it" instead.

Is that because all the females in society are insulted - like all the Warriors, Redskins, Fighting Sioux, were supposedly insulted by the traditional admiration and inspiration for athletic team names? Or was it just a handful of woke complainers?

In more serious matters, early this year Colorado Governor, Jared Polis, signed the Reproductive Health Equity Act into law allowing for on-demand abortion up to the moment of birth in his state.

Unconcerned with reality and biological facts, the *AP Stylebook* then recommended using the term "pregnant people" in place of "women," so we wouldn't misinterpret anyone's preferred gender identity.

The *AP Stylebook's* abortion language stipulations continued earlier this month. "... use the modifiers anti-abortion or abortion-rights; don't use pro-life, pro-choice or pro-abortion unless they are in quotes or proper names. Avoid the term "abortionist" which connotes a person who performs clandestine abortions."

Replacing the term "pro-choice" and "pro-abortion" with "abortion-rights" assumes that women have a right to end the life of

a child in their womb. Nothing in the Declaration of Independence or the Constitution provides such an elective right to end a pregnancy. The Bible certainly doesn't.

The *Stylebook's* decision to replace the term "pro-life" with "anti-abortion" is a purposeful effort to cloak the pro-life community in further negativity. It flies in the face of an ever-growing pro-life community consisting of more than 3,000 pregnancy care centers, millions of Americans, and thousands who take the journey with women through time and resource investments during and after unplanned pregnancies.

*AP* outdid itself last week with a new revelation requesting that journalists not use the phrase "late-term abortion." The justification for this is that "The American College of Obstetricians and Gynecologists defines late term as 41 weeks through 41 weeks and 6 days of gestation, and abortion does not happen in this period. Instead, use the term 'abortion later in pregnancy.'"

Well, according to the bill signed into law by Governor Polis referenced above, abortion does AND SHOULD happen in "this period." And what level of brilliance in that organization allowed such a narrowly-framed window "late term?" Any objective mind would concede that late term extends well back through third trimester AT LEAST, regardless of what any

medical hack may insist. If a baby can survive, it's late term.

If ever there were an attempt to soften the narrative around a horrific process, shrouded in blood, knives, organs, and syringes with potassium chloride, this is it.

ACOG is clearly a pro-abortion group. It is inexcusable for any self-proclaimed unbiased news source to utilize its summation for language determination and usage.

I have an unapologetic pro-life outlook. With the exceptions of rape and incest, those pregnancies were created willingly in our civilized, relatively well-informed society. An overwhelming percentage of cases could have been prevented/avoided.

Unless we have been the victim of rape or incest resulting in a pregnancy, none of us, male or female, can understand the overwhelming weight of those personal circumstances. I would hope that the victim, if old enough, would choose life and possibly adoption, because that life is no less precious and innocent than another. However, the woman must be allowed to make that determination for herself. No government edict should lord over that decision. She is the one who will have to move forward. Regardless, we can only pray for her peace, support her physical and emotional recovery afterward, and prosecute the vermin responsible for her being in that situation.



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# BENEFIT STEW & GUN AUCTION

SATURDAY, DEC. 17 • 10AM  
6810 COUNTY ROAD 91,  
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**Benefit for Rachael Weir Daughter of Mark & Jessica Weir – Rachael is 4 yrs old and diagnosed with Aml – Acute Myeloid Leukemia. She is currently on her 3rd round of Chemo and waiting for a Bone-Marrow Transplant**  
Benefit will include – Donated New Items - Guns – Fenton – Blower – Bogg Bag - Pressure Washer – Tools – Pet Baskets - Baked Goods – Gift Certificates – Heater - And Lots More!!!

**STEW** (to be sold by the bowl w/ crackers & drink or gallon – bring gallon container)

**DIRECTIONS:** From Highway 72, Rogersville, AL turn beside McDonalds on County Road 91. Benefit will be located on the left at the gin. **Look For Signs**

**PARTIAL LIST OF PERSONAL PROPERTY:** Gift Certificates - Cakes – Tools – Heaters – Pet Kits – Pressure Washer – **Fire Arms:** British Enfield 303 – Lorcin L-22 22LR – Hipoint 995 9mm – Lorcin L32 32ACP – Rugar 10/22 22LR (4x32 Scope) – Italian Black Powder 45 Cal – Marlin 99mi 22LR (Military Sling) – Taurus Pt138 380 – Acme & Plain Gun Co Columbia 10ga – Astra A-100 9Mm (Needs New De-Cocker) – Italian Enfield 1848 12Ga Black Powder (Needs A Ramrod) – Omega 68 38Spl – Jc Higgins 20 12Ga – Comanche Super Comanche 45Colt/410 – Ted Williams 3T 22LR – Dickson Detective 25Acp – H&R 349 16Ga – Daris D-25 Derringer 25Acp – Marlin 1894 12Ga – Colt Vest Pocket 25Acp – Valley Arms Eclipse Mag 50Cal Black Powder – Taurus Pt111g2 9mm – HJ Sterling Double Barrel 12ga Black Powder – Taurus Pt111 9mm – Heritage RR 22LR – Mossberg 500A 12ga – S&W 459 9mm – Swiss 1869 10.4mm (Double Rim Fire) – Taurus Pt247 45ACP – Pardus Pardus S 12ga – Mossberg MC1 9mm – Winchester 1911 12ga – Beretta U22 22LR – Stevens 320 Field Grade 12ga – Ruger LC9S 9mm – Remington 742 30-16 (3x40 Scope) – Taurus 709 9mm – Pardus Pardus Pa 12ga – Springfield XD-40 40 – Rock Island VR60 12ga – Taurus PT101AF 40 – Belknap B635 20ga – Citadel Warthog 12ga – Beretta Pico 380 – Rossi RS22m 22Mag – Arex Delta X 9mm – Mossberg 715T 22LR (Red Dot Sight) – Heritage RR 22LR – Henry Golden Boy 22LR – Glock 27 Gen4 40 – Rossi Rio Bravo 22LR – S&W SD40 40 – ATI Omni Hybrid 5.56 – SDS 1911 Duty 45 – Norinco SKS 7.62x39 – Ruger Security 9 9mm – ATI Nomad 410 – Glock 22 Gen4 40ACP – Browning Light Twelve 12ga – S&W M&P 40 40 – Bushmaster XM-15 – Sig Sauer P365 9mm – Century Arms Getme 308 – Marlin 94 218 Bee – Dianahaus Ayd System Falling Clock 7.7x60R Swiss or German (Needs Minor Stock Repair)



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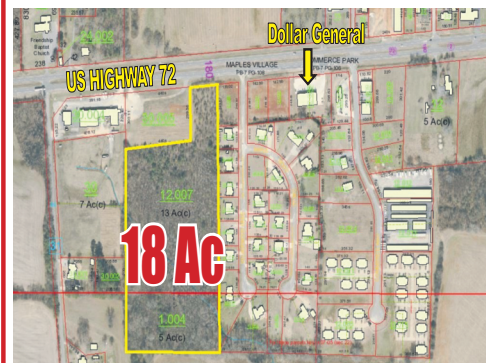
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# Community Notes...

only 20 spots available. For enrollment  
and questions, please contact Ms.  
Lisa Slusher at 256-314-1700.

Continued from page 26

This collaborative exhibit features  
artifacts from Pope's Tavern, The  
Florence Indian Mound Museum,  
the Frank Lloyd Wright Rosenbaum  
House, and Kennedy-Douglass Center  
for the Arts, Alabama Department of  
Archives and History, the Florence  
High School Collection, Belle Mont  
Plantation, and local Shoals residents.  
Special thanks to Dr. Cheryl Price of  
the University of North Alabama and  
her Victorian Literature class for their  
assistance in identifying objects in this  
collection.

The Kennedy-Douglass Center for  
the Arts is located at 217 E. Tuscaloosa  
St. in Florence and is open to the  
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Friday from 9am-4pm and on Sundays  
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**16th Annual Reverend Dr.  
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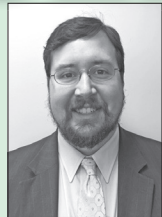
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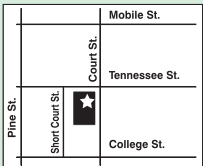
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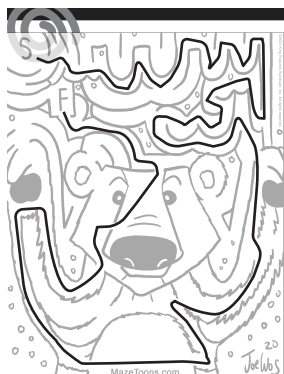
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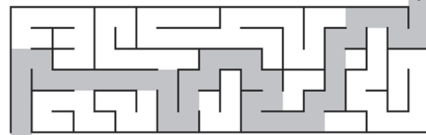


## Even Exchange answers

1. Shrink, Shriek
2. Peppy, Puppy
3. Wilma, Willa
4. Tables, Tablet
5. Rouge, Rough
6. Entire, Entice
7. Peach, Poach
8. Bride, Brine
9. Vents, Venus
10. Letter, Litter

# Puzzle Whirl Answers

## Kids' Maze Solution



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## WORD LADDER

Answer  
**GRIPE, GRIPS, DRIPS,  
DRIES, CRIES, CRIED**

## Word Spiral Answer

**TECHNIQUE**

## MINI SUDOKU

Answer

6	1	4	3	5	2
2	3	5	1	4	6
1	4	6	5	2	3
3	5	2	4	6	1
5	2	3	6	1	4
4	6	1	2	3	5



# Medicare Minute

## "Post AEP Sign Up"

The Annual Enrollment Period (AEP) for 2023 ended on December 7th. This means that, except for a few exceptions, anyone who was on a Medicare prescription drug plan during 2022 will have to wait until next October to make changes to their plan. If you are enrolled in an Advantage Plan beginning January 1st you will have an additional period to make plan changes. This period is called Open Enrollment Period and runs January 1st through March 31st.

As we have stated before, AEP is only for those people who are already on Medicare and wish to enroll in or make changes to their prescription drug plan or Medicare Advantage Plan for 2023. AEP does not affect anyone who is getting Medicare for the first time in 2023 or is on Medicare and leaving employer coverage in the coming year. Medicare will give you a Special Election Period (SEP) for these situations.

If you are getting Medicare for the first time and not on employer insurance you will have 3 months to sign up for a Medicare plan. The 3 months begins the month after your Medicare becomes effective. If you are leaving employer coverage you will have 60 days to enroll. This time starts the day you leave your employer coverage. Although you will have a SEP for both these situations it's a good idea to have your Medicare plan in place before your SEP begins.

It is also important to remember that AEP does not affect Medicare supplements. You can enroll in or make changes to your Medicare supplement at any time during the year. Keep in mind that you may have to go through underwriting to make changes to your supplement. If you are getting Medicare for the first time or leaving employer coverage you can sign up for the supplement 6 months prior to your coverage starting.

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](mailto:ikey@alabamahealthguidance.com). Alabama Health Guidance is an independent insurance agency and is not affiliated with Medicare or any other government agency.



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# Ramsey...

Continued from page 33

not going to miss \$55,000 out of \$2 to 3 million. In a good relationship, I'd help my mom or dad like that in a heartbeat—just to help them out because they're older. But this situation already is what it is. Something tells me this isn't the first time he's behaved in a manipulative way. And if you say yes to this, then I've got a feeling it isn't the first time you've caved into him. I'm worried you won't be able to live with yourself if you do this, and that it may cause a big rift between you and your husband.

It's wrong of your dad to treat you this way and put you in this situation. If you want to tell him your money's tied up, which it is, or you just don't like the way it feels, that's fine. But my advice is to try to step back from the emotions and come to the realization in your own head that no is a complete answer.

You don't have an ethical or moral obligation to give manipulative people money just because they're related to you.

— Dave

*Dave Ramsey is an eight-time #1 national best-selling author, personal finance expert, and host of The Ramsey Show, heard by more than 18 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.*

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**SERVICES**  
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Well folks, can you believe Christmas is already here? It's been another great year, and God has really blessed our little business! We thank Him for that, and we'd like to also say thanks to you, our amazing customers. We are honored that you chose to trust us with your air conditioning needs! From our family to yours, we wish you a very merry Christmas, and a happy holiday season! We look forward to the new year, and would greatly appreciate your continued support. We're here when you need us, so just give us a call!

Thanks again,  
*-Brennen Shores*



*Comfort*  
**YOU CAN AFFORD!**

**256.394.4662**