

## A Marker at Shady Dell

TUSCUMBIA—The historic marker recently erected at “Shady Dell”, the home of the late Dr. A.W. Davis, at 606 East Eighth Street in Tuscombua, was unveiled and dedicated last week.

Members of the Stewart family, current owners of the house, helped honor the esteemed Black physician who, for many years in the early - mid 1900’s, was a prominent healthcare provider and leader in the community at large. Davis is especially remembered at Christmas time. Each year during the holiday season while he practiced medicine, Dr. Davis erected a Nativity Scene at the site of his

See SHORTS... on Page 2

Volume 139 Number 11

January 4, 2023

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## Outstanding Support

### Texas Roadhouse Sees Benefits of Finding Ability in All Employees

MUSCLE SHOALS—The success of Easterseals of Northwest Alabama and the people with disabilities whom they serve depends on strong support from individuals, businesses, and other stakeholders in the community. Examples of that growing support from this community are in generous supply.

Jason Bromberg and the Texas Roadhouse organization is one of the groups that has gone above and beyond in providing that support.

“Bromberg’s dedication and the commitment of his Roadhouse staff has enabled many people with disabilities to achieve their dream of employment and moving toward self-sufficiency,” said Easterseals of NW Alabama Executive Director, Jerry Groce. “Equally important is

See ABILITY... on Page 13



Laura Galeana, left, and Kanessa Bates, two of the Vocational Counselors at Easterseals of Northwest Alabama, present Jason Bromberg, the Managing Owner of Texas Roadhouse, with an Achievement Award in appreciation of his company’s outstanding commitment to providing employment opportunities for many of the people with disabilities who come through the Easterseals program. *Courtesy photo*

## First Metro: One of the Best

MUSCLE SHOALS— First Metro Bank was recently named one of the Best Companies to Work for in Alabama by *Business Alabama Magazine* and Best Companies Group. Headquartered in Muscle

Shoals, First Metro Bank currently has 140 employees working at their ten branches throughout north Alabama.

See BEST... on Page 9

L-R: Tony Brewer, Lauderdale County President; Mike Vaughn, Franklin County President; Georgia Claire Varble, Director of Market Development; LeAnn Long, Human Resources Director; Scott Haataja, Chief Lending Officer; and Rodney Howard, President & CEO.

*Courtesy photo*



### GAME DAY SCORE CARD 2022

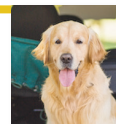
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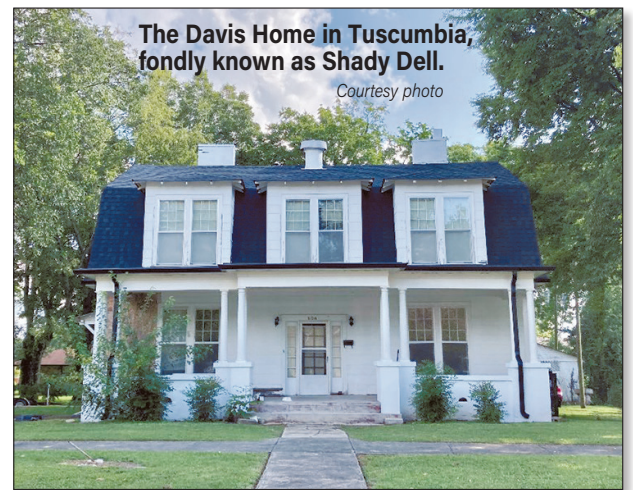
**BUICK: LUCERNE**, 2006 \$1,250. red, runs great, loaded, very expensive rims, has transmission problem, 256-288-8376 Decatur

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The Davis Home in Tusculumbia, fondly known as Shady Dell.

Courtesy photo

# Dr. Zaman Shah

## at Shoals Primary Care



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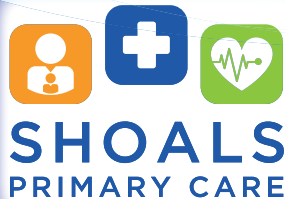
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## Shorts...

### A Marker at Shady Dell

Continued from Page 1

medical practice. While the office is no longer standing, a stone monument marks its site across the street from the Davis home place.

"Shady Dell" was listed in 2021 on the Alabama Register of Landmarks and Heritage. It is a frame house of Dutch Colonial style built in 1920. A fish pond which once graced the grounds may still be observed. The home was purchased from the Davis estate by **Barbara and Glen Stewart**. Their children, **Carolyn Stewart, Wayne Stewart, and Danita Billins** are the current owners. Restoration efforts are underway.

The marker is the official recognition of the historical significance of the property by the Alabama Historical Commission.

### N. Crenshaw.

The evening is underway at 6pm with a meet and greet and silent auction. Dinner will be served at 7pm and the program will begin at 7:15pm. Entertainment will be provided by Entice Band from Nashville.



Tickets are \$50 and include the Silent Auction.

Attire is semi-formal to formal. Proceeds from the event will go toward local scholarship and service programs.

Contact **Gwen Woods**, Gala Committee Chair, for tickets and more information. 256-412-0316 or [gwenwoods02@comcast.net](mailto:gwenwoods02@comcast.net)

## Whataburger on the Way!

FLORENCE — expected to open sometime in 2023.

Crews were on site last week at the 1500 block of Florence Blvd to tear down the building that once housed Champion Community Credit Union and Regions Bank for years before that.

The Texas-based Whataburger franchise is expected to be one of seven locations to open in Alabama this year and one of 30 planned through 2027, according to a news release from the company.

Other openings this year include restaurants in Albertville, Madison, Scottsboro, Hazel Green, Huntsville, and Cullman.

The announcement of the Florence location came in October when the Athens franchise had its grand opening.

More SHORTS... on Page 6

## Zeta Gala for Area Programs

FLORENCE—The Nu Eta Zeta Chapter of Zeta Phi Beta Sorority, Inc. is hosting a Founders' Day Celebration with the Zeta Winter Gala entitled, "A Royal Experience" on Saturday, January 14 at the Marriott Shoals Conference Center. The group is marking 103 years of Scholarships, Service, Sisterhood, and Finer Womanhood.

The Master of Ceremonies will be celebrity actor and producer, **Cedric Pendleton**. The keynote speaker will be Alabama State Director, Zeta Phi Beta's, Inc., **Dr. SoJuan**

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# STRANGE BUT TRUE

By Lucie Winborne

• A Cornish milkman named Steve Leech was making his rounds when he saw a shop on fire. Using 320 pints of milk, he not only extinguished the flames, but saved seven other stores in the process, earning a “Hero Milkman of the Millennium” award from the National Dairymen’s Association.

• An albatross typically spends the first six years of its life flying over the ocean without ever setting foot on the ground.

• In the 1990s, a mysterious soda vending machine dispensing rare and discontinued drinks appeared in Seattle. No one knew who filled it, but sadly, in 2018, it vanished as suddenly as it came, with an explanatory note saying it “went for a walk.”

• The first women’s boots were designed for and worn by Queen Victoria.

• “Ergophobia” is the fear of work or the workplace. Psychologists attribute the condition to a combination of concerns about failing at tasks, public speaking and social anxiety.

• A 59-year-old man with no previous criminal record held up a bank for the measly sum of just \$1. So what was he actually after? A prison sentence, so he could get free health care.

• Red is the first color a baby sees.

• If diamonds really are a gal’s best friend, she might like to pay a visit to

See STRANGE... page 5



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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.

Enjoy highlights from the Tennessee Valley Museum of Art's permanent collection Tuesday-Friday 9am-5pm January 10 - 24. Admission is free for this partial exhibition. (Note: not all galleries will be accessible, as staff prepares the spaces for this year's exhibitions).

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 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.

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.

**See NOTES... page 31**

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# STRANGE BUT TRUE

Continued from page 3

the planet known as 55 Cancri e, which is believed to be principally covered in graphite and diamond. Of course, she would also need to bring enough rocks back home to cover the cost of the \$12 million spaceship she'd need to get there.

• There are more historic artifacts under the sea than in all of the world's museums.

*THOUGHT FOR THE DAY: "I have learned over the years that when one's mind is made up, this diminishes fear." -- Rosa Parks*

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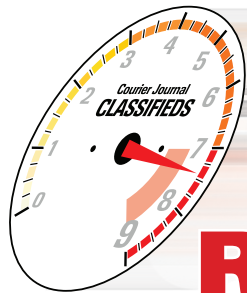
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-Marc Patterson, Google Review

<b>Florence</b> 2604 Hough Road Florence, AL 35630 256-712-3549	<b>Muscle Shoals</b> 2402 Avalon Ave Suite A Muscle Shoals, AL 35661 256-712-3186	<b>Tuscumbia</b> 121 East 6th Street Tuscumbia, AL 35674 256-712-2240	<b>Madison</b> 7559 Hwy 72, Suite 105 Madison, AL 35758 256-562-4001	<b>Russellville</b> 531 St. Clair Street SE Russellville, AL 35653 256-460-4191
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Courier Journal

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## Shorts...

Continued from Page 2

### Inside is CB&S Bank Arena

FLORENCE - The UNA Board of Trustees recently voted to name playing area in Flowers Hall the CB&S Bank Arena for the next ten years.

"We are exceedingly pleased by the opportunity to partner with CB&S Bank," said UNA President Dr. Ken Kitts. "Engaging with and developing partnerships across the community and region strengthens the institution as well as the programs these partnerships support."

In addition to logos on the arena floor and external signage, the area will be referred to during broadcasts as CB&S Bank Arena. The monies from what was described as "a generous gift" will go to the Graduating Champions Fund that supports UNA Athletics.

"Our company is excited to partner with the University of North Alabama on naming it's sports arena," said Mike Ross, President and CEO of CB&S Bank. "We are honored and proud to be a part of the Lions Legacy."

The naming is effective January 1, 2023 and signage will be updated at Flowers Hall in the weeks to come.

Flowers Hall has long been home to UNA men's basketball and women's basketball and volleyball. The venue recently underwent significant renovations.

### Assistance for Abuse Victims

MONTGOMERY— Gov. Kay Ivey has awarded \$1.4 million to help child abuse victims in 10 north Alabama counties have access to professional assistance through five nonprofit organizations.

The grants will enable the organizations to provide services including mental health assistance, medical services referrals, advocacy and assisting in filing victims' compensation claims, and assisting with needed services."

Those grant recipients include the Cramer Children's Center serving Colbert, Franklin, Lauderdale, Lawrence, and Winston counties: \$557,415, and the Athens-Limestone Children's Advocacy Center, Inc. which serves Limestone County: \$215,448.



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I'VE RECOMMENDED LASTPASS AS A PASSWORD MANAGER for years. A password manager is a convenient tool that remembers our passwords for us. Some of you may have come across a headline recently that



Jim Fisher

LastPass was catastrophically hacked. You may have read that all your personal data was stolen and that you must change the password on all your websites immediately or doom, despair, and agony awaits!

I'm often critical of hyped headlines but this is not too much of an exaggeration. LastPass really was hacked and a lot of data was stolen.

# LASTPASS DISASTER

by "The Computer Skeptic"

That data has been published in areas of the internet where criminals live. If you use LastPass (as I do), how concerned should you be? I'd say about medium to high.

Some basics: LastPass is, arguably, the king of password managers. They were one of the first ones and are generally considered to be a market leader. It remembers your passwords on both mobile and desktop/laptop computers. In addition to remembering passwords, LastPass can store your various shipping addresses and credit card

numbers in a secure place. LastPass will fill in that information for you instead of typing it all manually every time. That's awfully convenient but, of course, this convenience and popularity make LastPass a valuable target for hackers.

So, some hacker somewhere gained access to a LastPass developer's work computer. Exactly how this happened is not known, but this commonly happens through some sort of fake email scam. This developer had access to the underlying code for LastPass.

That means that the hackers had access to that code, too. That hacker was able to download the entirety of LastPass' user data. I suspect this developer is now available for employment elsewhere.

The hackers downloaded "meta" data. This metadata is unencrypted, easy-to-read stuff such as your IP address and the websites you visited. That's not a big deal. Your internet provider knows all this, too, and it's not really considered "private." But the hackers also downloaded your encrypted data. Encrypted means that the data is scrambled and extremely (if not impossible) to break unless the "master password" is known. This last part may or may not be a problem for you.

I happen to have a very long, fairly complicated master

password for my LastPass data. It would take someone a very long time to decrypt my vault of data. So I'm not too terribly worried about my data but some of you may not have used a strong password. If that describes you, you need to immediately change your LastPass password and begin the laborious process of changing the passwords to all the websites. This stinks but it needs to be done.

Jim Fisher owns Excel Computer Services in Florence. Reach him at [www.ExcelAL.com](http://www.ExcelAL.com)



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# Medicare Minute

## "Qualifying for Medicare"

When I began working with Medicare health plans a few years ago it became obvious to me that people aging into Medicare were joining a health insurance program that they really didn't understand. Although the Centers for Medicare and Medicaid Services (CMS) do all they can to educate Americans about the benefits of Medicare it still isn't enough for them to fully understand what they have as far as medical coverage through the federal government. Over the next few weeks we're going to discuss the basics of and what is covered under Medicare. But first let's look at how Medicare started.

On July 30, 1965, President Lyndon B. Johnson signed into law the bill, Title XVIII of the Social Security Act, which led to the establishment of Medicare. The original bill included Part A (Hospital Insurance) and Part B (Medical Insurance). Today we know these 2 parts as "Original Medicare". In the beginning Medicare was created to provide health insurance to people 65 years of age and older, regardless of income or medical history.

Over the past five decades changes have been made as to who qualifies for Medicare. In addition to people over the age of 65, Medicare now covers people under the age of 65 who are permanently disabled and have been receiving Social Security Disability Insurance for 24 months. Also anyone at any age can receive Medicare if they have End Stage Renal Disease or ALS.

Although Medicare provides medical coverage for those who qualify it is not 100% coverage!! We often hear "once I go on Medicare my medical insurance worries are over." Medicare has deductibles and coinsurance that the Medicare beneficiary is responsible for unless the beneficiary has additional coverage to supplement Medicare.

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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## Guest Commentary

# REPARATIONS: Blackwashing Slavery

When it comes to the absurdity of American taxpayers giving “reparations” to black descendants of slaves, it’s difficult to limit the number of objections.

These are the facts: American slavery, though horrific, was legal. It ended 157 years ago. The government did not own slaves, the private sector did. Most Southerners did not own slaves. Nearly all slave owners were Democrats, so why should non-Democrats pay reparations? Hundreds of thousands of white Northerners lost their lives and suffered serious injuries fighting in the Civil War that ended slavery.

And today, as conservative writer, Michael Medved, puts it, only about 5% of whites bear “a generational guilt” to slavery.

Then there’s the role Africa itself played.

Take the 2022 movie, “The Woman King,” starring Viola Davis, about female African

See **GUILT...** on Page 24

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

THE  
Larry Elder  
SHOW



LARRY ELDER

The Sage from  
South Central

## Courier Journal

# THIS WEEK

in the *Shoals*

January 4, 2023

Happening  
**THIS WEEK**

## Resolutions for Our Pets

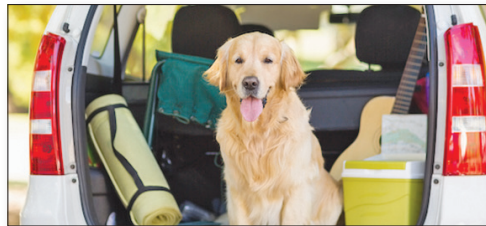
LET'S KEEP OURS... AND A FEW FOR FURRY FRIENDS

We all seem to make some type of New Year's resolution.

We set goals for ourselves to eat healthier, lose weight, spend less time on our phones, exercise more, be more mindful – yada yada yada.

Well, it doesn't stop with just us. With all the unconditional love and joy pets bring us, an overwhelming number of pet parents also set New Year's

See **FURRY RESOLUTIONS...** on Page 29



## SOUTHEASTERN NATIVE AMERICANS FACT, FICTION, AND FOLKTALES

A Frank Discussion About

### INDIAN REMOVAL



Matheny

FLORENCE—The Florence Indian Mound Museum is collaborating with the Alabama Chapter of the Trail of Tears Association to host a presentation series titled, “Southeastern Native Americans—Fact, Fiction, and Folktales.” The series will focus on different aspects of southeastern Native American history and culture. Presentations will be in-person and recorded. Paul Matheny's presentation will be on Sunday, January 8 at 2pm at the Florence Indian Mound Museum.

The presentation will examine the reasons for the removal of the southeastern Native Americans to Indian Territory. It will focus on the major events leading up to removal such as the Louisiana Purchase,

See **REMOVAL...** on Page 16

ENJOY HIGHLIGHTS FROM THE TENNESSEE VALLEY MUSEUM OF ART'S PERMANENT COLLECTION January 10-24 Tuesday-Friday from 9am-5pm. Admission is free for this partial exhibit. Not all galleries will be accessible as staff prepares the spaces for this year's exhibitions.

FLORENCE PARKS AND RECREATION will offer 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 is underway beginning Monday, January 9 from 5:30-6:30pm at Royal Avenue Recreation Center, 420 N. Royal Ave in Florence. The cost is only \$25/month. For questions, call 256-712-5549.

INDIVIDUAL / COUPLE BALLROOM DANCE LESSONS will be offered by Florence Parks and Recreation Dept. These lessons are perfect for weddings, formals, proms, lead outs, cotillions, etc. Call 256-760-6425 to schedule a lesson. Select times are available.

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

by Mail, in person, or mail slot  
Editor-Courier Journal

219 W. Tennessee St.,  
Florence, AL 35630  
• e-mail: [editor@courierjournal.net](mailto:editor@courierjournal.net)  
• FAX: 256-760-9618

## My Sincere Thanks!

Editor:

I would like to thank Jamey Hagan from Killen for saving my legs from possible amputation.

I had an accident while at my friend's house in Lawrenceburg, TN where I was dragged for several yards by my heavy old pickup which caused deep scrapes into my feet, shins, and knees.

I'm 65 with diabetes and painful neuropathy in my feet and legs, so

this meant I was in serious condition. In addition, my husband was out of state in Oklahoma.

I didn't want to worry my husband, so I didn't tell him about the ordeal. When he got home days later, he took me to Platinum Wellness Center in Pulaski, TN, owned and operated by Jamey Hagan, MSN, FNP-C.

After cleaning the injuries really well, Jamey gave me injections of ozone into the wounds which caused them to go into healing mode in spite of my lack of circulation from diabetes and neuropathy. He also sent us home with an ozone

generator, a bottle of medical oxygen, and limb bags large enough to place my legs in for the ozone treatments.

This saved my legs! Thank you Jamey for all you kindly did to save my legs! I would recommend Ozone injections to anyone who needs any kind of healing in their body.

Lastly, I would also like to thank Rick Lanning who quickly came to the aid of my friend, Polly, as she screamed for help while the truck mishap was occurring. This man, who owns Rick's Barbeque, made a mad dash down a steep hill to the scene of the accident and was kind enough to assist us in several ways, initially by calming us both down. I didn't know who he was at the time, but I was impressed at how he

He will actually get off his private plane and preach about how we have to change our ways.



See **LETTERS...** Page 26



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### Ability...

Continued from Page 1

the fact that each successful employee reinforces the reality that people with disabilities can be every bit as productive and valuable as their co-workers who do not face the same challenges."

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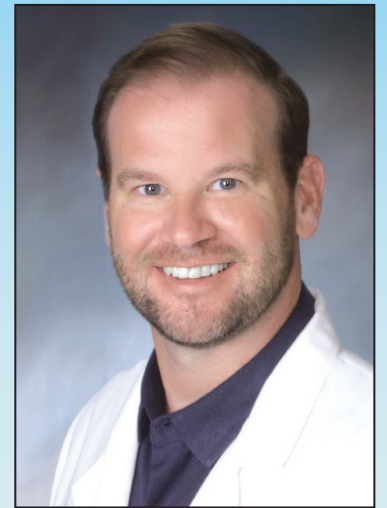


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# Moments in History

• **On Jan. 9, 1859**, Carrie Lane (later Catt) entered the world in Ripon, Wisconsin. A staunch women's suffragist and peace advocate, she founded the League of Women Voters in 1920 and was highly instrumental in the passing

of the Constitution's 19th Amendment, which granted women the right to vote that same year.

Though the marriage was short-lived, Rooney later called it "one of the most memorable moments of my life."

first governmental report stating that smoking could be injurious to one's health. Its Saturday date was chosen to minimize the effect on the stock market and maximize coverage in the Sunday papers, and was, Terry said, "a lead story on every radio and television station in the United States and many abroad."

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• **On Jan. 15, 1870**, a Harper's Weekly cartoon criticizing former Secretary of War Edwin Stanton with the caption, "A Live Jackass Kicking a Dead Lion" helped popularize the use of a donkey to symbolize America's Democratic Party.

• **On Jan. 12, 1908**, American inventor and electronics pioneer Lee de Forest, sometimes called the "Father of Radio," transmitted a long-distance radio message from the top of the Eiffel Tower for the first time, heard by an audience of 50.

• **On Jan. 10, 1942**, Mickey Rooney married Ava Gardner. Since both were under contract to MGM, they had to get permission from its head, Louis B. Mayer. According to Gardner, the studio "owned both of us, and did not look kindly on any change in Andy Hardy's status."

• **On Jan. 14, 1943**, Franklin D. Roosevelt and Winston Churchill met at Casablanca in Morocco to begin work on World War II strategy. At its conclusion, they held a joint news conference at which Roosevelt announced that peace would come "by the total elimination of German and Japanese war power. That means the unconditional surrender of Germany, Italy and Japan."

• **On Jan. 11, 1964**, U.S. Surgeon General Dr. Luther Terry issued the

• **On Jan. 13, 1989**, computers across Britain were hit by the Jerusalem (aka "Friday the 13th") virus, created in Israel the previous year to celebrate the 40th anniversary of the creation of the Jewish state. Fortunately, since the advent of Windows, it is now obsolete.

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## Removal...

Continued from Page 12

the War of 1812, the Indian Removal Act, and eventually, the Trail of Tears. The removal of the southeastern Native Americans from the east to the west of the Mississippi River was a plan long in the making. This presentation will help to develop the context during which this horrendous event occurred.

Commander Paul Matheny began his military career as a member of the United States Navy Reserve in 1981. He holds a Bachelor of Science Degree in Business Administration from the University of Tennessee, a Master of Education Degree from Middle Tennessee State University, and a Master of Science Degree in Business Management from Naval Post Graduate School.

Commander Matheny and his wife, Victoria, are natives of McMinnville, Tennessee. He has authored two books, "Gypsies, Beasts and Indian Chiefs" and "A River Rat Goes to Ayers Hall," and is a frequent lecturer on the Trail of Tears and American Indian Culture. Both Paul and Victoria are members of the Alabama and Tennessee State Trail of Tears Associations. His interest in the Trail of

Tears is based on his Great, Great, Grandfather, James Campbell, who was part of the Trail of Tears to Oklahoma.

This program is a collaboration between the city of Florence Department of Arts and Museums and the Alabama Chapter of the

Trail of Tears Association and sponsored by the Muscle Shoals National Heritage Area. The Florence Indian Mound is located at 1028 South Court St. in Florence. Call 256-760-6427 for more information.

photo: Amy Tolson, CCDC AvMC Public Affairs



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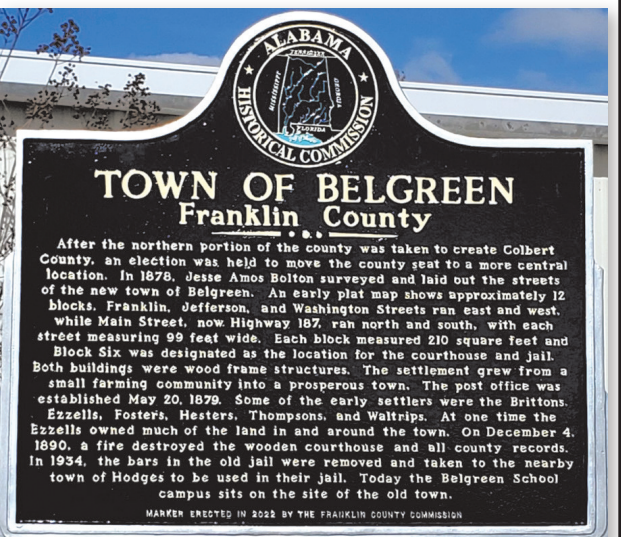
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~ Courtesy David Curott ~ author of "Signs of the Past" and "More Signs of the Past"

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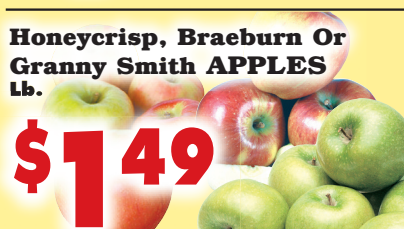
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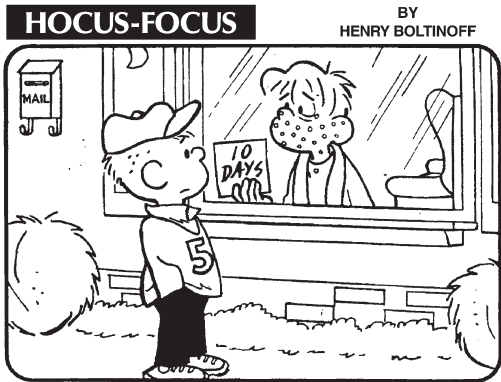


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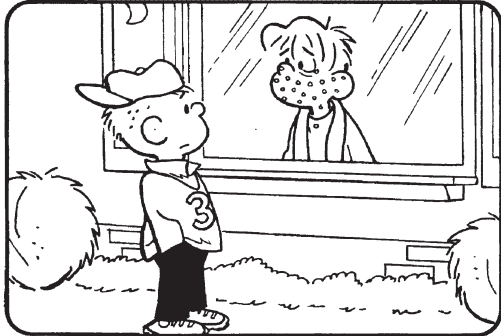
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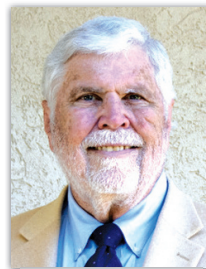
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Please Fill In Blanks Below For Tie-Breaker Scoring

**TIE-BREAKER** — GAME'S FIRST SCORE TAKES PLACE WITH \_\_\_\_\_:\_\_\_\_\_ (TIME) ON THE GAME CLOCK IN QUARTER # \_\_\_\_\_ (1,2,3,4) \* - GAME PLAYED AT NEUTRAL LOCATION.

Deadline to enter online, by fax or in person is Monday, Jan. 9 at 5pm.

Any mailed entries **MUST BE** postmarked by **FRIDAY, JAN. 6** & received no later than Monday by mail TO QUALIFY.

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or enter online at [www.courierjournal.net](http://www.courierjournal.net)

Winners will be listed online Tuesday afternoon and in the FOLLOWING week's Courier Journal.

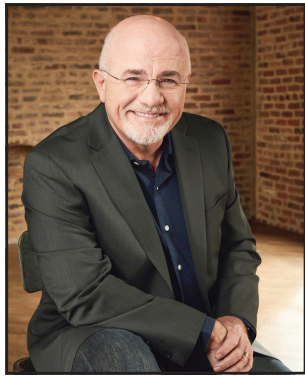
RULES: You can only enter for yourself, not other people. Only one entry per person per week. Only one winner per week. Winners must present a photo I.D. when picking up their gift certificate(s). Check the box beside the appropriate picks for the first 11 games, then write in the exact score of the tie-breaker game and alternate game. Person with the most correct picks receives a \$50 Gift Card from 306 Barbecue in Florence. No change will be returned for any unused portion of the certificate. Gratuity is not included. In event of a tie, the tie-breaker score will be utilized. Otherwise, it will not be considered. Closest tie-breaker score wins. Total points will be next tie breaking procedure, and a random drawing of finalists will be used to determine the winner if they are still tied after the tie-breaking procedure. ALTERNATE GAMES will only be used in cases of late postponements or forfeits, games which will then be excluded from consideration. 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.



# DAVE Says

by DAVE RAMSEY

## FILE BANKRUPTCY? THAT'S REALLY BAD ADVICE



your bank account. Make sure you get the agreement in writing, too, before sending them a penny.

Here's the deal. This collector bought the loan for pennies on the dollar. It's an old debt, and that means the expectation for collection is very low. At the same time, your husband did co-sign for the loan. They'll probably threaten to sue and whatnot, but my guess is you can work something out. It might take two or three weeks—and a little patience—but that's a small price to pay if it saves you a bunch of money.

Oh, and the attorney you talked to? He doesn't sound very bright. A bankruptcy stays on your record for years. Trashing your financial life over \$3,000 would be stupid.

Good luck, Scarlett!

*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.*

Dear Dave,  
My husband co-signed a loan for an old girlfriend four years ago. Apparently, she hasn't made a payment in almost two years, and a collection agency called him last week wanting the balance of \$3,000. We make about \$80,000 a year combined, and an attorney we spoke with recommended we file bankruptcy. Is this really the best thing to do?  
Scarlett

Dear Scarlett,  
If you have the money, and you can pay it off without putting yourselves in a bind financially, do it. That's the right thing to do, both morally and legally. If you don't have that kind of cash on hand, try haggling with them. See if they'll agree to settle for \$1,500. At this point, they might even take less. But if they go for the idea, do not give them electronic access to

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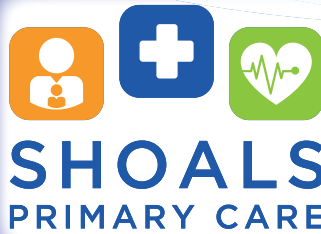
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**Courier Journal**



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Speaking The

*Truth*

Ephesians 4:15

In Love

**Calling On The Name Of The Lord**

Many sincere religious individuals read the Apostle Paul's statement in Romans 10:13 - "For whosoever shall call upon the name of the Lord shall be saved" and conclude that all any individual is required to do is to say something along the line of "Lord, please save me." As appealing as that might sound, ask yourself if that is really what Paul was communicating? Paul had himself in the earlier days of his life been an avid persecutor of Christians and at that stage of his life was known as Saul of Tarsus. When Saul was on the road to Damascus to arrest Christians and bring them back to Jerusalem, he was blinded by the bright light and fell to the ground and heard a voice say, "Saul, Saul, why persecutest me?" He then asked, "Who art thou Lord?" He was instructed to go into Damascus and it would to him what he MUST do (Acts 9:6). Think for a moment what Saul (later known as Paul) did when he called upon the name (of the Lord). We find the answer in Acts 22:16 where a Christian by the name of Ananias came to him and, after restoring his sight, said to him, "And now why tarriest thou? Arise, and be baptized, and wash away thy sins, CALLING ON THE NAME OF THE LORD."



Calling on the name of the Lord involves obeying what He has asked us to do. In Matthew's account of the gospel, we see him quoting Jesus in chapter seven, verse 21, "Not every one that saith unto me, Lord, Lord, shall enter into the kingdom of heaven; but he that doeth the will of the Father which is in heaven." In Luke 6:46, we see Jesus saying, "And why call ye me, Lord, Lord, and do not the things which I say?"

The context of Romans 10:13 shows that Paul was arguing that God is not a respecter of persons...his mercy is extended to all (both Jew and Gentile) who believe in and obey the commands of the Lord. Even after obeying the requirements of faith, repentance and baptism, II Timothy 2:19 tells us that an individual that nameth the name of Christ should depart from iniquity. This is telling us that when individuals become Christians, they will have to cease engaging in activities that are contrary to the Lord's will. Jesus gave us an example and challenges us to follow his steps, I Peter 2:21. Obedience to the commands of Scripture does not "earn" salvation, God's grace... unearned favor...does that, but his grace is only given to those who do the will of the Father.

**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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Guest Commentary - Larry Elder

**Guilt...**

Continued from Page 12

warriors. It portrays white slavers as villains and the female warriors as antislavery avengers. The film claims it is inspired by true events.

IMDB describes its premise: "A historical epic inspired by true events that took place in the kingdom of Dahomey, one of the most powerful states of Africa in the 18th and 19th centuries."

Inspired by true events—Really?

In fact, there was a band of warrior women in Africa called the Dahomey. True, they were fierce, feared, and bloodthirsty fighters. However, they used that ferocity to kill and conquer other Africans for sale to slave traders. The trans-Atlantic African slave trade and the Arab African slave trade could not have occurred without the complicity of African chiefs who sold conquered Africans to European and Arab slavers.

In the film, white slavers are portrayed as the enemy. In reality, they were business partners with the "women kings."

Critic Robert Daniels, who mostly praised director Gina Prince-Bythewood's film, said: "You might wonder how

Prince-Bythewood can shape a tale centering on the Agojie warriors—an all-woman group of soldiers known as the Amazons, sworn to honor and sisterhood—hailing from the West African kingdom of Dahomey, when one considers their hand in perpetuating the transatlantic slave trade."

A review on Last Movie Outpost, titled, "'The Woman King' Historical Embarrassment," puts it this way:

The movie has been set-up as a having a historical basis, telling the story of the real-life Kingdom of Dahomey in the 18th and 19th centuries. ... In reality, Dahomey was a notorious slave kingdom, and not the Pan-African freedom fighters as the movie presents them. They enslaved and murdered hundreds of thousands from other tribes and sold them into the slave trade.

Dahomey was renowned as the 'Black Sparta,' and was a fiercely militaristic society bent on domination and conquest. Their soldiers struck fear into other tribes all along what is still known as the Slave Coast, as they captured tribespeople from enemy tribes and sold them as slaves.

The Dahomey women fought to protect their own slave trade. Even worse for those who struggle with reality, the Amazons

were formed from among the king's 'third class' wives. These were those considered insufficiently beautiful to share his bed and who had not borne children. Awkward!

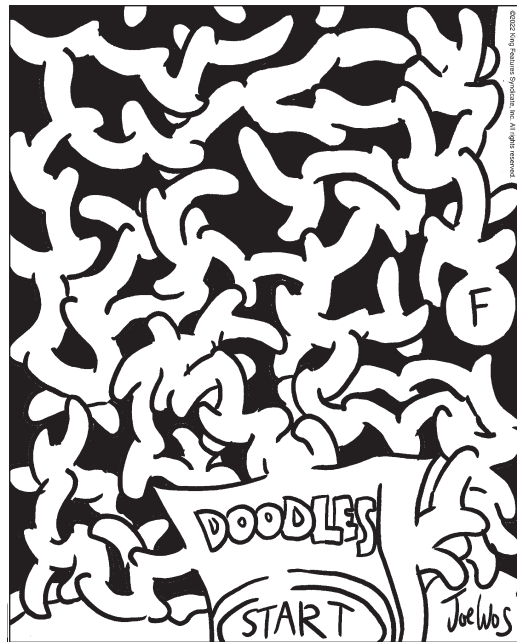
About the film, "History vs. Hollywood" writes:

In real life, the Dahomey are much more the villains than the heroes. ... They conquered neighboring African states and took their citizens as slaves, selling many in the Atlantic slave trade in exchange for items like rifles, tobacco, and alcohol. Many of the slaves they sold ended up in America. ... The business of slavery is what brought Dahomey most of its wealth. ... There are accounts of Dahomey warriors conducting slave raids on villages where they cut the heads off of the elderly and rip the bottom jaw bones off others. During the raids, they'd burn the villages to the ground. Those who they let live, including the children, were taken captive, and sold as slaves.

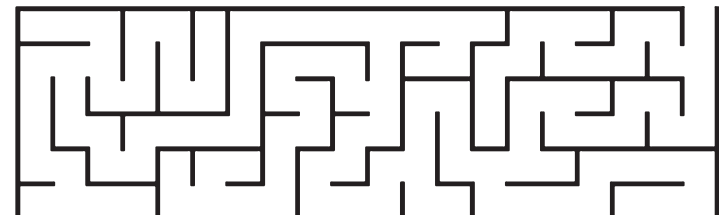
So, will Africa reimburse American reparations-paying taxpayers?

Article appeared initially on December 21, 2022 in The Daily Signal.

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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. Icy rain            | ___ L ___     | Sugary             | ___ W ___     |
| 2. Exemption           | ___ ___ V ___ | Restaurant server  | ___ ___ T ___ |
| 3. Pinky or pointer    | F ___         | Dawdle             | L ___         |
| 4. Ice cream serving   | ___ C ___     | Boat with one mast | ___ L ___     |
| 5. Student of Socrates | ___ A ___     | Mickey's pooch     | ___ U ___     |
| 6. Red gemstone        | ___ ___ T     | Jennifer or James  | ___ ___ R     |
| 7. Hunger after        | ___ ___ V ___ | Fad                | ___ ___ Z ___ |
| 8. Take out a loan     | ___ O ___     | Rabbit hole        | ___ U ___     |
| 9. Dracula's title     | ___ ___ N ___ | Tennis yard        | ___ ___ R ___ |
| 10. Dark tea           | ___ O ___     | Watermelon shape   | ___ B ___     |

**WORD LADDERS**

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

tales

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

armed

Answers on  
Page 30

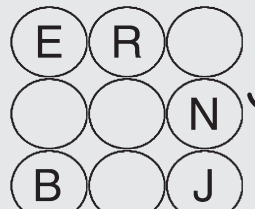
**Puzzle Whirl**

**MINI SUDOKU**

	3	1		2
			5	
		4		1
			2	
6				
	3			4

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

**WORD SPIRAL**



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



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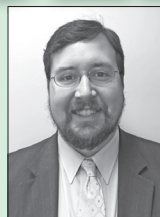
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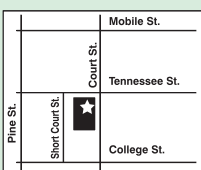
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## Letters...

### My Sincere Thanks!

Continued from Page 12

managed to do all that was necessary to get us through this.

He was just the average guy with a huge heart.

So, thank you to both of these men and my friend Polly for all their help, love, and support throughout this horrible ordeal.

Kay Alexander  
Five Points, TN.

### All Built on Shifting Sand

Editor,

Here we are at the end of 2022... and we have rolling blackouts in Alabama, a part of the country I still consider to be America.

How did we get here?

Well, the wise people of America decided a couple of years ago they didn't like mean tweets, a gruff personality, 1.5% inflation, 2% mortgage rates, rising "real wages", and a country headed in the right direction. So, they voted for a man who

essentially remained in his basement for the entire campaign, and the legacy media covered and promoted him while simultaneously destroying the incumbent.

Now we have this motley crew running America. They don't view the world as God intended - they worship the climate, and climate change is their religion.

We have shut down many power plants due to unfriendliness to the environment. Now we are at rolling blackouts. Nice choice, America!

The thing that bothers me most is the messengers for this climate movement leave the largest carbon footprint. John Kerry, the "climate czar" and former failed presidential candidate, has the audacity to fly across the globe in a private aircraft. He will actually get off his private plane and preach about how we have to change our ways.

And no one person on the entire planet leaves a larger carbon footprint than the President. Don't think of just Air Force One. There are immense amounts of fuel burned and unseen whenever the President travels. He goes to Delaware

almost every weekend, although it's not clear if he actually knows where he is. I don't believe any of their travels involve conveyance powered by batteries. These folks in leadership are hypocrites!

This entire green movement is built on shifting sand! These folks will never be happy or satisfied. The target is always moving and never attainable. They want us eating bugs while they eat beef. They want us to go back in time to a lower standard of living while they live "high on the hog". They will destroy us if given the chance!

Almost 40% of Alabama voted for this sham back in 2020. And from the last election there are more indications conservatives are losing ground. Really nice choice, America!

Greg Duncan  
Center Star

### Ready for the Step to FBS?

Editor,

The *TimesDaily* sports section on December 11, 2022 contained an article entitled, "North Alabama Lions, Moving on up?"

UNA among ASUN, WAC schools eyeing jump to FBS."

UNA currently plays as an Football Championship (FCS) member. FCS memberships include teams in 14 conferences.

That division has a 16-team playoff to crown a champion. The move up would be to the Football Bowl Subdivision (FBS) which includes 10 conferences and a four-team playoff to crown a champion. The SEC and the ACC conferences are among the conferences that play as an FBS member.

A new football conference, seeking to secure FBS status, will be formed with UNA as a member. The noted article also states that UNA has already signed a "multiparty term sheet agreement" to commit to the new conference. This is not putting the cart in front of the horse; it's putting wagons in front. The UNA Board of Trustees President has stated, "If you were going to make a major move, there would be major financial implications for that. We haven't reviewed that. None of that has been presented to us (Trustees). All these

kinds of things would be required if we were going to make a move." Wagons!

To become a FBS member, UNA must average at least 15,000 fans at home games over a two-year period. It is assumed this average is a requirement prior to having FBS status.

Four years ago, the current administration announced plans to build a 10,000-seat football facility on campus where the baseball facility is currently located.

A new baseball facility was to be built at Cox Creek Park. Is this plan no longer in play?

In addition, the administration, with Trustee approval, began charging students a fee of \$30 per semester hour to help pay for the new football facility. The title of this fee is General Studies Fee!! The title should be Football Facility Construction Fee (FFCF)! If a student graduates from UNA with 120 credit hours, a total of \$3,600 (120 x \$30) has been paid toward the cost of the football facility. *US News World Report* in their 2021 report, stated that the "Average total indebtedness of 2020 graduation class (UNA) was \$24,135." If this was

for a student who paid the FFCF for four years, the \$3,600 is part of the indebtedness and would increase interest.

This isn't fair to UNA students, and the amount paid should be refunded immediately. If it is not too late, my suggestion to the Trustees is to make a call to the Big South Conference seeking membership for UNA football. Currently, the Big South has eight teams that play football as FCS members.

The following is from the article: "UNA has not provided either an athlete or school budget for 2022."

In addition, UNA has not provided the amount due Coach Willis for the two years that remained on his contract; UNA has provided neither the salary of the new head coach nor the salary of his assistant coaches.

Does the *TimesDaily* have plans to issue a Freedom of Information request to UNA for the noted items?

I must recognize David Glovach, the *TimesDaily* Sportswriter, for his excellent article on this matter.

Bill Smoak  
Florence

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Meet **RONNIE**, a free-spirited, visually impaired, 6 year old, 90 pound hound that is so magical he should be the main character in a children's book series. He has so much personality! Ronnie loves sunbathing belly up no matter where the patch of sun is, also having toy parties even if he's the only one attending. He has been dubbed the mascot of the local school he used to visit. **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 Ronnie he is definitely a special dog.



Meet **DESIREE**, she recently visited fire station # 1 in Florence for a few days. This all around amazing girl thought she was in heaven with those guys. The firemen enjoyed her visit and thought she is great too. This is a dog who would love to be cozy just hanging out at home with you. Desiree is a definite dog you want to meet. **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 precious girl.



Meet **GALLAGER**, this handsome boy has been staying at fire station #4 in Florence for a week. He is a well behaved and a dog that will catch your eye. He has enjoyed the attention from the firemen and would love to find a new home with you. **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 fella



Meet **TAWNY**, this precious girl has loved the attention she got from visiting one of the local fire departments for a few days. Tawny is very smart and sweet and can't wait to find her forever home. This amazing girl knows how to get out if many situations. She needs an owner with knowledge on dogs as well as a good set up for her to be contained in a fenced yard when outdoors. **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 precious girl.



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# Soap Opera Preview

**DAYS OF OUR LIVES** While Kristen freaked out, Brady had second thoughts about his and Eric's plot. Nicole was hesitant to fall back into bed with EJ. Johnny and Wendy discussed their future. Gabi delivered some stunning

news to Stefan and Chloe. Sarah revealed the truth about Xander to a shocked Maggie, Justin and Bonnie. Gwen tried to lift Xander's spirits. A jealous Alex grilled Chad about his friendship with Stephanie. Sonny attempted to smooth things


over with Will. Stephanie ripped into Alex. Bonnie and Justin confronted Xander. Jada consoled Rafe, who was upset when he received divorce papers. Gwen was pressured to flip on Xander. Brady played hardball with Kristen. Sloan started to regret doing a favor for Eric. Rex gave Kate some worrisome news. Marlena and John enjoyed their staycation. Kristen and Brady tried to figure out what happened to the orchid. *Wait to See: Eric stuns John and Marlena with his*

*revelation. Kate takes a turn for the worse. Alex makes a fateful decision.*  
**GENERAL HOSPITAL** The Hook attacked again. Nikolas confided in Liz. Spencer was stunned. Dante opened up to Sam. Carly and Drew celebrated. Cameron and Scott got caught up. Trina voiced her doubts. Nikolas and Liz put their heads together. Laura visited Ava, and Dante interrogated a patient at General Hospital. Martin took on a new client. Felicia made a suggestion to Cody. Liz sought

Kevin's assistance. Heather defended her actions. Tragic news spread across Port Charles. Sonny blasted Nikolas. Spencer received some shocking news. *Wait to See: Carly offers her support. Willow gets an important call. Liesl took matters into her own hands.*  
**THE YOUNG AND THE RESTLESS** Victor did some damage control with Nick and Adam. Sharon faced her fears. Mariah and Tessa awaited some life-changing news. Cricket reunited with Danny. Nate

saw a new side to Victoria. Chelsea shared words of wisdom with Billy. Phyllis received an intriguing offer. Kyle worried about Diane's safety. Devon and Abby settled some unfinished business. Diane caused friction between Jack and Ashley. Daniel opened up to Lily about his past. Devon uncovered a secret about Tucker. *Wait to See: Sally covers her tracks with Nick. Sharon bonds with Chance. Billy faces an important decision.*

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# Furry Resolutions...

Continued from Page 12

resolutions for their pets.

There are countless ways that we can further enrich the lives of our pets. What better time to get started than the New Year ahead.

**Trips With Pets** surveyed pet parents to find out what their New Year's resolutions are for their furry family members in 2023. Here are the top 5.

## #1 Do more together

There's no better way to bond more with your pet than engaging in new activities together. Top spot on the resolution list for pet parents in 2023 is taking more

pet-friendly road trips and exploring new things to do with their pets. Paddleboarding, kayaking, hiking, and exploring pet-friendly places to shop, dine, and stay are among the activities noted.

## #2 Introduce natural ways to support pet health

Loving our pets as we do means doing all we can to ensure they lead long, healthy, and happy lives. Many pet parents have resolved to take a closer look at natural health care for their furry family members. This includes their pets diet/nutrition, supplements,

lifestyle, and alternative therapies - such as acupuncture, laser treatment, homeopathy, and the like. Improving our precious pets' well-being is the ultimate goal.

## #3 Brush pet's teeth regularly

Daily brushing of your pet's teeth is just as important for him as it is for you. Regular tooth brushing helps to prevent gum disease - and even other diseases. Yet, many pet parents overlook it.

What makes it a bit tricky is if you don't start your pet out when he is young, it becomes more challenging to make him amenable to getting his teeth brushed as he gets older. That's what typically makes many pet parents "intermittent" tooth brushers.

The good news is, News Year's resolution #3 is that pet parents plan to commit daily to brushing their dog's and cat's teeth.

## #4 Get more exercise

We all need to move our bodies more - and that includes our pets. It's not just about losing weight, it's about overall health - mind, body, and soul. Getting out for more walks, play dates, fetch, and games of "hide and go treat" are on the docket for more pet parents in this coming year.

## #5 Work on better manners & training

Whether it is barking at house guests, begging at the table, or bossing you around, most pets have some unfavorable behaviors that need to be curbed. Pet parents have committed to working with professional trainers this new year to help their pets with anxiety and behavior issues so they can be happier, more relaxed, and responsive. Yappy New Year!

Kim Salerno, Founder/  
CEO TripsWithPets



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A) Hydrocodone B) Diphenhydramine C) Penicillin D) Gall
3. A true one to iodine is rare. These tasty creatures contain iodine which may "set off one."  
A) Shrimp B) Lobster C) Clam D) A, B, & C
4. Dr. Silkworth postulated (1930's) that alcoholics are allergic to alcohol that is of course found in beer, wine, liquor, cough syrup or etc. Would this be considered a true allergy? *True or False*
5. If injected, this substance may reverse one by attaching to certain receptor sites.  
A) Epinephrine B) Whiskey C) Peanut Butter D) Honey

Answers: 1) True 2) C 3) C 4) False 5) A

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**See Page 6 for Details.**

## Life After Death

Most of our lives have been wasted on things that promoted our own self-comfort and stuff that contained no eternal value whatsoever. Folks are preoccupied with how to make a living and how to enjoy living in this world and eternity is the last thing on their mind, "until it is too late." Bible illiteracy is at an all-time high among church folk. A good question for all is: **Jeremiah 5:31** "The prophets prophesy falsely, and the priests bear rule by their means; and my people love to have it so: and what will ye do in the end thereof?" Time is a most valuable resource. A sad truth about getting old is you'll realize hopefully you don't have as much time to waste as you did when you were eighteen. We're driven by a selfish system with the idea that wealth is godliness and spend our lives following that elusive dream, self-satisfaction. How many folks have lost their souls chasing the dollar only to find out too late that there is not only life after death, but death after death. There is a second death. See **Revelation 20:14 & 15**. Start something constructive this year, read the Bible.

We see this great truth every year when unconscious life dies and then revives in the spring. It's called life after death! It's preaching to you and I that it's coming. Open your eyes. God sends you a message every spring! It's coming! It's coming! What is? Death! We are warned: **Amos 4:12d** "prepare to meet thy God." **Hebrews 9:27** "And as it is appointed unto men once to die, but after this the judgment." **Ephesians 5:16** "Redeeming the time, because the days are evil." Old Testament warns: **Deuteronomy 8:18a** "But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth." We are commanded to love and to fear God. See: **Mark 12:30 & 31 & Matthew 10:28. Proverbs 14:15** "The simple believeth every word: but the prudent man looketh well to his going." Are you paying any attention to life or death? Soon you'll meet the God you cursed or discussed. Meet Him through Christ. That's my prayer for you.

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Our next Medicare Class is Thursday, Jan. 19th 11am-Noon @ Alabama Health Guidance 885 Florence Blvd. Florence, AL

Register Today!



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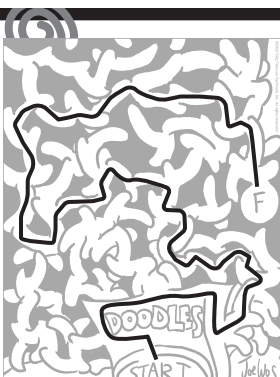
Our **"Third Thursday" Medicare Education Classes**, offered each month, allow you the opportunity to learn more. Call to register now to attend one of these classes!



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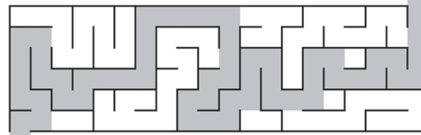


### Even Exchange answers

- |                   |                    |
|-------------------|--------------------|
| 1. Sleet, Sweet   | 6. Garnet, Garner  |
| 2. Waiver, Waiter | 7. Crave, Craze    |
| 3. Finger, Linger | 8. Borrow, Burrow  |
| 4. Scoop, Sloop   | 9. Count, Court    |
| 5. Plato, Pluto   | 10. Oolong, Oblong |

## Puzzle Whirl Answers

### Kids' Maze Solution



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### WORD LADDER

Answer

TALES, TILES, TIMES,  
TIMED, AIMED, ARMED

### Word Spiral

Answer

JABBERING

### MINI SUDOKU

Answer

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



# ASK THE ATTORNEY



**Thomas McCutcheon**

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

## Patience, Options, and Negotiations

I want to encourage everyone to be more financially sharp. When it comes to a purchase, be patient. I've heard that patience is a virtue, but it's actually a small form of discomfort. Nonetheless, be patient and find all of your buying options. Who all sells the same product? Keep those options open even if you think you don't have to.

Do not finance anything at a high rate of interest. Just don't. Find better financing, be patient.

Then, do not be afraid or embarrassed to ask this question, "what's the best deal you can make?"

Then ask can you do better? Then leave.

Think it over. Find a better deal or an alternative.

**Above all – HAVE A GREAT 2023!**

*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.mhattty.com](http://www.mhattty.com)

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ATTORNEYS AT LAW

## Notes...

Continued from page 4

**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.

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

**The 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](mailto:shepp1906@gmail.com) for more information.

**Contemporary Female Artists Exhibition** at Tennessee Valley Museum of Art 511 W. Water St., Tuscumbia, AL January 31-March 11, 2023 - Featuring Dariana Dervis, Chiharu Roach, Miriam Omura, Tracie Noles-Ross, and Melinda Crider

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