

MSHS Arts Performers



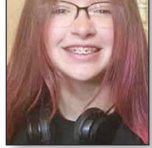
Davis

TROY—Several Performing Arts students from the Muscle Shoals High School Performing Arts Dept. competed recently in the Walter Trumbauer High School Theatre Festival in Troy Alabama.

The following MSHS students placed:

Goodwin

Sara Beth Davis: 1st in state with her monologue.



Strickland

Leah Goodwin and Leah Strickland: 3rd in state with their musical theater duet.



Graham

Mary Graham 3rd in state with her comedic musical theater piece.

Several other MSHS students received superior and excellent ratings for their performances.

UCP Donation from Elks 2860

TUSCUMBIA—United Cerebral of Northwest Alabama recently received a donation of \$1,500 from

See SHORTS... on Page 36

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James NW-SCC photo

Peer Service

James Recognized in Atlanta

MUSCLE SHOALS – Northwest-Shoals Community College (NW-SCC) Dean of Academic Affairs Dr. Timmy James was recently awarded the 2022 Carol A. Luthman Meritorious Service Award by the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC), the accreditation agency for institutions of higher education. The annual award was presented to five individuals across the Southeastern United

See PEERS... on Page 8

1st in State, #2 in Sectional

SHOALS—The Shoals 7.5 Combo Doubles 55 & over team won a second title recently to claim Back-to-Back United States Tennis Association State Championships. Team members also qualified for the USTA

See TENNIS... on Page 14



Assistants Join Lions

FLORENCE -- New North Alabama head football coach, Brent Dearmon, wasted no time in assembling his staff after his hiring in early December.

His first move was bringing in former Auburn and All-Southeastern Conference linebacker, DeShaun Davis, as linebackers coach. Davis comes to UNA after serving as a graduate assistant coach at Central Florida during the 2022 season where he assisted with linebackers.

The 26-year-old native of Prichard, AL earned his bachelor's degree in the College of Liberal Arts at Auburn in 2017. He was a sixth round pick in the 2019 NFL Draft and in offseason camps or a practice squad member with the Cincinnati Bengals,



Davis

See ASSISTANTS... on Page 7



INSIDE THIS ISSUE

Automotive Inside



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

- Computer Skeptic
- Ask the Attorney
- Adopt-A-Friend
- Game Day Scorecard
- Puzzle Whirl

- Soap Updates
- Savvy Senior
- Hocus Focus
- Dave Ramsey
- The Truth in Love

- Hats & Hair
- Coloring Winners
- Medicare Minute
- Last-Minute Deals!
- SIGNS of the PAST



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SIGNS OF THE PAST

TOWN OF FRANKFORT
Franklin County

In an August 1848 election, citizens chose the center of Franklin County as the new county seat. Since no town existed in the center of the county, the state legislature incorporated the town of Frankfort, and it became the county seat in 1849. Five men were appointed to organize the town: James T. Chisum, John Miller, Charles Womble, Clairborne W. Townsend, and Partain Burgess. The area was surveyed, lots were sold, and the first buildings constructed were the courthouse and jail. It is believed that the bricks used in the construction of the courthouse and jail were locally made. In early 1850, a post office named "Courthouse" was established. On August 13, 1850, John Miller was appointed the first postmaster. The post office name changed to Frankfort on April 22, 1852, and remained open until 1909. Tusculum attorney L.B. Thornton wrote that in February 1862 Union forces had "destroyed the records of the different courts and took \$5,000 from the County Treasurer in Frankfort." Frankfort remained the county seat until 1879 when another election was held and the county seat was moved to Belgreen. Although Frankfort does not exist as it once did, it remains a small rural community.

MARKER ERECTED IN 2022 BY THE FRANKLIN COUNTY COMMISSION

Location: 34.5628°N, 87.8406°W
Where Co Rd 49 meets Co Rd 58, Franklin Co

The county seat of Franklin Co began in Russellville. After Colbert Co was created by dividing Franklin Co, the seat was moved to the newly created town of Frankfort in 1849. Then, 30 years later in 1879, it was moved again. Here's an example of a town being created and later completely disappearing.

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

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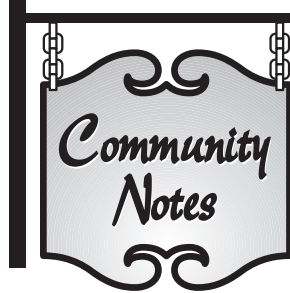
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- Email to editor@courierjournal.net;
- Look for "Submit News" on our website at www.courierjournal.net.
- Fax to 256-760-9618;
- Mail to 219 W. Tennessee St, Florence, AL 35630; or
- Bring in person.

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.

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.

Did you know that 22 Americans die each day waiting for organ transplants?

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LifeSouth Blood Drives for December

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

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.

"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

The Club (Florence Senior Center) will be closed for the NACOLG nutrition program (LUNCH) from December 23 -

January 2.

Square Dance will not meet December 30, or January 2, and will resume with a Free Night of Lessons, January 9, 2023, from 6-8pm.

Social Dance, Tuesday nights, will not meet December 27 or January 3, and will resume on Tuesday, January 10. For night time programs during inclement weather you may want to call ahead to see if the programs will be held. Christmas Dance Party is Tuesday, December 20 Pot Luck, 5:15pm. 256-760-6420. The decisions to NOT MEET during inclement weather is made by noon on those days.

Merry Christmas and Happy New Year, from The Club/Florence Senior Center.

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

"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.

A free drive-around Christmas lights display is on the property at Wiseman Trading Company, 8971

See NOTES... page 5

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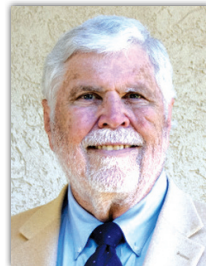
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Front Row: Courtney Bowen, MD • Jeremy Thompson, MD • Amber Olsen, DO

Back Row: Joshua Vacik, MD • Robert Dickson, DO • Anthony Horton, DO • Brad McAnalley, MD

Notes...

Continued from page 4

Lentzville Road in Athens, and available for public viewing from dusk-midnight through December 31. The 1/4-mile loop is a drive-around experience that includes thousands of lights, reindeer jumping over the drive, light arches, music you can tune your radio to, 18 feet tall snowman, lots of inflatables and other Christmas displays. You can even send Santa a letter and you will get a reply through the mail if you leave your name, address and Christmas list. All are

welcome to come and enjoy.

Parks and Rec will be offering small group ballroom dance lessons on Thursdays beginning January 5 at the Royal Ave. Recreation Center. Beginner class 1-2pm, Intermediate class 2-3pm. There are also select times available for individual / couple lessons. These lessons are perfect for weddings, formals, proms, lead outs, cotillions, etc. Space is limited. Call Royal Ave. Rec. Center @ 256-760-6425 to sign up.

16th Annual Reverend Dr. Martin Luther King Jr. Basketball Tournament 2023 will be on Friday, January 13, 4-9pm

and Saturday, January 14, 10am-8pm at Historic Dr. Richard Showers Community Recreation Center, 4600 Blue Springs Rd. NW, Huntsville. Free admission, donations accepted.

To register your team, call Yolonda Johnson, 256-648-7076 or Tweet Watson, 256-780-7275.

God's Way Counseling Services for the youth, keeping the dream alive.

The Brothers of the Kappa Nu Lambda Chapter of Alpha Phi Alpha Fraternity, Inc. will host the 31st Annual Martin Luther King Jr. Unity Breakfast on Monday, January 16, 8-10am at the Marriott Shoals Conference Center. This

year's theme is, "The Need for Unity in These Uncertain Times." The speaker will be Brother Cameron Thomas, an educator and Pastor from Birmingham. Tables of 10 in preferred seating can be purchased for \$300 or individual tickets are \$30.

All proceeds from this event will go toward our Educational Foundation (501-c-3 tax exempt), which supports the following projects/programs:

- Undergraduate scholarship program
- Project Alpha
- First of All We Vote
- Go to High School, Go to College
- The Mentoring Breakfast Project, and
- The Alpha Gents Academy.

Sponsorship opportunities for the

event are also available. Please email Roderick Sheppard at shepp1906@gmail.com for more information.

Born Ready University hosted by Ekklesia Preschool and partnership with Alabama Department of Early Childhood Education is a four session program that will provide parents, expecting parents and other caregivers for unborn children and children ages birth to 5 the information and support necessary to bring up happy and healthy children who enter school ready to learn.

Topics to be covered: Child Development, Child/Social-Emotional Development, School Readiness, and

Health & Safety environment. Sessions will be from 9am-12noon on February 4, 2023, February 18, 2023, March 11, 2023, and March 18, 2023 at 3007 Hatch Blvd., Sheffield.

Incentives include: Free breakfast & lunch, \$25 VISA gift cards each session, age appropriate books, car seats, strollers, pack & play, back cribs, school readiness toolkits, Leapfrog Leap Pad Learning Tablets, and more.

It is free to attend the event with only 20 spots available. For enrollment and questions, please contact Ms. Lisa Slusher at 256-314-1700.

See NOTES... page 12



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Assistants...

Continued from Page 1

Jacksonville Jaguars, Philadelphia Eagles, and the CFL's Saskatchewan Roughriders. Davis is excited about the opportunity ahead at North Alabama.

"This is big for me," Davis said. "I'm thankful for the opportunity and extremely excited to have the chance to really control my own room and bring my passion and personality to these young student-athletes."

"DeShaun was my favorite player I ever coached in school," said Dearmon. "Then when he got the opportunity to move on to Auburn, I stood on the table for him to be an Auburn Tiger. He was an All-SEC linebacker, but he is also an All-American person. I am pleased to be able to coach alongside such a great player and human being. DeShaun has a very bright future in this business."

Having thrown for more than 10,000 yards in his collegiate career as a player, former South Carolina, Utah, and South Alabama quarterback, **Jake Bentley**, was named to the UNA coaching staff as quarterbacks coach.

As a player, Bentley started 45 career games on the FBS level and threw for 10,885 yards and 78 touchdowns from 2016-21.

Bentley served as an offensive graduate assistant at Florida Atlantic during the recently completed 2022 season.

"Jake Bentley is one of the rising stars in this business," said Dearmon. "He is a former SEC quarterback and is also a product of high school football in the state of Alabama. Jake knows how to play, and also coach quarterbacks at an elite level. We are blessed to have Jake Bentley at UNA."

"I am extremely blessed and honored for this opportunity," said Bentley. "I am excited to be part of something special at UNA. I cannot wait to lead and serve UNA, the Shoals area and the players with a terrific group of men."

With stops at six collegiate institutions on his resume, **Kevin Wewers** has joined the UNA football staff as tight ends coach.

Wewers comes to UNA after spending the 2022 season at Florida Atlantic (FAU) as an offensive analyst. He has previously worked on football staffs with Dearmon at Bethel, Kansas, and Florida Atlantic.

The Scranton, Arkansas native worked as a senior analyst for the Kansas Jayhawks during the 2020 season.

Prior to that, Wewers served as associate head coach, offensive coordinator, and quarterbacks coach at Bethel during the 2019 season. In 2018 at Bethel, he was defensive coordinator and linebackers coach. Bethel won the 2018 Mid-South Conference Championship and went to the NAIA Playoffs, finishing the season at 10-1. Wewers helped assemble one of the NAIA's top defenses on the way to the program's first undefeated regular season in school history.

In his one season as wide receivers coach at Ouachita Baptist, the Tigers went 9-3 and won the Great American Conference championship. Two of his receivers received All-GAC honors.

Wewers began his collegiate coaching career at Arkansas Tech from 2013-17.

Brock Caraboa, a former footballscoop.com finalist for national coordinator of the year, has joined Dearmon's staff as defensive coordinator.

Caraboa comes to UNA after serving as defensive coordinator and linebackers coach at Tiffin University. He coached two seasons at the University of Kansas, joining the Jayhawk staff as a senior defensive analyst in February of 2020. Prior to that, Caraboa spent the previous seven seasons at his alma mater, Marian University.

"Brock Caraboa is one of the brightest young defensive minds in the country," said Dearmon. "He has coordinated top defenses at the NAIA and Division II levels and received national recognition for it. Brock is a passionate coach who loves his players."

Over his last four seasons at Marian, Caraboa served as a defensive coordinator for the Knights, helping

them to one of the strongest defensive units in the nation. During the 2019 campaign, he helped guide the Knights to the NAIA National Championship Game. Additionally, Caraboa was named a finalist for the footballscoop.com Coordinator of the Year for the third time in his career as the Knights were the top ranked defense in the country in the NAIA.

Caraboa earned the MSFA Mideast League Assistant Coach of the Year award in 2018 for a second time, as Marian fielded the best scoring defense in the nation and #2 in total defense and rushing defense. Caraboa also led the Knights to the No. 1 defense in the country in 2016, ranking first in the nation in sacks, scoring defense, rushing defense, yards per carry and 5 other categories.

As a four-year letterwinner and a three-year captain at Marian University, Caraboa was one of the top linebackers in school history.

Former NFL receiver **Samie Parker** has joined Brent Dearmon's staff as receivers coach.

Parker served as a quality control coach with the wide receivers at Rice University in 2022. He previously was at Washington State where he served as a recruiting assistant in 2021.

"Samie will be a huge asset to our program and wide receiver room," said Dearmon. "He is a former NFL player and is known for his wide receiver development."

Parker was a standout in both football and track at Oregon from 2000-03, earning All-American honors in track. He is the Ducks' career leader in receiving yards (2,716) while sharing the career (178) and single-season (77) reception records.

He was a fourth-round pick out of Oregon by Kansas City in 2004 and caught 110 passes for 1,529 yards and seven touchdowns in 47 games

See COACHES... on Page 8



Wewers



Caraboa



Parker



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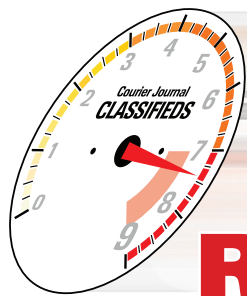
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Coaches... Peers...

Continued from Page 7

(31 starts) over four seasons, from 2004-07, with the Chiefs and had stops in other professional leagues. Parker began his coaching career in 2013 and has coached in several NFL capacities.

Spanish Fort, AL native, **Thomas Johnston**, has been tabbed by UNA head coach, Brent Dearmon, as the new defensive line coach.

Johnston comes to UNA after spending the last year as strength and conditioning, and linebackers coach at Alabaster High School in 2022. The three-year letterman at linebacker as a player at UAB earned Freshman All-Conference USA honors in 2017 and was a member of a conference championship team.



Johnston

Johnston also lettered in baseball one season with the Blazers. "Thomas has been a star in this state as a high school player, college player and high school coach," said Dearmon. "Thomas has won championships as a player and coach in this state. He

See STAFF... on Page 24

Continued from Page 1

States as part of the SACSCOC Annual Meeting which took place in Atlanta earlier this month. It honors outstanding service to the peer review accreditation process, including volunteerism, leadership and commitment to the accreditation principles.

James has served on numerous SACSCOC committees including 17 peer review teams, nine as the chair of a peer review committee.

"I'm at a loss for words for this honor, but I'm extremely grateful for being selected to receive such a highly esteemed award," said James. "I feel that so many have done so much more than I, but it is truly an honor. I am humbled."

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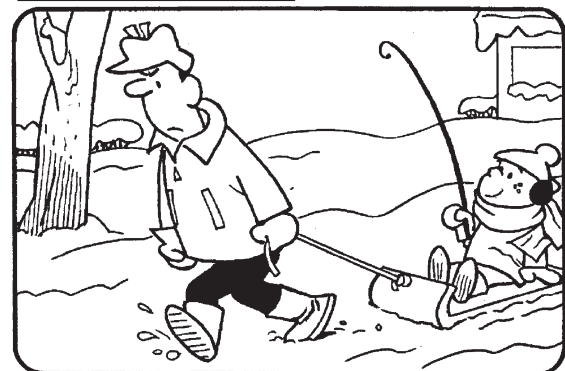
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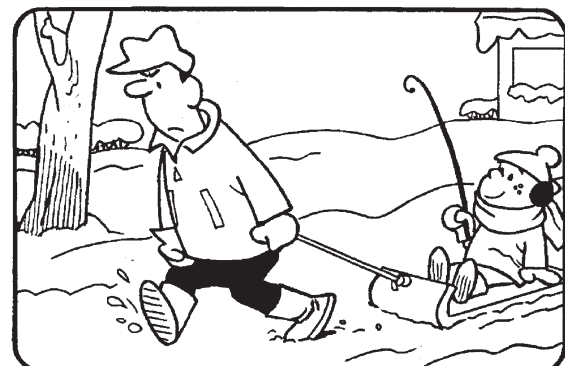
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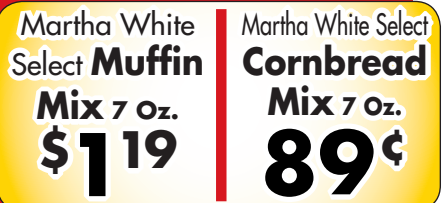
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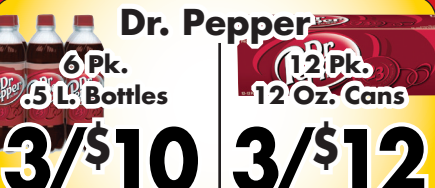
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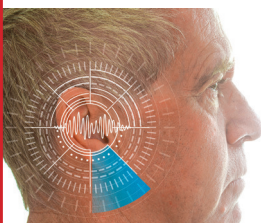
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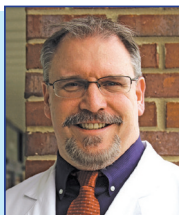


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Mackinac Island, May 14-20, 2023. \$775 double rate per person, add \$219 for private room. \$75 deposit on signing up. Final payment 3/7/23.

Mount Rushmore, the Badlands & Black Hill of South Dakota, Sept. 30-Oct. 8, 2023. \$999 double rate per person, add \$286 for private room. \$75 deposit on signing up. Final payment 7/23/23.

Grief can be an overwhelming season to go through. There is a monthly grief support group that meets on the third Friday of each month at 10am at First Baptist Church of Rogersville, 222 College Street. Come and share and let us pray with you for strength and comfort! These groups are FREE, open to the public, and include supportive materials. Another grief support meeting also takes place at 10am every first Tuesday at Cliff Haven Church in Sheffield. These groups are sponsored by Kindred Hospice. For more information, call 256-764-0873.

Activities at The Club (Florence Senior Center):

9am-3:30pm. Games: Rook, Chicken Foot, Mexican Train, Rummycubes, LRC, etc. Square Dance Monday 6-8pm. Social Dance Tuesday 6:30-8:45pm. Joints in Motion, (chair exercise class) Tuesday, Thursday, and Friday 9:30am. BINGO, Wednesday 10:15-11:15am. Lunch 11:30 Monday-Friday, for 60 years and older, donation \$1, Inspiration Rock Painting Friday 10:30-noon. Fishing Days at Deibert Park. Pool Room at Fairground. Masters Games are back! Fantastic Friday, BBQ meal \$15, music,

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dancing, games,

Trips: 2022 Biltmore, 2023 Mackinac Island, Memphis, Nashville, Mount Rushmore.

For more information on the fun at The Club, call 256-760-6420. This is an Alcohol, Drug, Tobacco, and Firearms-Free facility.

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.

The Help Center - 621 South Court Street, Florence. A cooperative ministry of local churches in Lauderdale County serving our neighbors in need with utility, food, clothing, prescriptions, and dental.

Hours: Monday, Wednesday, and Friday and 4th Saturday of each month 8:30am to 12pm.

Please bring a photo ID and proof of address.

If you have questions or need assistance call Help Center at 256-766-7663 or come by our Florence location during open hours.

If you are interested in volunteering at Help Center come by during open hours to see which department you would like to serve. Come by and get plugged in!

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

You Are Not Alone! Grief can be an overwhelming season to go through. Often the time it takes to process all of those feelings is multiplied simply because those who grieve have no one to talk to. You are not alone as you go through this difficult time! Let us help!

There is a monthly grief support group that meets the first Tuesday of each month at 10am at Cliff Haven Church in Sheffield. Located at 1601 Andrews Avenue in Sheffield directly behind McDonald's near the O'Neal Bridge.

There is a second monthly grief support group that meets the third Friday of each month at 10am at First Baptist Church of Rogersville. Located at 222 College Street in Rogersville.

Come and share and let us pray with you for strength and comfort! These groups are FREE and open to the public. We will provide wonderful, supportive materials to take home to help with your healing process!

For more information call 256.764.0873.

These groups are sponsored by Kindred Hospice.

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.

Salem M. B. Church invites everyone to come and worship with us every Sunday morning at 10am at 923 West Mobile St, Florence. 256-633-3382.

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

See NOTES... page 39

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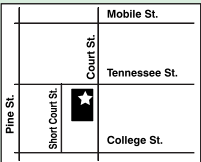
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Tennis...

Continued from Page 1

Southern Sectional earlier this month played in Mobile and they claimed 2nd place. The Southern section comprises nine southeastern US states (excluding Florida). The USTA traces the game's history back to lawn tennis in 1874 played primarily in the northeastern US, but expanded to San Francisco, New Orleans.

Pictured left to right on front page are: **Connie Powell, Daphne Jones, Diana McCutcheon, Melanie Hawk, Janet Hester, Cynthia Fennel, Captain-Sharon Garrison, Tracy Marcu, and Lisa Weiland.** Lynette Horton is not pictured.

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Tips for Being a Long-Distance Caregiver

Dear Savvy Senior,

What tips do you recommend for long-distance caregivers? I help take care of my stubborn 86-year-old mother who still lives at home about 150 miles from me.

Need Advice

Dear Need,

Providing care and support for an aging parent who lives far away can present a variety of challenges that can make the job difficult and stressful. Here are some tips and resources that may help you.

Long-Distance Caregiving

When it comes to monitoring and caring for an aging parent from afar, you have a couple of options. You can hire a professional to oversee your mom's needs, or you can manage things yourself by building a support system, tapping into available resources, and utilizing technology devices that can help you keep tabs on her.

If your mom needs a lot of help, you should consider hiring a geriatric care manager who will give her a thorough assessment to identify her needs and will set up and manage all aspects of her care. But geriatric care managers are expensive typically charging between \$100 and \$250 per hour after an initial assessment of \$150 to \$750 and are not covered by Medicare.

To find a geriatric care manager in your mom's area, visit AgingLifeCare.org or contact the nearest Area Agency on Aging (call 800-677-1116) to see if they have a list of providers.

If, however, your mom only needs occasional help, or if you can't afford to use a care manager, here are some things you can do yourself to help her.

Create a care team: Put together a network of people (nearby friends or family, neighbors, clergy, etc.) who can check on your mom regularly, and who you can call on from time to time for occasional help. Also put together a list of reliable services you can call for household needs like lawn care, handyman services, plumber, etc.

Tap local resources: Most communities offer a range of free or subsidized services that can help seniors with basic needs such as home delivered meals, transportation, senior companion services and more. Contact the nearby Area Aging Agency to find out what's available.

Use financial tools: If your mom needs help with her financial chores, arrange for direct deposit for her income sources, and set up automatic payments for her utilities and other routine bills. You can also set up her online banking service, so you can pay bills and monitor her account anytime. Or, if you need help, hire a daily money manager (AADMM.com) to do it for you. They charge between \$25 and \$100 per hour.

Check essential documents: This is also a good time to make sure your mom has the following essential legal documents: a will; a living will and health-care proxy, which allows you to make medical decisions on her behalf if she became incapacitated; and a durable power of attorney, which gives you similar legal authority for financial decisions, if needed.

If she doesn't have these documents prepared, now is the time to make them. And if they are prepared, make sure they're updated and know where they are located.

Hire in-home help: Depending on your mom's needs, you may need to hire a part-time home-care aide that can help with things like preparing meals, housekeeping or personal care. Costs can run anywhere from \$12 up to \$25 per hour. To find someone, try websites like Care.com or CareLinx.com.

Utilize technology: To help you keep tabs on your mom from afar, there are various technologies that can help. For example, there are medical alert systems, video camera monitors, wearable activity trackers, and electronic pill boxes that can notify you if she has taken her medications. And to help you coordinate her care with members of her care team there are websites like LotsAHelpingHands.com.

For more tips, call the National Institute on Aging at 800-222-2225 and order their free booklet "Long-Distance Caregiving: Twenty Questions and Answers."

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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Mail or deliver your entry to: Courier Journal Gameday Scorecard
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or enter online at 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.

Commentary

Food, Visits, Love Mean Everything

It is easy and understandable for us to get absorbed in our own lives and the lives of our immediate family during the holiday season. The accelerated pace of the season can leave time for little else. Little things like Christmas lights not working properly can be a source of frustration.

Others wish they had a strand of lights to hang or the opportunity to hang them.

We can easily lose sight of the bigger picture and forget the plight of others.

Inflation is squeezing the food and energy budgets for many of our friends and neighbors at much more than the 8% the government would have us believe. Many of our friends and neighbors may be squeezed tighter than you realize; tighter than they want to let on.

Some may have lost their homes, unexpectedly buried loved ones, or experienced financial devastation from medical expenses, job loss, weather disasters, or fire.

See FOOD... on Page 38

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 21, 2022

Happening THIS WEEK

Where Did They Come Up with That?

PERSONAL STYLES MADE TRENDS

FLORENCE—What's under your hat? The Kennedy-Douglass Center for the Arts is pleased to present *The Tangled Tale of Hats and Hair* from October 21 – December 27.

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. Take a stroll through history and consider their many meanings. How have hairstyles and headwear changed? What did people do centuries ago that we still do today? What did they do that we wouldn't dream of doing? Where do the lines blur between fashion and utility? How do you express yourself through hats and hair?

The items and images in

this exhibit are personal stories of self-expression that connect us with the past. 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; from pompadours to

See HATS... on Page 36

THE ALABAMA STATE PARKS DIVISION of the Alabama Department of Conservation and Natural Resources will again recognize special contributors to the parks with its prestigious Eagle Awards. Nominations for the 7th Annual Eagle Awards are open online at www.alapark.com/eagle-awards-2023. The awards will be presented in five categories: Elected Official, Community Partner, Park Partner, Volunteer in Parks (VIP) and Youth (students 12th grade and younger). The deadline for submitting nominations is Friday, December 23, 2022. Winners will be honored during Eagle Awareness Weekend set for February 3-5, 2023 at Lake Guntersville State Park.

THE CLUB will be closed for the NACOLG nutrition program (LUNCH) from December 23 - January 2. Square Dance will not meet December 30, or January 2, and will resume with a Free night of lessons, January 9 from 6-8pm. Social Dance, Tuesday nights, will not meet December 27 or January 3, and will resume on Tuesday, January 10. For night time programs during inclement weather you may want to call ahead to see if the programs will be held. Christmas Dance Party is Tuesday, December 20 Pot Luck, 5:15pm. 256-760-6420. The decisions to NOT MEET during inclement weather is made by noon on those days. Merry Christmas and Happy New Year, from The Club/ Florence Senior Center.



BASKETBALL

MEN

THURS. DEC. 22 • 1PM

vs Williams Baptist

Flowers Hall

WOMEN

Will Return Play Jan. 2, 2023

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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.

Pagan? Good Grief!

Editor:

I happened across the December 14 letter from Mr. Sasson, entitled, *Christmas Also Pagan*, and had to respond.

Christmas Day is not a pagan holiday; Good grief! It is the

observance of the birth of the Son of God, the second person of the Holy Trinity. Christmas may include practices that may be rooted in pagan practices, but such practices are NOT essential for celebrating Jesus' birth.

What is essential is acknowledging the fact that Christ is God's only begotten Son, the sinless Lamb of God who gave His life so that we may live forever with Him.

I don't need evergreen trees, mistletoe, lights, fruitcake, etc., to celebrate that fact. Observing one's birthday and the exchange of wedding rings at nuptials is also pagan. Do we then cancel all birthdays and the exchange of rings at nuptials?

Terry Peck
Plymouth, MI

A BIG seasonal Thank You" to our letter writers and readers

Greetings of the Season

Our Page-Flip Edition is accessible 24/7 at CourierJournal.net

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

Merry Christmas

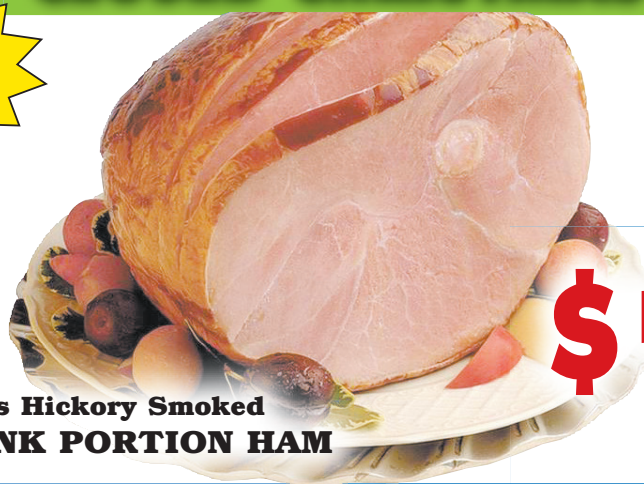


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\$1.79

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Generosity Isn't Just for Christmas

By Rachel Cruze

No matter what your holiday plans look like, one thing most people can agree on is that giving is a huge part of the Christmas season. And it's fun to think about our own wish lists, of course. But somehow, it's even more fun to give and be extra generous during this special time. But here's the thing: Generosity shouldn't just be a priority at Christmas. What if we committed to being generous so often that it actually became a habit—something we naturally do all the time?



Cruze

Growing up as Dave Ramsey's daughter, my parents taught me the importance of giving from a very early age. In fact, one of my favorite memories from my middle school years (and trust me, there were many—I'm a 90s kid) is the time my dad gave me a unique opportunity to participate in outrageous generosity. My sister, Denise, and I were watching TV one Saturday morning when my dad came in and said, "All right, girls! You're going to do something a little different today."

He then handed each of us a massive envelope full

of cash and said Denise and I were going to take two teenage girls shopping. He explained that he'd already made a phone call to a local outreach program and set it up. I wish I could say we were instantly on board and ready to serve, but that was not the case. I mean, we were teenagers after all, and we didn't even know these girls! Honestly, it sounded kind of awkward.

We jumped in the car anyway and headed to pick up our shopping buddies for the day. Once we got to the mall, we pulled fun pieces for them to try on, swapped out sizes while they were in the fitting rooms, and had so much fun. It felt like we were in our own episode of an early 2000s makeover show.

Eventually, we made it to the cash register. As we handed the employee our wads of cash to pay for their items, one of the girls started crying. I'll never forget that moment. She looked at us through tears and said, "I just can't believe this is my life right now. I don't know how I'll ever thank you."

Looking back, that experience was super

Continued On Page 31

Save the Date!

TIMESDAILY & FAYE MANN
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2023 SPRING
Bridal Show

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11 am - 4pm
Marriott Shoals Conference Center

1 FREE Ticket per Bride may be picked up at the TimesDaily

General Admission: \$8
 Tickets may be purchased at TimesDaily or at the Bridal Show, which benefits the Shoals Scholar Dollars and Kruzn for a Kure Foundation

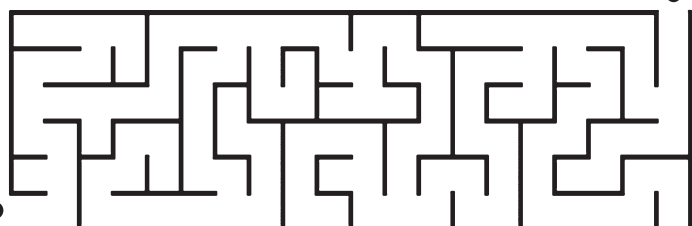
Lots of Door Prizes!

For Vendor Information Contact
Mara Beth Cravens
256-740-5811

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Kids' Maze



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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. Take to the altar | ___ A ___ | Jolly | ___ E ___ |
| 2. Voter's sheet | ___ ___ O ___ | Swan Lake dance | ___ ___ E ___ |
| 3. Clamor | ___ I ___ | From Oslo | ___ R ___ |
| 4. Light rain | ___ H ___ | More sluggish | ___ L ___ |
| 5. Perch | ___ O ___ | Sunday meat | ___ A ___ |
| 6. Car bumper | F ___ | Financier | L ___ |
| 7. Halloween rewards | ___ ___ S | Pact | ___ ___ Y |
| 8. Armistice | ___ E ___ | Come in second | ___ L ___ |
| 9. Leather band | ___ T ___ | Scuffle | ___ C ___ |
| 10. Horse's lead | H ___ | Actor Matthau | W ___ |

WORD LADDERS

Can you go from CHILL to WROTE in 6 words?
 Change one letter for each rung in the ladder.

chill

wrote

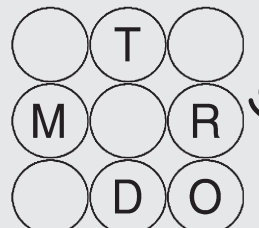
Puzzle Whirl

MINI SUDOKU

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

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.

Answers on Page 38



Karen's Corner
Ladies Apparel
60% OFF Sale
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New Items Arriving Daily
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Courier Journal
Mystery Photo of the week
Enter at **CourierJournal.net** for your chance to **Win a meal for 2 at Rosie's CANTINA** in Downtown Florence
www.rosiemexicancantina.com
Last week's winner is Howard Zeff of Florence who correctly guessed "Truist Bank - Long Lewis Building, Court St. Florence"
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.

Staff...

Continued from Page 8

is a winner." Johnston earned a Bachelor of Science degree in Kinesiology from the UAB in 2021.

With four years of collegiate coaching experience, **Morgan Cruce** has joined the UNA football staff as running backs coach. Cruce comes to UNA after spending the 2022 season as head coach at Brighton (TN) High School.

Cruce was assistant coach and offensive coordinator at Bethel University for four years (2017-20) and was the offensive coordinator at Tennessee Class 5A power Henry County in 2021. Cruce also served as a head high school coach at two other schools from 2012-2017.



Cruce

"Morgan Cruce is a phenomenal teacher and communicator," said Dearmon. "He will give us a footprint in the Tennessee area as a former high school coach there. Morgan will also head up our player development and (Fellowship of Christian Athletes)."

Marc St. Felix has joined Brent Dearmon's staff at UNA as defensive backs coach.

St. Felix comes to North Alabama from Florida Atlantic, where he served as a defensive analyst and assistant secondary coach from 2020-22. The Kansas State graduate also has been on the coaching staffs at Florida, and Florida State.



St. Felix

"Marc is another rising star in the coaching world," said Dearmon. "He cares for and invests in his players. His Division I playing and coaching experience will be a huge asset to UNA football."

Dearmon recently announced the addition of **Luke Roth** to his staff as special teams coordinator.

Luke Roth joined the Kansas football staff in early July prior to the 2020 season as a senior special teams analyst, assisting with all facets of special

teams. Roth also spent seven seasons at Bethel University (TN) as the program's Assistant Head Coach and Special Teams Coordinator.

During his coaching career, Roth's special teams units have combined for 32 special touchdowns and have produced eight all-conference players and three All-American honorees. He is a 2010 graduate of Bethel.



Roth

"Coach Roth and I go way back," said Dearmon. "He was my punter as a college player at Bethel. When I went back as the head coach in 2018, Luke was my special teams coordinator. Luke is a great communicator and very well organized. We are lucky to have him."

Florence native and former UNA lineman, **Caleb Carbine** has been retained by Brent Dearmon as offensive line coach, and will add responsibility as running game coordinator.

Carbine served as offensive line coach and recruiting coordinator at UNA in 2022 after serving on the West Virginia coaching staff under Neal Brown for the previous three seasons. Carbine brought six years of collegiate coaching experience to UNA, in his combined time at Troy and West Virginia. Over that six-year span he worked with five teams that played in bowl games and one conference championship squad.



Carbine

"We are fired up to keep coach Carbine with the program," said Dearmon. "As I've spoken with high school coaches around the area, every single coach has bragged about the relationship they have with him. He is also a great teacher and very detail-oriented."

Carbine is a Florence High graduate, and after a year at UNA he transferred to Troy in 2011 and played for the Trojans through the 2014 season.

The two-year starter at center was part of a Troy offense that led the Sun Belt Conference in total offense, passing offense and scoring offense. That unit also finished second in the conference in fewest sacks allowed.

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The State of a Lost Person

The Apostle Paul went through it and describes it perfectly. **1 Timothy 1:13** "Who was before a blasphemer, and a persecutor, and injurious: but I (Paul) obtained mercy, because I did it ignorantly in unbelief." **1 Timothy 1:15** "This is a faithful saying, and worthy of all acceptance, that Christ Jesus came into the world to save sinners; of whom I am chief." **Romans 11:32** "For God hath concluded them all in unbelief, that he might have mercy upon all." **2 Corinthians 5:14** "For the love of Christ constraineth us; because we thus judge, that if one died for all, then were all dead." All means all. There is no such thing as temporary salvation. **Romans 3:19** "Now we know that what things soever the law saith, it saith to them who are under the law: that every mouth may be stopped, and all the world may become guilty before God." All means all. **Romans 3:23** "For all have sinned, and come short of the glory of God;" **Romans 5:12** "Wherefore, as by one man sin entered into the world, and death by sin; and so death passed upon all men, for that all have sinned." **James 1:15** "Then when lust hath conceived, it bringeth forth sin: and sin, when it is finished, bringeth forth death." That's a lost person.

Paul continues in: **Ephesians 2:12-13** "That at that time ye were without Christ, being aliens from the commonwealth of Israel, and strangers from the covenants of promise, **having no hope**, and without God in the world: But now in Christ Jesus ye (saved) who sometimes were far off are made nigh by the blood of Christ." Get the picture? It's not the church, water, sacraments, works or sincerity, but faith in the blood of Christ that brings God's righteousness to you! Why keep stumbling in the dark? Now, you either have God's righteousness or you don't. You know if Christ is in you or not! Quit lying! **SEE REV:21:8.** If you don't know your saved, settle it now. Ask Christ to forgive your sins, cleanse you and save you, and receive Him this minute and He will. Don't go to hell!

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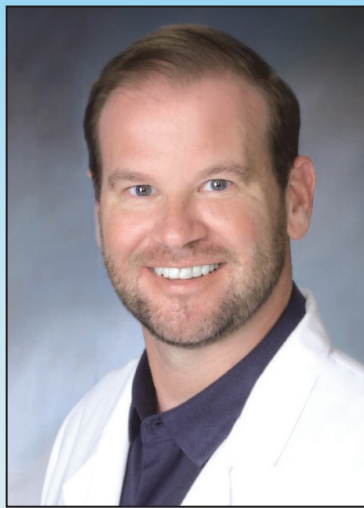
Dr. Amber Olsen received her undergraduate degree from Auburn University and attended Edward Via College of Osteopathic Medicine in Auburn. Dr. Olsen completed her Family Residency at University of Alabama at Birmingham - Huntsville. She is now seeing patients at Medical Associates Cloverdale Road.

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Medicare Minute

"Year-end Reminders"

We have spent the past two months discussing the Medicare Annual Enrollment Period. We have talked about Medicare health plans. We have covered the different types of health plans and how to choose the one that may be best for you. We also discussed Medicare prescription drug plans and how they can change and need to be reviewed each year. But, just because the Annual Enrollment Period is over doesn't mean you can go to sleep at the wheel. There are some things you need to stay on top of.

To begin with you should make sure you have received your enrollment card from each insurance company you signed up with. If you enrolled into a Medicare Supplement and prescription drug plan you should have received two cards. One card from the company handling your supplement and another card from the company handling your drug plan. If you enrolled in a Medicare Advantage plan you should have received one card and that's from the company your Advantage plan is with.

The second thing to verify is your premium is coming from the appropriate place such as your bank account or Social Security check. You may not know this until January. If the premium is taken out of your bank account, for example, and you don't see it deducted in January you will want to contact the company. You don't want to go two or three months without paying the premium and then have to pay those months at one time. It's better to address it up front.

On behalf of Lee, Hope, Beverly, Erica, Anah, Judy, Caycee and myself, I would like to wish all of you a Merry Christmas and a Happy New Year!! We would also like to thank each of you who read our column each week. We have had many calls and visits from our readers and it's always appreciated!!

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



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Soap Opera Preview

DAYS OF OUR LIVES
 Brady confided in Eric about Kristen's hold over him. John tried to get Kristen to confess. Xander's recent past came back to haunt him. Tripp was devastated when Ava took a turn for the worse. Xander sought Gwen's help once again. Sonny came to Leo's aid. Bonnie couldn't shake the trauma of her kidnapping. Brady got put in a tough position when Rachel insisted she wanted her parents to reunite. Paulina received a Christmas miracle. John pampered Marlena after her ordeal. EJ and Nicole shared a fraught moment. Eric offered a shocking

solution to Brady's problem. Rex dropped in for a surprise Christmas visit, much to Kate's delight. Johnny helped Wendy out of a jam. Chloe and Kristen had a scratchy encounter. Chad received a special Christmas Eve visit from a loved one. Wait to See: Julie is overjoyed when Eli comes home for the holidays. Jennifer also returns to Salem to hang her ornament with the rest of the Hortons. A curious Thomas causes problems for Gwen and Xander.

GENERAL HOSPITAL
 Sonny and Nina checked on Ava. Liz and Nikolas butted heads. Carly comforted Josslyn. Brook Lynn was stung by Chase's news. Drew met with Alexis. Carly dodged a bullet. Drew formed

a new theory. Spencer clashed with Nikolas. Sam worried about Dante. Nina confided in Phyllis. The Quartermaines exchanged presents. Alexis counseled Spencer. Maxie was frank with Austin. Gregory confronted Chase. Marshall had a sentimental gift for Curtis. Dex came to Josslyn's aid. Trina and Spencer put their heads together. Esme taunted Nikolas. Carly and Ava found common ground. Chase leveled with Brook Lynn. Scott had an important reminder for Elizabeth. Wait to See: Austin requires Britt's expertise. Sonny helps Sasha with an important task. Nina and Obrecht take on a mission.

THE YOUNG AND THE RESTLESS
 Victor and Nikki discussed the true meaning of Christmas. Nick and Sally discussed their holiday plans. Adam surprised Chelsea with an unexpected invitation. Ashley lost patience with Jack's loyalty to Diane. Elena spotted a rival in

Audra. Billy and Victoria discussed family matters. Tucker caused conflict between Ashley and Jack. Sharon bonded with Chance. Kyle and Summer found a way to save Christmas for their family. Danny Romalotti returned home for the holidays. Wait to See: Nick makes a promise to Sally. Diane receives an unexpected Christmas gift. Mariah and Tessa spread some holiday cheer as they plan for their future.

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THIS IS AN UPDATED ARTICLE FROM A FEW YEARS AGO. It deserves a repeat because I've had two people call me this past week claiming they've experienced this.

I received a call from a friend recently. Let's call her "Mabel" just because I think that name is funny. She excitedly explained that her email account had been hacked. Someone using her name sent an email to all her friends in her contacts list telling them that she, Mabel, was stranded in London and needed money.

The message from "Mable" read (the scammer's



Jim Fisher

The Traveller Scam

by "The Computer Skeptic"

punctuation errors included), "I'm stuck in London, England right now, I came down here for a short vacation then i was robbed, worse of it is that bags, cash and cards and my cell phone were stolen at GUN POINT, it's such a crazy experience for me, I need help flying back home. Please i need you to loan me some money, will refund you as soon as i'm back home, i promise. All i need is (\$900 USD) but dont know how much you would be able to spare..we will be waiting to hear back from you on how you can get the fund to me

please."

This scammer asked Mabel's friends to wire the money to them via Western Union or gift cards. Some recipients of this kind of message might be skeptical of the claim and might ask a question or two to make sure it is really their friend who is stranded. Because the scammer has access to Mabel's entire email account and knows some details, the scammer can often respond with convincing replies.

Here is the anatomy of this scam: First, a scammer hacks

into a random email account. There are various ways of doing this such as a phishing scam attack. In such attacks, the scammers will send out large numbers of bogus emails that try to fool users into providing their email account login details. Unfortunately, at least a few of the recipients fall for the ruse and hand over their email address and password to the scammer. Once he has access to your account, the scammer will usually change your password and lock you out of your own account.

Next, the scammer sends a version of the "stranded" story to everyone in the "Contacts" list. Of course, many friends know you well enough to know when you are in town but some of them fall for the trap.

If you find yourself locked

out of your own email account, you may be a victim of this scam. The only thing you can do is call your email provider and get them to assist you. If you've not yet been scammed, just remember that your email or Internet provider will never, ever ask you for your email login credentials. So, be skeptical of anyone claiming to be a representative of AT&T or Comcast or whoever your provider is. Be even more skeptical of anyone other than me asking for money.

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HONORABLE MENTIONS:

2-4 Age Group: Ann Tyler Alexander, Elisha Risner, Magnolia Hamm, Skylar Grace Willis, Ripken Broadfoot, Anastasia Conner, Austin Comer, Avery Almon, Hannah Edwards.

5-7 Age Group: Emma Jeffreys, Kailyn Jackson, Kal Roger, Layla Long, Evelyn Malone, brayden Johnson, Brylee Thornton, Hattie Malone, Joshua Salinas, Lauren Zeigler, RosaLeigh Robertson, Harper

2-4



1st Kimberlee Hester
4 - Tuscumbia



2nd Noah Burns
3 - Muscle Shoals

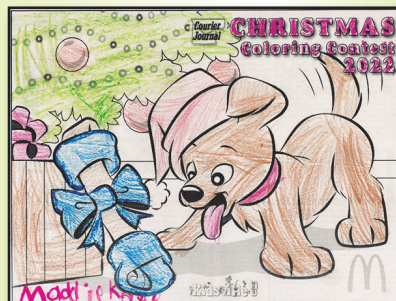


3rd Cain Ritchie
2 - Florence

5-7



1st Myles Clark
7 - Sheffield



2nd Maddie Kate James
6 - Florence



3rd Jerimiah Thompson
5 - Sheffield

8-10



1st Nyla Horton
10 - Town Creek



2nd Avery Rhodes
9 - Florence



3rd Skyler Matthew
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Nix, Adley Comer, Issac Risner, Ophelia Benson, Ava Landers, Gracelyn Kelley-Albright, Elora Francisco.

8-10 Age Group: Braelyn Cook, Izzy Jackson, Zoey Hensley, Mikala, Atcheson, Maykala Baskins, Jack Malone, Serenity Purity, Harper Balentine, Zoe Lancaster, Pryagi Shukal, Reyliegh-Belle Cooper, Brayden White.

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Things You Need To Do After A Car Accident

Over six million car accidents occur each year in the United States. Fortunately, most of them involve only property damage (damage to the vehicle as opposed to the occupants). But one in three accidents involve personal injury to the driver or passengers and out of that number, two out of every ten accidents lead to fatal injuries.

If you are involved in an automobile accident, there are certain things you can do to protect yourself and your interests. The following is a list of the things you should do if you are in an automobile accident.

Make sure to call law enforcement and have a report made. It is important to call police to an accident once it has occurred. The police officer will do a preliminary investigation, examine the scene, interview the parties and any witnesses, as well as provide a determination as to who was at fault. An accident report sets forth who was at fault and is the single most persuasive piece of evidence proving liability. It is difficult to make an insurance claim without one.

Obtain witness contact information. If there are witnesses to the accident, you should obtain their contact information.

Seek medical treatment. If you believe you have been injured in the accident, you should receive medical treatment immediately or as soon as possible. The longer you wait to receive medical treatment, the more likely the insurance company will argue that you were not hurt as a result of the accident. This is the defense that the insurance companies raise most often.

Do not give statements to an insurance company. Never give a statement to an insurance company following an accident (not even your own). Insurance companies will seek to obtain a statement that they can use later against you when you are seeking compensation for your injuries. You should notify your insurance company that the accident occurred, but you should tell them that you do not want to give any statement until you have consulted an attorney.

Complete your medical treatment. It is important to follow through with all prescribed medical treatment following an accident. If you do not complete your treatment, the insurance company will argue that you are not injured to the extent that you claim. Keep up with your copays and out of pocket expenses.

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

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

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519996-1

Generosity

Continued From Page 23

formational for me as a 13-year-old kid. At the time, I remember feeling pretty out of my comfort zone. However, I'm thankful my parents gently pushed me to do something new because it ultimately laid the foundation for a lifelong love of giving. And today, I can honestly say that giving is one of the main reasons I choose to live a debt-free lifestyle. Generosity motivates me to be smart with my money so that I have more to bless others with.

And you know what else? This act of generosity helped us grow closer as a family because it was a team effort! My parents gave up something they had (money), and Denise and I gave up something we had (time). Not only did I get to share quality time with my older sister and our new friends, but I also got to practice being a good steward of resources that were never mine to begin with. And isn't that what generosity is really about? Not just during the holidays, but all the time.

I hope this little memory inspires you this holiday season. But what I really want is for you to take the spirit of giving into the new year and beyond.

And don't forget, money isn't the only thing you have to offer! You can give your time, talents, possessions and so much more to make someone's load a little lighter. Here are three steps to help you make generosity a habit all year.

Make a commitment. Decide that you're ready to get serious about making some sacrifices and invite people in your life to partner with you.

Do some brainstorming. Make a list of non-money "gifts" you can be generous with, like a professional skill that can serve someone else or a knack for hosting and hospitality.

Balance your budget. Create realistic margin in your monthly budget so you have the funds to fuel your giving habits.

The practice of giving takes intentional thought and preparation, so start with these simple steps today. And hear my heart on this: You don't have to immediately start giving away huge envelopes of money like my dad did, but I hope you choose to believe that generosity is possible at any income level.

Happy giving!

Rachel Cruze is a two-time #1 national best-selling author, financial expert and host of The Rachel Cruze Show. She has appeared on Good Morning America, TODAY Show and Live! With Kelly & Ryan, among others.

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Speaking The Truth In Love

Ephesians 4:15

Redeeming The Time

CATCH PHRASES – how they can stop us dead in our tracks, if you will, yet achieving their goal. SONG LYRICS-We get a certain song lyric within our mind, and it is sometimes hard to let go, a catchy tune, you might say. Let us consider this thought in view of its intent, emphasizing the brevity of our life here upon this earth. "As sands through the hourglass, so are the days of or lives." The ancient method of measuring time, the hourglass, vividly demonstrates the futility of man and his attempt to slow time or the aging process. The individual grains of sand, their constant and fleeting flow from one side of the hourglass to the other, a reminder of our very lives, as we transition from birth to death. Billions of dollars are spent each year in the pursuit of preservation of the body, body sculpting, beauty aids and the list goes on. A body that will one day return to the dust of the earth, the soul of man slipping into eternity (Genesis 3:19). A folk singer long ago penned the lyric, "If I could save time in a bottle," in hopes of stopping a moment in time, yet to no avail, time being transitory in nature.

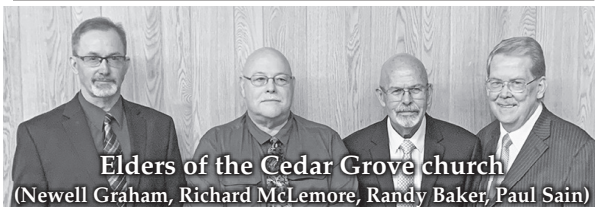


Man doesn't need a song to remind him of this truth, concerning time, and it's passing so swiftly. Let us hear God's word. Psalm 102:3 "For my days are consumed like smoke." Psalm 144:4 "Man is like to vanity: his days are as a shadow that passeth away." What will we take away from these most eye-opening facets of the brevity of life in view of our impending and ever certain bodily demise. If we are wise, we will turn to the words of our Lord and Saviour Jesus Christ as he has instructed concerning "time management," yes, even at the tender age of twelve. Luke 2:49 "How is it that you sought me? wist ye not that I must be about my father's business?" Friend, what about you and me this very day? What is your "business," that you find yourself most engaged in? Have you submitted in obedience to the gospel of Jesus Christ, therefore going about his business, (First Peter 4:17?) Let us be wise, hourly, and daily, "Redeeming the time, because the days are evil," Ephesians 5:16.

Searching The Scriptures...

Can we know what we must do to be saved?

(Answer: YES! Read the accounts of conversion in the book of Acts. Almost a dozen obeyed (took steps to be saved. Do what they did to be saved.



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:

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Meet **JOSIE**, she is 2 years old and around 30 pounds. She came to us very thin and scared. This sweet girl really needs a good loving home. She is such a loving dog that will bring a smile to your face. Josie doesn't like cats so a home with no cats is the best for her. Once you see her adorable face in person you will fall in love. **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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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.



Meet **BO**, he is a 3 years old, neutered, 60 pound boy. He has an adorable squishy face. Bo listens well and loves to play. Please come by and meet Bo, he would love to become part of your family. **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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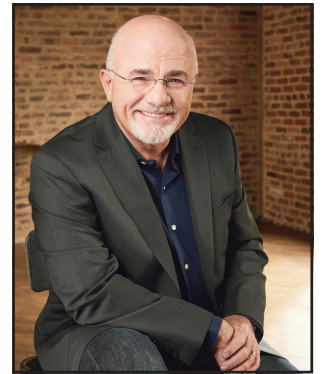
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DAVE Says

by DAVE RAMSEY



WAIT UNTIL THE TIME IS RIGHT

Dear Dave,
 Is it even worth it to buy a house these days? I've always been told buying a house is the adult thing to do and that it's a great investment, but I can't find anything decent and livable in my area for less than \$350,000. My wife and I are debt-free, and we're expecting our first baby in January. I was hoping to get your advice.

Craig

Dear Craig,
 I can understand how things might feel a little hopeless in your current situation. You're probably feeling the weight of the responsibility a new life brings to the picture. Things are getting real really fast, aren't they? Believe me, I get it.

The truth is you may not be ready to buy a house today. And that's okay. Having a new baby on the horizon doesn't mean you have to run out and buy a home. That little boy or girl isn't going to know the difference between a house and an apartment for a long time. Right now, giving your child a safe, loving environment is the most important thing.

Now, looking down the road, is owning a house worth it? Yes. But it's not worth doing it at the wrong time or in a stupid way. You first need to make sure the income is there. Then, you need an emergency fund of three to six months of expenses in place along with a strong down payment. So, what if you don't buy a home for another two or three years? Home buying

should always be done with patience and wisdom. There are two or three things that make buying a home a great long-term investment versus renting your whole life:

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A house is a great wealth-building tool, and it can also stabilize the biggest line item in your budget—housing.

God bless you guys, Craig!

— 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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Hats...

Continued from Page 18

purple hair, imagine the perspective of the people beneath the hats and hair.

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Shorts...

Continued from Page 1

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Ten Receive Keller Key

FLORENCE – Ten graduates from the December commencement ceremonies at UNA were honored as part of the event as recipients of the Keller Key.

The Keller Key is awarded at each commencement to graduating seniors who have achieved the highest scholastic achievement. Recipients of this award are selected by a committee of faculty, staff, and students.

Keller Key winners and respective GPA's are:

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Commentary

Food...

Continued from Page 18

Donate to your local Food Bank. Shoals Dreamcenter (previously known as Loaves and Fishes) helps to provide groceries to under-resourced families in the Shoals area. That list is ever-growing. And through the leveraging of federal programs like Second Harvest that help to curb food waste, they can often use our dollars much more efficiently than we can as individuals.

Some people are in a nursing home, may have recently lost a long-time spouse or be otherwise secluded or separated from familiar surroundings and loved ones for the first time. They may never again see a bustling shopping center or a big family event. Some may have a terminal disease, and this could be their last Christmas. A random visit during the holidays and the months after can go a long way in lifting the spirits of older people. For that matter, a box full of personal or hygiene products could be the best present some nursing home residents will receive, and the most

needed.

You may be one of those who can't make the full month, no matter the stipends or how wisely you grocery shop. Calling 2-1-1 is a good place to start. That free and confidential information and referral hotline operated through the United Way connects people to essential health, crisis care, and human services 24 hours a day, seven days a week online and over the phone. They can make sure you find all the optional resources that are available to you.

Many of us focus more intently on Christ during this season than we do at other times. He deserves all the focus we can devote at any point.

Christ primarily came to save. However, His dying on the cross, His burial, and resurrection weren't the only points of importance. He came to show us how to live life through faith, to love, give, forgive, and be merciful. He gave us examples of how we should treat others - as we would hope to be treated, and how to always speak the truth in a loving manner.

After the holidays, it is easy to forget about the plights of others

with whom we may not regularly interact. However, true Christmas Spirit knows all seasons.

We can always give or mail an anonymous grocery gift card to someone who we know can use it, or we can pay on someone's utility bill. Give your elderly neighbor a ride to the store on occasion if they don't drive and don't have easily accessible transportation. When that mother of three in the grocery line comes up a little short with her debit card, cover those last few items for her. Take a neighbor's trash can back up the driveway after the garbage truck runs. Tip that hardworking restaurant server a little more generously when you can. Pick up the tab for the drive-thru customer behind you in line. Remember to donate good, used items to The Blue Door, St. Vincent DePaul, or another worthy local charity that enriches the lives of others. Some of you may also have great suggestions or good examples for us.

We should always look for any opportunity that lifts someone in need physically, mentally, or spiritually. We're all made richer for it.

HOLIDAY SAFE TRIPLE REBATE



For a limited time, get triple the savings when you purchase a new Browning ProSteel safe at retail between November 23 - December 31, 2022.

SAVE \$50 \$150
with the retail purchase of any new safe from \$999 to \$1999

SAVE \$75 \$225
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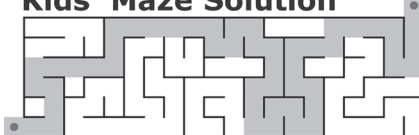


Even Exchange
answers

1. Marry, Merry
2. Ballot, Ballet
3. Noise, Norse
4. Shower, Slower
5. Roost, Roast
6. Fender, Lender
7. Treats, Treaty
8. Peace, Place
9. Strap, Scrap
10. Halter, Walter

Puzzle Whirl
Answers

Kids' Maze Solution



WORD LADDER

Answer
CHILL, CHILE, WHILE, WHITE,
WRITE, WROTE

Word Spiral
Answer

ODOMETERS

MINI SUDOKU

Answer

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

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 St. Florian

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SHANK PORTION HAMS LB. \$1.59 (LIMIT 2)	JIMMY DEAN SLICED BACON 12 OZ. PKG. \$3.99	JET PUFFED MINI OR REGULAR MARSHMALLOWS 10-12 OZ. PKG. 2/\$3
PRE-PRICED \$4.59 FRITO-LAY POTATO CHIPS 7.75 OZ. BAG 2/\$5	McKENZIE'S FROZEN CORN 16 OZ. CHUB 2/\$3	KRAFT SHREDDED CHEESE 8 OZ. BAG CHEDDAR 2/\$5
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Notes...

Continued from page 12

your own home! Please visit <https://www.uwnwal.org/volunteer-opportunities> to submit your information!

LifeSouth is in emergency need for blood donors. 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.

Want to see your Event here? Email your information to Editor@

CourierJournal.net.

Crisis Lines

• Battered or abused women in need of counseling and/or emergency

shelter may call Safeplace crisis line, 256-767-6210, 24 hours.

• Rape Crisis Line available 24 hours. 256-767-1100



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3.9% FOR 60 MONTHS (WAC)

2022 BUICK ENCLAVE



3.9% FOR 60 MONTHS (WAC)

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ALL prices DO NOT INCLUDE tax, title & fees. Some photos for illustration purposes only.