

Murphy New Shareholder

FLORENCE— Abrams and Associates in Florence recently announced that **Andrea Murphy**, CPA has been promoted to Shareholder of the CPA firm.

Murphy is a senior manager who joined the firm in 2015. She provides strategic accounting and financial advisory services with experience in the areas of individual, partnership, sub-chapter S corporation, multi-state corporate, non-profit, estate, and trust taxation.



Murphy

“Andrea is exemplary in dedication to her clients and a tremendous asset to the firm and the community,” said Founding Shareholder, **Marty Abrams**. “We look forward to the many ways she will positively impact clients, our team, and the profession in the future.”

Murphy graduated magna cum laude in 1998 and received a Master of Business Administration in 2002, both from UNA. While at UNA she held membership in Phi Kappa Phi, Alpha Theta Chi, and Delta Mu Delta honor

See **SHORTS...** on Page 10

CORRECTION: A Performing Arts student from the Muscle Shoals High School was misidentified in an article last week. Several students recently competed in the Walter Trumbauer High School Theatre Festival in Troy, AL. **Lilly Goodwin** and **Leah Strickland** placed 3rd in state with their musical theater duet. We regret any confusion.

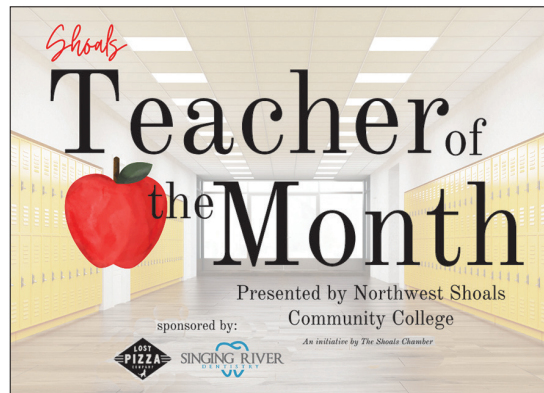
The Teacher

NW-SCC, Chamber, Lost Pizza, and Singing River Dentistry will Honor One Each Month in '23

SHOALS – The Shoals Chamber of Commerce has partnered with Northwest-Shoals Community College to provide an opportunity to recognize the incredible teachers across the Shoals. Each month throughout 2023 a teacher, educator, aide, or counselor will be awarded “Teacher of the Month” based on nominations received.

“As a parent and a community member, I can never say thank you enough to our teachers. To the ones who specifically influenced my academic career to those who are now a part of my kids’ lives, the impact of a teacher is immeasurable,” said Caitlin

See **TEACHER...** on Page 6



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NW-SCC, \$950,000, 3 Year

DOE Grant for Underserved

MUSCLE SHOALS-- Northwest-Shoals Community College will receive a three-year, \$950,000 grant from the United States Department of Education to fund an Advocacy and Resource Center for underserved student populations.

“As a member of Congress and a member of the House Committee on Appropriations, I strongly encourage these types of investments into our education system that will serve the area for decades to come,” said Congressman Robert Aderholt who earlier announced the grant.

The ARC project will support at least 300 students on the Phil Campbell and Shoals

See **\$950,000...** on Page 6

Primarily Festive

SHEFFIELD—Christmas decorations were everywhere in the halls and waiting rooms last week at Shoals Primary Care in Sheffield. Trees, gift boxes, lights, snow-covered walls,

Elves, balloons, glitter, Grinch, reindeer, candy canes, red trucks carrying trees, hearths with stockings, Wrapped and gingerbread-roofed doorways, and much more kept patients and staff in the Christmas spirit. **More photos from their office can be seen on our website at CourierJournal.net**



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Q I was turning left when a car hit me. The car was absolutely speeding and the officer said fault was undetermined. I had a yellow light that had been a green arrow. I talked to a lawyer and they wouldn't take my case. Will you?

Kathy Sheffield, AL

A Alabama is a contributory negligence state. What that means is that if a person contributes to their own injury, they cannot recover. Most states are comparative negligence states and under that type of law, the negligence of the parties is compared and adjustments are

made depending on a percentage of fault assigned by a jury.

Your case is an example of contributory negligence. One person is speeding and another person pulls out in front of them and fails to yield the right of way. In Alabama, neither party will be able to successfully bring a claim against the other because both parties are at least 1% at fault for the accident.

In a comparative negligence state, if the party who was speeding was 10% at fault and their case is worth \$100,000.00, the jury would merely deduct 10% from the \$100,000.00 to account for their share of the accident.

Contributory negligence must be proven but it is a complete bar to recovery if you were even 1% at fault in Alabama.

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

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We will not print your full name in the article. We will not be able to return any written or preprinted items which are submitted.

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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

Community Notes

in the Courier Journal. Community Notes must be submitted in writing by 3pm Friday for consideration in the following week's issue.

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

COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge AS SPACE IS AVAILABLE

All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. We do our best, however, there is no guarantee that this free information

will be published each week in the paper. Visit our website for a complete list of community notes. If your item MUST appear in the paper a certain week, we suggest you also place a paid ad by calling 256-764-4268. That way it will be in at least one area of the paper. When your community note is published, your event will have coverage in two different locations.

The 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. 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.

Muscle Shoals Sound Studio will be closed for the holidays from December 23 - January 2 and will reopen Tuesday, January 3 at 10am. Merry Christmas and Happy Holidays to you and your family!

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

transplants? Most of them for kidneys? The good news is that MatchingDonors.com is helping to change that. Linking organ donors with people in need of kidney and other transplants. And now you don't need to donate a kidney to save a life. Donate your boat, car, or real estate, and get a great tax deduction while helping to save lives. Visit MatchingDonors.com or call 800-385-0422.

LifeSouth Blood Drives for December

Wednesday, December 28, 10am-4pm - Genesis Cypress Cove, Muscle Shoals

Thursday, December 29, Noon-6pm - Cost Cutters, Killen

Friday, December 30, 1-6pm - Piggly Wiggly, Phil Campbell

Saturday, December 31, Noon-6pm - CVS, Muscle Shoals

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.

Judge Jacqueline Hatcher of Colbert County's 31st Judicial Circuit, has decided to resign from her position effective January 1, 2023. The Alabama Constitution gives the Governor the authority and responsibility to appoint someone to replace Judge Hatcher. The

See NOTES... page 9

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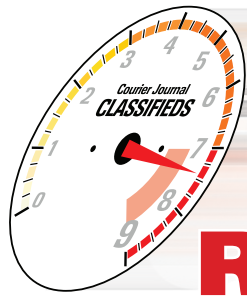
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Teacher...

Continued from Page 1

Holland, President of the Shoals Chamber. "I am excited for the Chamber and NW-SCC to provide another opportunity to shout our appreciation across the Shoals."

Nominations for the January – May semester in 2023 have been received. Nominations for next school year in the fall of '23 (August – December) will open in the summer.

Northwest-Shoals Community College is the presenting sponsor of this initiative. Lost Pizza sponsoring high school teacher awards, and Singing River Dentistry is sponsoring elementary/middle school teacher awards.

For more information about this initiative, contact Olivia Bradford at 256-764-4661.

\$950,000...

Continued from Page 1

campuses with basic resources including a food pantry, mentoring and life coaching, professional counseling and referrals, assistance with housing and utility services, transportation assistance, aid with childcare services, access to technology, and help with course software.

"The importance of this Basic Needs Grant for the individuals that it will serve cannot be overstated," said NW-SCC President, Jeff Goodwin. It will not only impact those directly served by the grant, but also their families and communities. It will remove barriers associated with the issues

of poverty and mental health and provide opportunities to enter the workforce with the skills essential to succeed."

This grant will be in the amount of \$950,000 for the first budget period December 31, 2022 through December 30, 2025. It is anticipated that the grant will be for a total of three years.

Spring semester classes begin January 12. For more information about the registration, please visit nwscc.edu.

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

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or email to:
editor@courierjournal.net

well in advance of the planned event. The Editor reserves right to shorten, edit, reword or omit submissions as seen fit. All information submitted for publication becomes property of the Courier Journal. Information published does not necessarily reflect an opinion or endorsement by the Courier Journal, members of its management, or its staff. Advertisers are responsible for all content and claims in their advertising.



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HAVE YOU SEEN KIDSVILLE News! Yet? It's the Shoals' fun, family newspaper for parents, teachers and kids K-6th grade and IT'S FREE! Kidsville News! is delivered in the classrooms. Copies may also be obtained at any local library, several area merchants that cater to kids and the Courier Journal business office, 219 W. Tennessee St., Florence.

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FIXED ANNUITIES vs. CDs		
Benefit	Fixed Annuities	CDs
Guaranteed Income Stream	Yes	No
Tax-Deferred Growth	Yes	No
Penalty-Free Withdrawals	Yes, some	No
Bypass of Probate	Yes	Yes
Principal Protection	Yes	Yes
Insured Growth	Yes (by the issuing company)	Yes (by the FDIC)

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Notes...

Continued from page 4

person appointed to this position will not face re-election until November 3rd, 2026.

The Colbert County Republican Executive Committee, in its meeting on December 12, 2022, resolved to compile a list of candidates that it considers to be acceptable Republican appointees and submit this list to the Governor. The deadline for candidates to submit their declaration of candidacy is 5pm on January 9, 2023.

A full explanation of the process for candidate consideration is available online. Call 256-762-4072 if interested in a declaration form. Declarations may be emailed to colbertgopchair@pm.me or mailed to CCREC, PO Box 4201, Muscle Shoals, AL 35662. Candidates are encouraged to file any documents, such as resumes, together with their completed declaration.

A free drive-around Christmas lights display is on the property at Wiseman Trading Company, 8971 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 seasonal displays. All are welcome to come and enjoy.

Florence Parks and Rec will be offering small group ballroom dance lessons on Thursdays beginning January 5 with Monica Patterson at the Royal Ave. Recreation Center. Beginner class 1-2pm, Intermediate class 2-3pm. Call 256-760-6425 for more information or to sign up. Space is limited.

Women's Night Out - Zumba Class - Beginning Monday, January 9, 5:30-6:30pm at Royal Avenue Recreation Center, 420 N. Royal Ave., Florence. Only \$25/month. Questions: 256-712-5549

Florence Parks and Rec will be offering individual / couple Ballroom Dance lessons. These lessons are perfect for weddings, formals, proms, lead outs, cotillions, etc. Call 256-760-6425 to schedule a lesson. Select times available.

An Artist's Way 101 with facilitator Stephanie C Brown (for adults 18 and up) January 12-February 16 -Six Thursdays from 5:30-7pm at the Ritz Studio in Sheffield.

Start your New Year intentionally, with the goal of bringing more creativity into your daily life.

Julia Cameron's *The Artist's Way* is a 12-week program designed to help anyone, not just artists, transform their lives by living more creatively. It has served as a bible of creativity for over 30 years, with over 3 million copies sold.

Join the first 5 weeks of the program (plus an introductory meeting) with this *The Artist's Way* cluster facilitated by Stephanie C Brown. This group class (limited to no more than 12 participants) will create a supportive and encouraging environment to work through the program's concepts together. This kickstarter course will prepare participants to complete the final weeks of the program on their own or as a group.

\$120, \$100 for TVAA members at the Scholar's Circle Level or above. To register, visit: <https://tennesseevalleyarts.org/events/>

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.

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.

Contemporary Female Artists Exhibition at Tennessee Valley Museum of Art 511 W. Water St., Tusculumbia, AL

January 31-March 11, 2023 - Featuring Dariana Dervis, Chiharu Roach, Miriam Omura, Tracie Noles-Ross, and Melinda Crider

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

See NOTES... page 14

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Shorts...

Murphy New Shareholder

Continued from Page 1

societies and also served as the President of the Alpha Chi accounting club.

Murphy gained her CPA certification in 2007 and her Chartered Global Management Accountant ("CGMA") certification in 2012. She is a member of American Institute of Certified Public Accountants and the Alabama Society of Certified Public Accountants. She also remains active in her local church.

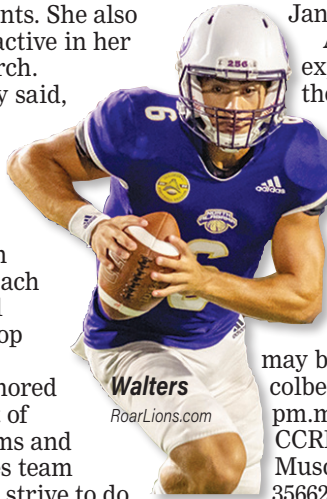
Murphy said, "I feel invested in our clients, and I am driven to make each client feel like our top priority. I am so honored to be part of the Abroms and Associates team where we strive to do that each day."

gives the Governor the authority and responsibility to appoint someone to replace Judge Hatcher. The person appointed to this position will not face re-election until November 3rd, 2026.

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Declarations may be emailed to colbertgopchair@pm.me or mailed to CCREC, PO Box 4201, Muscle Shoals, AL 35662. Candidates are encouraged to file any documents such as resumes together with their completed declaration.



Walters
RoarLions.com

Walters started in 10 of North Alabama's 11 games as a true freshman this fall and threw for 2,149 yards and 19 touchdowns. He also rushed for another 212 yards and two TDs. Walters led four fourth quarter drives to either tie a game or give the Lions the lead. This includes his first collegiate appearance against Indiana State, when he led a fourth quarter drive to tie the game and force overtime against the Sycamores.

Utilities Grant Has 3 Here

MONTGOMERY— Nearly \$48 million in grants were announced recently by the governor's office to help low-income households with utility costs during the cold winter and hot summer months.

The grants will enable 18 community agencies to provide emergency funding to help low-income families heat and cool their homes in 2022-23. Grants that impact our service area include:

- \$1.25 million to Community Action Agency of Northwest Alabama Inc. (Colbert, Franklin and Lauderdale)
- \$3.37 million to Community Action Partnership of Huntsville-Madison and Limestone Counties Inc. (Madison and Limestone)
- \$3 million to Community Action Partnership of North Alabama Inc. (Cullman, Lawrence, Marion, Morgan and Winston).

Committee Seeks Options to Nominate

MUSCLE SHOALS— Judge Jacqueline Hatcher of Colbert County's 31st Judicial Circuit, has decided to resign from her position effective January 1, 2023. The Alabama Constitution

Walters ASUN Top Freshman

FLORENCE— University of North Alabama quarterback, Noah Walters, was recently named ASUN Conference Freshman of the Year.

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FEBRUARY 18, 2023 MARCH 18, 2023

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Quad Cities Taxi
Is looking for **Taxicab Drivers, Wheelchair Van Drivers, and Dispatchers.** Day and night shifts. Must be 25. Apply in person at 122 N. Royal Ave., Florence, between 8 am and 4 pm, Mon.- Fri. (No phone calls please)

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•Work in deadline-driven team environments and adapt to changing workloads.
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•Mechanical background or aptitude.
•Ability to work hands on with your team.
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Guest Commentary

12 Woke Earmarks in Senate Omnibus Spending Bill

First published Dec. 21 in *The Daily Signal*

Congressional leadership released a massive \$1.85 trillion “omnibus” spending bill Tuesday (Dec. 13). This 4,155-page bill is filled with woke policies to advance the Left’s extreme agenda to remake America using your tax dollars.

It is unprecedented for a lame-duck Congress to jam through an omnibus spending bill after the American people voted out the majority party in the House of Representatives.

However, Senate Republican leadership has worked with outgoing House Speaker Nancy Pelosi for one last liberal spending blowout before the conservative majority takes control of the House on January 3.

The omnibus spending bill is loaded with thousands of earmarks which are line-item

See **WOKE...** on Page 26

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



Matthew D. Dickerson

Courier Journal

THIS WEEK

in the

Shoals

December 28, 2022

Happening
THIS WEEK



Hiked Off on Day 1

Take A Hike is a Positive Outdoor Line for January 1

What better way to kick off the New Year than by burning a few extra holiday calories in the great outdoors?

Start the new year right with a First Day Hike on January 1 at a State Park near you.

First Day Hikes are part

of a nationwide initiative led by America’s State Parks to encourage people to get outdoors. On New Year’s Day, hundreds of free guided hikes will be organized in all 50 states. Kids and adults all across America will be participating in First Day Hikes, getting their hearts pumping and enjoying the beauty of a state park.

First Day Hikes are led by knowledgeable state

See **HIKE...** on Page 25

Joe Wheeler State Park 10am Sunday, Jan. 1

Meeting Place: Champion Trail trailhead (located at the end of the Lodge parking lot)

Distance: 1.5 – 2 miles

Lead by Park Naturalist Sam Woodroof. Contact: Samuel. Woodroof@dcnr.alabama.gov for any questions regarding this event!

Monte Sano State Park 2pm Sunday, Jan. 1

Come early to get through the front gate and parked before 2pm. Meet at the large pavilion for a quick group photo.

Trail: North Plateau Loop

Distance: 2.0 Miles

Difficulty: Moderate, family friendly but NOT stroller friendly or ADA accessible

Tishomingo State Park, MS 2pm Sunday, Jan. 1

Meet at the Nature Center. The hike is free, and no entrance fee is charged.

“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 Shoals residents. 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 at 8971 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 seasonal displays. All are welcome to come and enjoy.



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THUR. JAN. 5 • 6PM
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at Flowers Hall, Florence

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Wednesday, December 28, 10am-4pm - Genesis Cypress Cove, Muscle Shoals
Thursday, December 29, Noon-6pm - Cost Cutters, Killen
Friday, December 30, 1-6pm - Piggly Wiggly, Phil Campbell
Saturday, December 31, Noon-6pm - CVS, Muscle Shoals

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
• FAX- 256-760-9618

The Little Angels

This is a tale of the Christmas Owl and a little boy who learned to believe.

It was Christmas Day and no gifts to unwrap under the Christmas Tree. The little boy knelt with tears in his eyes. He didn’t know what to do.

And then in the bright Christmas Tree he thought he saw something move. The little boy brushed tears from his eyes wondering what he had seen.

There was a tiny owl with big yellow eyes peeking out of the Christmas Tree. The Christmas Owl had been sent to tell the little boy the best gifts are those unseen.

The gifts of faith, love, and hope live in-

side and will come forth when you believe.

The little boy knew then that the best gifts are not wrapped in ribbons and bows. It is the promise of Angels when the Christ Child was born on that Christmas so long ago.

Phoebe Goodwin
Florence

When’s the Actual Day?

Dear Editor:

This is a very short letter to see if the readers really know the Truth. (John 17:17). With the secular New Year’s Day within a week, does anyone know when

See **LETTERS...** Page 28

...Griner said she thought the national anthem should not be played prior to her basketball games...



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Notes...

Continued from page 9

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.

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 8am and 4pm, Monday-Friday. All information will be kept strictly confidential.

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

Free! Fun! Stretch and Tone Exercise class. Tuesday and Thursday 9-10am. Killen Senior Center, 227 J.C. Mauldin Hwy. Killen, 256-757-1792.

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Chapel Hill Church of Christ welcomes you each week at its 10:30am Worship with New Preacher, Larry Kilpatrick. Chapel Hill is located on Hwy 72, just west of Tusculumbia.

The Alzheimer's Caregiver Support Group meets at the Florence Lauderdale

See NOTES... page 25



Courier Journal

Mystery Photo of the week

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Weekly Quiz • Teach

- The Latin definition for one that does this:
A) Principal B) Monitor C) Doctor D) Talker
- This was Edward's last name, a notorious pirate, better known as Blackbeard.
True or False
- On the 1970 album, DeJaVu, this group's tune was bout doing this for your children.
A) Beatles B) Stones C) Crosby, Stills, Nash and Young D) Country Joe & the Fish
- Many children (like me at Maude Lindsey's) had pre-school teaching at kindergarten, which translates from which language to mean: children's garden?
A) Italian B) German C) Russian D) Spanish
- "Each One Teach One" is an African-American Proverb. True or False

Answers: 1.) C 2.) True 3.) C 4.) B 5.) True

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Cat & Kids
by Cathy Turner

Hurting With

By Lora Smothers

Writer's note: Re-think your giving. Re-read these thought-filled words from our daughter Lora. -Reprinted from a previous issue.

My husband and I are helpers. You know the helpers - the social workers who forego larger salaries to meet neighbors' pressing needs day in and day out, the foster parents, the college kids taking sandwiches to people under the bridge, the folks who give rides to neighbors who haven't showered in some days, the folks who care for kids so DFCS [D.H.R.] doesn't have to get involved, the folks who help friends who've been evicted move on short notice, the folks who sit and chat a while with panhandlers downtown, the organizers who spur the community to action when oppressive laws are hurting the most vulnerable. Like the other helpers, we've found that our life and our faith make more sense when we are in the service of people on the margins.

We've spent the last decade of our lives helping our neighbors in need. And guess what... our neighbors are still in need. They still get evicted. DFCS still gets involved, and some laws are still oppressive. People are hurting.

Being a helper means being near the hurting all the time. I will never forget sitting in a sparse, dank apartment room in west Athens with a weeping,

struggling single mother who said, "I'm just so tired." Though she showed a brave face most of the time, the hurt was always there.

There seem to be two approaches to constantly encountering this hurt. The first way is to essentially ignore it. The second way is to hurt with. Ignoring poor folks' hurt may sound villainous, but let me explain. I think some people enter a life of helping because they are looking for adventure. For a kid like me, who grew up in a loving family with a cushy lifestyle, it was kind of a thrill to meet folks living under a bridge for the first time. I felt nervous and challenged and unsure of what to expect.

There is something sexy and cool about being a helper in this generation. But there's also something sick about being a helper just because it makes you feel edgy and seems impressive. How often do we help others just so we can say we did or so we can post on social media? How often do we help just so we can feel dangerous or feel alive or feel useful? Am I preaching to anybody?? Or is it just me?

This is the definition of poverty voyeurism. And after living this way for some time, I finally came to the following conclusion: **poverty is not cute.** It's not "cool". It's not trendy. It is PAINFUL. It is death by a thousand disappointments. It is hunger pangs. It is desperation. It is

exhaustion. It is fear. It is children. Children in cold rooms with hard floors. Children in cars. And mothers with hidden tears. It is assault. And even worse, invisibility. It is daughters and friends and veterans and grandmothers. It is relentless uncertainty.

If you want to be a helper, get ready to hurt. Get ready to pray instead of post to facebook. Get ready to be dirty. To cry. To have to leave your sweet family moment unexpectedly sometimes. Get ready to have people in your home. Or to sell your home and live more simply. Get ready to be lied to, to be stolen from, and to love anyway. Get ready to feel hopeless and to keep going anyway.

Get ready to hurt. That's the definition of compassion: to hurt with.

Why would anyone live this way? Well, I'll speak for myself. I do it because Jesus left heaven just to come and hurt a while with us. He befriended the most destitute. And he said things like "love one another as I have loved you". And then he died so that we humans would only have to hurt for a brief time here on earth but then experience wholeness with Him forever.

"That is why we never give up. Our physical body is becoming older and weaker, but our spirit inside us is made new every day. We have small troubles for a while now, but these troubles are helping us gain an eternal glory. That eternal glory is much greater than our troubles. So we think about what we cannot see, not what we see. What we see lasts only a short time, and what we cannot see will last forever." -2 Corinthians 4:16-18

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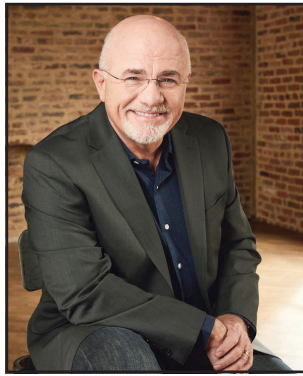
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DAVE Says

by DAVE RAMSEY

I'LL BE NICE, BUT I'LL TELL THE TRUTH



Dear Dave, I'm 32 and a teacher. My house is my only debt, and there's \$55,000 left on my mortgage. My parents always taught my brother and I about saving and being smart with money. The other day, mom

and dad offered to pay off the rest of my mortgage by loaning me the money with a very small interest rate. I know you don't like the idea of mixing money and family, but considering I have a great relationship with my parents,

what do you think about this offer?
Lacy

Dear Lacy, I'm going to make a suggestion before saying don't do this. See what I did there?

But seriously, I'd recommend they just make the money a gift and reduce your portion of any later inheritance by that amount. By doing this, you could help reduce the possibility of your brother feeling slighted in any way.

I would never loan my kids money. And here's why: One hundred percent of the time, the Bible says the borrower is slave to the lender. That doesn't exempt parents and their kids. No matter how nice your masters are, you're still a slave in this kind of situation—and you'll feel it. Family dinners and get-togethers are different when you're sitting down to eat with your masters—your creditors—instead of just good ol' Mom and Dad.

Don't get me wrong, I'm not suggesting you should act ungrateful that they offered a loan instead of a gift. It's a generous thing either way. But if they don't want to go the gift route, that's fine. You have a good job, a nice home, and you'll be okay. The thing is, I just wouldn't want to take a chance on straining a great relationship—or even ruining it—because of money.

Lacy, you're 32, a teacher and a homeowner. In my mind that says a lot about you, your maturity and your work ethic. That being the case, I get how this could be a weird thing for you to do. So, I'm going to give you an out: Blame me. Just tell them you talked to me, and I said don't do the loan idea. Tell them I gave you the make-it-a-gift-tied-to-the-inheritance idea.

If your mom or dad wants to talk to me about things, that's fine. I'll be kind to them. But I'll tell the truth like I always do.

— Dave

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

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GAME DAY SCORE CARD

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CHECK BOX BESIDE EACH WINNING TEAM

Gator Bowl	<input type="checkbox"/> Notre Dame vs	<input type="checkbox"/> Mississippi St. vs
	<input type="checkbox"/> South Carolina	<input type="checkbox"/> Illinois
Arizona Bowl	<input type="checkbox"/> Ohio vs	<input type="checkbox"/> Tulane vs
	<input type="checkbox"/> Wyoming	<input type="checkbox"/> USC
Orange Bowl	<input type="checkbox"/> Tennessee vs	<input type="checkbox"/> LSU vs
	<input type="checkbox"/> Clemson	<input type="checkbox"/> Purdue
Music City Bowl	<input type="checkbox"/> Iowa vs	<input type="checkbox"/> Penn State vs
	<input type="checkbox"/> Kentucky	<input type="checkbox"/> Utah
CFP Semifinal: Fiesta Bowl	<input type="checkbox"/> TCU vs	
	<input type="checkbox"/> Michigan	
CFP Semifinal: Peach Bowl	<input type="checkbox"/> Ohio State vs	
	<input type="checkbox"/> Georgia	

DEADLINE: FRIDAY, DEC. 30 @ 3pm

MAIL-IN ENTRIES MUST BE POSTMARKED BY FRIDAY
Winners Announced Online Tue., Jan. 3, in print Jan. 11
(vs: games at a neutral location)

TIE BREAKER
WRITE EXACT SCORE BELOW

Sugar Bowl

	Alabama vs
	Kansas State

name _____
address _____
city _____ state _____ zip _____
day phone _____ evening phone _____

WEEK 16 WINNER DEC. 17-18: JACK BROWN of Sheffield, AL (WEEK 15 was an off week)

Mail or deliver your entry to: Courier Journal Gameday Scorecard
219 W. Tennessee St., Florence, AL 35630 - Fax to: 256-760-9618
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.

Moments in History

• **On Dec. 28, 1900,** Mrs. Lulu Jenkins, of Chicago, was paid \$4,000 in compensation for the lynching of her husband in Ripley County, Indiana. Mr. Jenkins allegedly was involved in the theft of a horse and ended up the victim of a furious mob. Two other men were killed as well.

• **On Dec. 29, 2011,** Russian authorities discovered a large

amount of a rare caviar stored in, of all places, a morgue in St. Petersburg. A businessman and morgue attendant were arrested but claimed that the caviar was being kept for a personal New Year's celebration.

• **On Dec. 30, 1984,** speleologists (cave studiers/explorers) in the Mexican state of Oaxaca landed upon what was then thought to possibly be the world's deepest cave after going through a maze of underground tunnels in the jungle.

• **On Dec. 31, 1943,** Henry John Deutschendorf, better known to us today as singer-songwriter, actor John Denver, was born. In a four-decade career before his untimely death in an airplane crash, he won worldwide affection and acclaim not just for his music but for his dedication to humanitarian and environmental causes.

• **On Jan. 1, 1962,** the U.S. Navy SEALs unit was created. Their elite members (only about 20% actually make it that far) are trained to operate in urban, desert and jungle locations and to withstand torture.

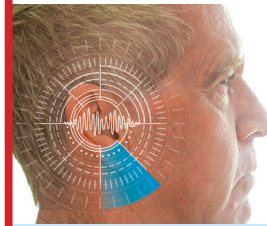
• **On Jan. 2, 1941,** The Andrews Sisters recorded "Boogie Woogie Bugle Boy" for Decca Records, about a Chicago trumpeter drafted into the Army in World War II who shakes up "Reveille" with his masterful licks. Originally intended for Lou Costello to perform in the comedy "Buck Privates," it was reworked for The Andrews Sisters, who introduced it in the film.

• **On Jan. 3, 1938,** Franklin Delano Roosevelt, who contracted polio at age 39, founded the National Foundation for Infantile Paralysis, later renamed the March of Dimes Foundation. The moniker came courtesy of comedian Eddie Cantor, who said in a donations appeal: "Nearly everyone can send in a dime, or several dimes. However, it takes only 10 dimes to make a dollar, and if a million people send only one dime, the total will be \$100,000."

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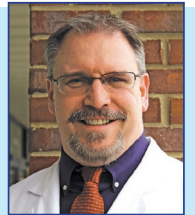


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Savvy SENIOR

How Older Drivers Can Save on Auto Insurance

Dear Savvy Senior,
Can you provide any tips to help seniors reduce their auto insurance premiums? I just got hit with a 15 percent increase on my car insurance and am looking for ways to save.

Fixed Income Frank
Dear Frank,
Unfortunately, auto insurance rates went up significantly over the past year as the pandemic eased and more Americans got back on the roads. But there are plenty of ways to cut your premium. To find out what discounts may be available to you, contact your auto insurer and inquire about these options, and any others that may benefit you.

Low mileage discount:

Most insurers offer discounts to customers who drive limited miles each year, which is usually beneficial to retirees who drive less because they don't commute to work every day. These discounts usually kick in when your annual mileage drops below 7,000 or 7,500, which is significantly less than the typical 12,000 miles most Americans drive a year.

Drivers Ed discount: Many states require insurance companies to offer defensive driving discounts – between 5 and 15 percent – to drivers who take a refresher course to brush up on their safety skills. These courses, offered by AAA ([//aaadriversonline/register/roadwise](http://aaadriversonline/register/roadwise)) and AARP (aarpdriersafety.org), cost \$20 to \$30 and can be taken online.

Monitored driving discount: Many insurance providers offer discounts based on how and when you use your car. To get this, the insurer would provide a small monitoring device that you would place in your car to track things like your acceleration, braking habits, driving speeds, phone use and when you drive. Drivers are rewarded between 10 and 50 percent for safe driving and for not driving late at night.

In addition, many insurance providers also offer discounts to drivers who do not have any violations or accidents for three or more years.

Membership discounts: Organizations that you belong to can also lower your insurance premium. Insurers offer discounts through professional associations, workers' unions, large employers or membership organizations such as AAA, the National Active and Retired Federal Employees Association, AARP, etc. You could even qualify for savings based on the college you attended or the fraternity or sorority you belonged to decades ago.

Bundle policies: If your auto policy is issued by a different company from the one insuring your life or home, call each insurer and ask if bundling the policies would be cheaper.

Improve your credit: You may be able to lower your car insurance premium by paying your bills on time

and reducing the amount of debt you carry. Insurers look at how their customers manage credit to get an idea of risk and to price policies. Better rates are given to those with good credit scores, typically 700 or above.


Increase your deductible: While it's not right for everyone, paying a higher deductible could save you big on premiums. For example, raising your deductible from \$200 to \$500 could reduce the cost of your collision and comprehensive coverage by 15 to 30 percent. Going to a \$1,000 deductible could save you 40 percent or more.

Consider your car model: If you're shopping for a new vehicle, call for an insurance quote before you decide what to buy. Some vehicles are safer and cost less to repair than others. Insurance companies collect data about each make and model and use it to determine how much to charge customers.

Comparison shop: To find out if your current premium is competitive with what other insurers charge, or to help you look for a different provider you should comparison shop. Online brokerages such as *CarInsurance.com*, *TheZebra.com* and *QuoteWizard.com* let you plug in basic details – such as your age and your car's make, model and year – to compare rates from insurance companies.

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Jim Miller is a contributor to the NBC *Today* show and author of

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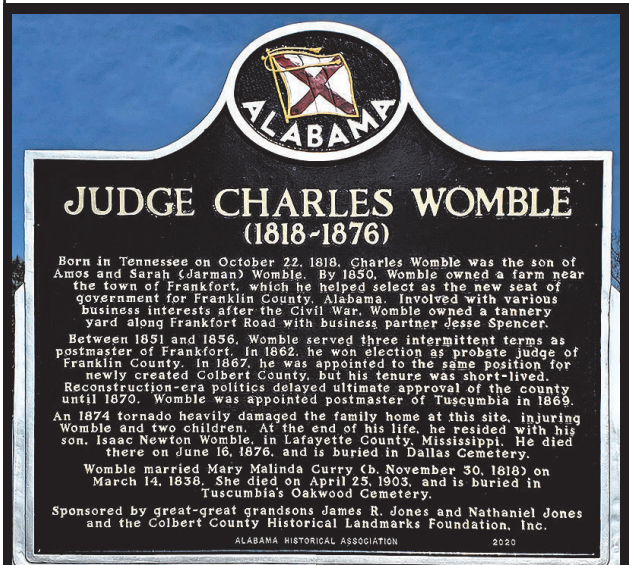
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SIGNS OF THE PAST



JUDGE CHARLES WOMBLE (1818-1876)
Born in Tennessee on October 22, 1818, Charles Womble was the son of Amos and Sarah (Jarman) Womble. By 1850, Womble owned a farm near the town of Frankfort, which he helped select as the new seat of government for Franklin County, Alabama. Involved with various business interests after the Civil War, Womble owned a tannery yard along Frankfort Road with business partner Jesse Spencer. Between 1851 and 1856, Womble served three intermittent terms as postmaster of Frankfort. In 1862, he won election as probate judge of Franklin County. In 1867, he was appointed to the same position for newly created Colbert County, but his tenure was short-lived. Reconstruction-era politics delayed ultimate approval of the county until 1870. Womble was appointed postmaster of Tusculum in 1869. An 1874 tornado heavily damaged the family home at this site, injuring Womble and two children. At the end of his life, he resided with his son, Isaac Newton Womble, in Lafayette County, Mississippi. He died there on June 16, 1876, and is buried in Dallas Cemetery. Womble married Mary Malinda Curry (b. November 30, 1818) on March 14, 1838. She died on April 25, 1903, and is buried in Tusculum's Oakwood Cemetery. Sponsored by great-great grandsons James R. Jones and Nathaniel Jones and the Colbert County Historical Landmarks Foundation, Inc. ALABAMA HISTORICAL ASSOCIATION 2020

Location: 34.7337°N, 87.7051°W
at N Water St and West 4th St.,
Tuscumbia

The Judge's family home was on this site until the home was destroyed by a tornado in 1874. Judge Womble died in 1876 but his wife Mary survived for 27 more years.

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

Insurance Insights

Important Winter Car Care Tips

Keep your car running smoothly in the winter months.

From low tire pressure to frozen fuel lines to road salt damage, winter can take its toll on your vehicle. Here are five car care tips to help prevent long-term damage:

- **Swap out regular tires for winter tires.** Snow or not, if you live in an area where temperatures regularly fall below 45 degrees, winter tires are recommended. They're made to give you better traction while turning or stopping on cold pavement.
- **Check tire pressure weekly.** Driving on underinflated tires can cause them to wear down prematurely and lose traction on icy or slippery surfaces. Your tires lose a pound of pressure with every 10-degree drop in temperature.
- **Keep your fuel tank half full.** During winter weather, it's a good idea to keep at least half a tank of fuel in the vehicle in the event of an emergency or if you get stuck in the snow and need to wait for rescue. For longer road trips, plan stops for gas in advance.
- **Add a protective layer.** A coat of polymer wax can create a barrier against road salt, grime, snow, sleet and more. Couple that with high-pressure car washes after winter storms to rinse away buildup in hard-to-reach areas such as wheels, wheel wells and underbody.
- **Protect your windshield wipers.** If you park outdoors, leave the wipers in the raised position to prevent them from freezing to the windshield. Never use your wiper blades to remove ice, snow or frost from the windshield; use an ice scraper instead.

Be prepared!

Navigate through whatever Old Man Winter throws at you by making yourself a car kit with some essentials.

- **Clothing.** Make sure you have extra warm clothing in your car: hats, gloves, scarves, hand and foot warmers, thick socks and a blanket.
- **Stay connected.** Add a flashlight with extra batteries to your kit. You might also consider flares or a whistle, and an extra phone charger.
- **Stay healthy.** Grab some bottled water and other snacks. Make sure you have any medications you might need, along with a first-aid kit.
- **Other necessities.** Jumper cables are a good addition to your kit. A small camping shovel and extra ice scraper can also be lifesavers in snowy conditions.

Follow these tips before you go anywhere in winter conditions. You can also talk to your local agent to find out what to do in an emergency.



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ON YOUR DEBT



B. Grant McNutt
Managing Attorney

Changes For Student Loans Bankruptcy Guidelines

While The Student Loan Forgiveness Plan Remains Blocked - You Have New Options

Some federal student loan forgiveness programs remain in place or are being expanded. And these programs can provide significant relief. One of these is something that has, in the past, been very difficult to achieve, discharging your student loan debt through bankruptcy.

Discharging Student Loans In Bankruptcy

The Biden administration just recently announced new changes to federal student loan bankruptcy policies that may make it easier for some borrowers to discharge their federal student debt in bankruptcy.

Before it was very difficult to meet the "undue hardship" standards that would allow borrowers to eliminate their student loans in bankruptcy. Not only were the standards almost insurmountable but the process was lengthy and the litigation very costly.

The Education Department and Justice Department announced new policy guidance that will alter how the court handles undue hardship bankruptcy discharge requests by federal student loan borrowers.

Making It Easier To Include Student Loans In Bankruptcy Discharge

The changes set specific requirements for you to prove you're dealing with economic distress.

Alabama State Bar requires the following: "No representation is made that the quality of legal services to be performed is greater than the quality of legal services performed by other lawyers."

The government will:

- Consider whether your expenses equal or exceed your income.

- Assess if your inability to pay will continue in the future.

In order to include student loan debt in your bankruptcy discharge you will still need to meet certain requirements, but the threshold has been lowered and made more reasonable to attain.

Contact Our Experience Debt Relief Team

You will need to complete an attestation form, to show the government that you meet the criteria to have your student loan discharged. It will be very important to complete this form accurately and having the help of an attorney experienced with the process will be critical.

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Debt in all forms can be overwhelming. The attorneys here at Bond & Botes provide guidance on helping clients reduce or eliminate debt. If you have student loans and other debts you feel you cannot pay call our offices today for an absolutely free and non-judgmental conversation on how you can get relief from your debt. Call us today and let us help you! We can alleviate your stress! We want to help, and we can help you!



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STRANGE BUT TRUE

By Lucie Winborne

- Martial arts icon Bruce Lee could throw a single grain of rice into the air and catch it with chopsticks.

- The word "checkmate" comes from the Arabic "shat mat," or "The king is dead."

- Want your candles to burn longer and drip less? Put them in the freezer for a few hours before lighting them.

- In what must qualify as one of the oddest marketing campaigns ever created, Burger King launched one

that entitled customers to a free Whopper if they unfriended 10 Facebook friends. Those folks would receive a message explaining that their digital relationship was less valuable than the sandwich. Hey, we like Whoppers too, but really!

- Dolphins have been witnessed amusing

See STRANGE... page 27

Hike...

Continued from Page 12

park staff and volunteers. The distance and rigor vary from park to park, but all hikes aim to create a fun experience for the whole family. Savor the beauty of the park's natural resources with the comfort of an experienced guide and be inspired to take advantage of these local treasures throughout the year.

Join other outdoor enthusiasts for a First Day Hike as they find adventure on January 1 in 2023!

AND BE PREPARED:

- Wear weather-appropriate clothing and sturdy closed toe shoes.
- Bring a bottle of water, a snack, hiking poles/stick and a fully-charged cell phone/camera for pictures
- Well-behaved pets are welcome on a 6' leash!

To see a list of planned First Day Hikes and their Alabama State Park locations, visit www.alapark.com/first-day-hikes-2023

Learn more about First Day Hikes across the country by visiting www.stateparks.org



Notes...

Continued from page 14

library at 2pm every 3rd Monday of each month. All caregivers are welcome. We all need encouragement.

The Batting Brigade Quilt Guild meets every 2nd Monday at 9:30am at Edgemont Methodist Church, 1330 Eauclaire Ave in Florence. Everyone interested in Quilting is welcome - from beginners to expert

60 or older? Join us for lunch Monday thru Friday at 11am for a one dollar donation. Our hours are 8:30am -12:30pm. Also if you would like to join Bingo every Tuesday and Thursday bring a small one dollar gift to play. Killen Senior Center, 227 J.C. Mauldin Hwy. Killen, 256-757-1792. See you soon!!

Come Travel with The Club (Florence Senior Center), Diamonds in the Rough. 256-760-6642. Our trips are open to the general public.

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

See NOTES... page 30

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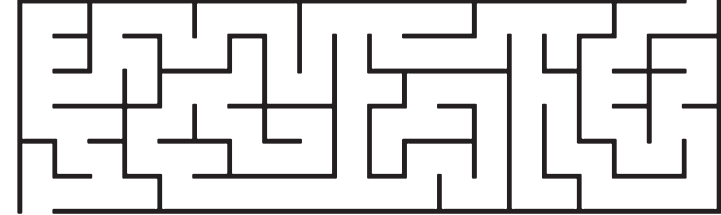
Our **"Third Thursday" Medicare Education Classes**, offered each month, allow you the opportunity to learn more. Call to register now to attend one of these classes!

256-648-5710

For accomodation of persons with special needs at meetings, call 256-648-5710



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. Flagmaker Ross | _____ S _____ | Miss Boop | _____ T _____ |
| 2. Miss Piggy's love | K _____ | Loner | H _____ |
| 3. Bench | _____ A _____ | Church musical group | _____ O _____ |
| 4. Live-in babysitter | _____ N _____ | Ms Drew | _____ C _____ |
| 5. Ballerina, e.g. | _____ C _____ | Peril | _____ G _____ |
| 6. Windy on and off | _____ Y _____ | Enthusiasm | _____ O _____ |
| 7. Interfere | _____ E _____ | In the center | _____ I _____ |
| 8. Change | _____ E _____ | Church table | _____ A _____ |
| 9. Airplane hobby kit | _____ D _____ | Lodger's inn | _____ T _____ |
| 10. Get the better of | _____ W _____ | Ensemble | _____ F _____ |

WORD LADDERS

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

cross

coats

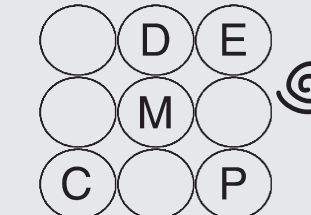
Puzzle Whirl

MINI SUDOKU

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

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 31

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Guest Commentary - Matthew Dickerson

Woke...

Continued from Page 12

funding for specific pet projects directed by members of Congress.

Many of these earmarks would advance the Left's extreme agenda and fund its institutions using the taxpayer's money. House Appropriations Chairwoman Rosa DeLauro, D-Conn., bragged that the omnibus "fulfills 98% of Democratic member requests in the House, with \$5.4 billion for 3,213 Democratic projects."

The types of woke-waste line items that some Senate Republicans will help fund, unless they change their minds, include these 12 projects:

- \$1.2 million for "LGBTQIA+ Pride Centers" and another \$1.2 million for "support services for DACA recipients" (aka helping illegal aliens with taxpayer funds) at San Diego Community College.
- \$477,000 for the Equity Institute in Rhode Island to indoctrinate teachers with "antiracism virtual labs."
- \$1 million for Zora's House in Ohio, a "coworking and community space" for "women and gender-expansive people of color."
- \$3 million for

the American LGBTQ+ Museum in New York City.

- \$3.6 million for a Michelle Obama Trail in Georgia.
 - \$750,000 for "LGBT and Gender Non-Conforming housing" in Albany, New York.
 - \$2 million for the "Great Blacks in Wax" museum in Baltimore.
 - \$856,000 for an "LGBT Center" in New York.
 - \$750,000 for the "TransLatin@ Coalition" to provide "workforce development programs and supportive services for Transgender and Gender nonconforming and Intersex (TGI) immigrant women in Los Angeles."
 - \$2 million for "MLK Labor" in Washington, an affiliate of the AFL-CIO that expelled Seattle police officers from union ranks.
 - \$956,000 for "The Equity Incubator at the Universities at Shady Grove" in Maryland.
 - \$791,200 for "equitable energy resilience and EV infrastructure" in Sonoma, California.
- These types of woke projects have no place in the federal budget.
- House Republicans could have banned the corrupt practice of earmarking. But the GOP agreed to keep the pork money flowing with a 158-52 vote in November.

The earmarks in this omnibus spending bill should be a wake-up call to the dangers of allowing earmarks back into Congress' appropriations process.

Rather than rubber-stamping these earmarks and the \$1.85 trillion omnibus, lawmakers should kick government

spending into next year. Then the new Congress can draft responsible bills that reflect the values of all Americans and cut wasteful spending.

Matthew Dickerson is the director for the Grover M. Hermann Center for the Federal Budget at The Heritage Foundation.

Get an early look at next week's issue with the...

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



Meet **HYDE**, he is truly amazing! This adorable boy loves toys as you can see. Hyde loves running and playing with others and fetching his favorite toy. He is an active dog full of energy. Please come meet Hyde today. **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 fun loving dog.



Meet **COOPER**, he is an all around fun dog. Cooper is fun and loves to play. This lab mix would be a great dog for an active family. Cooper absolutely loves his tennis ball and would love to make his new home with you. A large yard for him to play in would make him very happy. Please come take Cooper home with you to play today. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Please call or come by Florence Lauderdale animal services 256-760-6676 to meet this amazing boy

Meet **CLAY**, he is a handsome fella looking for his new home. When you see his face and his smile you can't help but smile too. He is such a loving and sweet dog with a great personality. Clay has a beautiful very different brindle color coat. Please come and meet Clay and see how wonderful he is. **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 happy boy.



Meet **STEELE**, he will absolutely steal your heart with his blue eyes. This gorgeous boy is ready to be your new best friend. He would make a great friend and companion. Steele would love to curl up with you on these cold winter nights. Please come and meet this gorgeous dog. 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 handsome boy.

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Medicare Minute

“Medicare Changes for 2023”

January 1st of each year is a time that many make resolutions to make changes in their lives. But it's also a time that Medicare makes changes for the upcoming year. In 2023 there are a couple of changes in Medicare that everyone should know.

The first is the Part B premium. Those of you who started Medicare during or prior to 2022 may see a change in your Part B premium for 2023. Early indications are that your Part B premium may go down. For those who are starting Part B in 2023 the premium will be \$164.90 per month. This amount could be higher for people making more than \$91,000 per year.

The Part A deductible is also changing in 2023. The Part A deductible in 2022 was \$1,556 per benefit period. In 2023 the Part A deductible will be \$1,600 per benefit period. Remember, the Part A deductible is not an annual deductible and can hit you more than once in a calendar year. The Part B deductible will be \$226 in 2023. The Part B deductible is an annual deductible.

The third change to be aware of is the amount you and your drug plan will have to pay before you reach the coverage gap or “donut hole”. In 2022 that amount was \$4,430. The amount in 2023 is \$4,660 This is a good thing for those affected because it means your plan can pay more before you reach the gap.

If you are affected by any of these changes in 2023 and do not understand them just contact us at the number below and we will be glad to go over them with you. For those of you going on Medicare in 2023 you can call our office and sign up for one of our free Medicare Education classes. They are taught each month and will explain all the above for you.

If you have any questions about this or any other aspect of Medicare feel free to call us at 256-648-5710 or visit our office at 885 Florence Blvd. Alabama Health Guidance is an independent insurance agency and does not represent Medicare or any other government agency.



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STRANGE BUT TRUE

Continued from pg 24

themselves by creating underwater bubble rings.

- There's a Google Map for Mercury, Venus, Earth's moon, Mars, Pluto, three out of four of Jupiter's moons, and all but one of the round Saturnian moons.

- Leonardo da Vinci often bought caged animals just to set them free.

- Early 19th-century composer Robert Schumann had an interesting, if grisly and ineffective, method of attempting to cure any disease he had or might have: plunging his hands into the guts of recently slaughtered animals.

- Sid Nouar, owner of the 1000&1 Signes restaurant in Paris, was the first deaf person to open a restaurant in France. It is also staffed entirely by

deaf employees.

- A 2009 study found that lost wallets were 88% more likely to be returned to their owners if they contained a photo of a baby. Barring that, you're also more likely to recover one if you typically carry pictures of a puppy, family members or an elderly couple.

Thought for the Day: “Take action. An inch of movement will bring you closer to your goals than a mile of intention.”
-- Steve Maraboli

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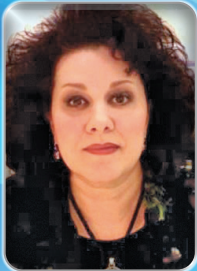
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DAVE SAYS

Letters...

When's the Actual Day?

Continued from Page 12

the actual New Year's Day is, according to Scripture (the Bible)?

Michael J. Sassin
Tuscumbia

He Deserted a Marine

Editor:

Brittney Griner is back in the U.S. after the Biden administration was able to negotiate a prisoner swap with Russia. Was this the right swap?

Paul Whelan, a former U.S. Marine, has been a Russian prisoner for four years. His health has deteriorated, and Whelan and his family are probably losing confidence in the ability of the U.S. government to bring him home.

I am sure many people in the U.S. believe Whelan should have superseded Griner in

the order of swapping prisoners. Furthermore, the prisoner we returned to Russia was an arms dealer who sold weapons to anti-U.S. terrorists. Have we enabled him to sell more weapons to terrorists who want to strike at the U.S.?

I wonder if Griner's popularity and notoriety as a big time basketball player influenced her superseding Whelan in the prisoner swap. Did the Biden administration place importance on her popularity and the impact on the voting public when compared to Whelan's obscurity? Whelan was a Marine who was willing to fight and die to defend our country. Griner said she thought the national anthem should not be played prior to her basketball games.

Hopefully, Whelan will be receiving the same U.S. negotiating skills Griner received, and we will see him back in the U.S. very soon.

Donald Moskowitz
Former LT, U.S. Navy
Londonderry NH

God's Timing is Always Right

God cannot make a mistake. God does everything according to a predicted, prophesied plan. All must come to pass as laid out in the perfect word of God. Things will run their course scripturally guided by the unseen hand of Almighty God. See: **Revelation 17:17** "For God hath put in their hearts to fulfil his will, and to agree, and give their kingdom unto the beast, until the words of God shall be fulfilled." That's why its so important not to mess with the AKJV text. God does things by numbers from Genesis thru Revelation. You mess with the text you lose the revelation. **Psalms 19:7** "The law of the LORD is perfect, converting the soul: the testimony of the LORD is sure, making wise the simple." **Psalms 12:6** "The words of the LORD are pure words: as silver tried in a furnace of earth, purified seven times." **Proverbs 30:5** "Every word of God is pure: he is a shield unto them that put their trust in him." God has no accidents. **Galatians 4:4** "But when the fulness of the time was come, God sent forth his Son, made of a woman, made under the law." When the time is full, God will send Jesus to take the saved to be with Him forever. See Acts 3:20&21. We're close but not there yet.

Notice: **Psalms 68:20** "He that is our God is the God of salvation; and unto GOD the Lord belong the issues from death." God knows the year, month, week and day, hour, minute, second when you will breathe your last breath. We don't. It behooves us to pay attention to the way we live and talk. Words matter, ours and God's. READ: **Matthew 12:37** "For by thy words thou shalt be justified, and by thy words thou shalt be condemned." Your words control the destiny of your never dying soul. Choose them wisely and carefully. How far off is your day of departure? Choose now to receive Christ and believe on Him and ask Him to forgive your sin, cleanse and save your soul. Jesus is waiting for your answer. People are praying for you right now. Don't disappoint them.

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Soap Opera Preview

DAYS OF OUR LIVES keeping the truth from Alex and Stephanie spent Christmas together. Victor and Sonny clashed over Leo. Gwen tried to help Xander out of another jam, but it backfired on them. Bonnie inadvertently raised suspicion in Sarah about Xander. Paulina's spirits were uplifted when Eli showed up with the twins. Chad threw a wrench in Alex and Stephanie's plans. Will demanded answers about Leo from Sonny. Xander and Gwen's deception began to unravel. Eric and Brady put their plan into action. Wendy and Johnny struggled with

keeping the truth from Gabi. Rafe questioned Gabi about her true feelings as she prepared to marry Li. Nancy pressed Chloe about her love life. Chloe and Stefan shared a romantic New Year's Eve in Miami. Wendy reached her breaking point. Gabi and Li's wedding got underway. Rafe and Jada shared a tense encounter with Nicole. Li and Gabi's wedding came to a screeching halt. *Wait to See: The stroke of midnight brings romance for several couples. Kristen makes a stunning discovery. EJ confesses to Nicole.*

GENERAL HOSPITAL Terry was surprised by Britt's decision. Heather was intrigued by what she learned. Dante encouraged Cody. Trina and Spencer were determined. Robert and Mac entered negotiations. Brook Lynn opened up to Maxie. Michael encouraged Willow. Sonny brokered a deal. Carly ran interference. Chase caught up with Sasha. Obrecht made a promise. Spencer apologized to Ava. Cyrus offered aid to Laura. The mystery deepened for Anna and Valentin. Victor issued a warning to Nikolas. Michael was resolute. Ava revealed what she was after. Laura voiced her suspicions. Britt's party kicked off. Liz made a resolution. *Wait to See: Laura encourages Nikolas. Esme takes a big risk. Britt's party is full of surprises.*

THE YOUNG AND THE RESTLESS Tucker surprised Ashley. Elena tried to repair Devon and Nate's relationship. Summer put Diane on notice. Victor wanted Adam back in the fold at Newman. Devon regretted a business decision. Phyllis and Daniel reminisced with Danny. Victor lashed out at Nick. Diane revealed a dangerous plan. Sally kept a secret. *Wait to See: Danny reunites with Traci and Lauren. Lily makes a painful decision. Jack lets his guard down with Diane.*

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Community Notes...

Continued from page 25

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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, 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.

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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 your own home! Please visit <https://www.uwnw.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 with each donation.

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

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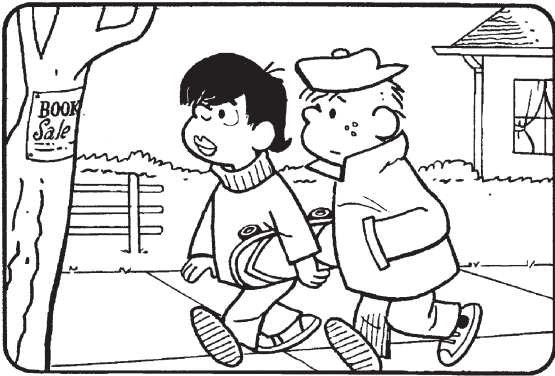
306
 FRESH OFF THE PIT

Look for the entry form in this issue

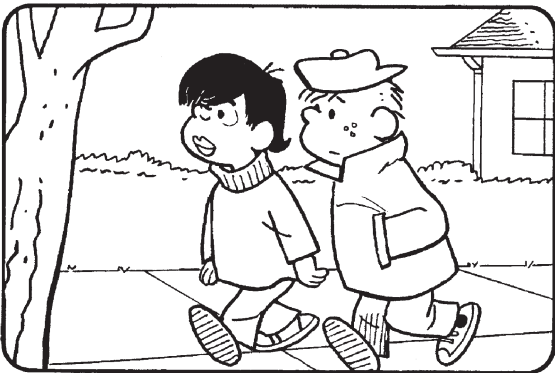
Courier Journal

HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.



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Even Exchange answers

- Betsy, Betty
- Kermit, Hermit
- Chair, Choir
- Nanny, Nancy
- Dancer, Danger
- Gusty, Gusto
- Meddle, Middle
- Alter, Altar
- Model, Motel
- Outwit, Outfit

Kids' Maze Solution

WORD LADDER Answer
CROSS, CROPS, CHOPS, CHAPS, CHATS, COATS

Word Spiral Answer
PACHYDERM

MINI SUDOKU Answer

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

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