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POSTAL PATRON

Courier Journal

Serving Northwest Alabama and

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A Workshop in Sheffield

SHEFFIELD — The City of Sheffield and the North Alabama Council of Local Governments announced plans for a public workshop to develop a new Comprehensive Master Plan to guide the city's future development. The meeting is scheduled to take place at 5:30pm December 7 in the courtroom at City Hall.

The workshop is open to all citizens and interested members of the public to attend and share a vision for Sheffield's future.

The Comprehensive Master Plan will be the basis and justification for zoning regulations which control land use.

Parades in Shoals Towns

SHOALS—A few local Christmas parades take place this week:

- **Russellville** — 6pm December 7
- **Cherokee** — 6:30pm December 7
- **Florence** — 7pm December 7
- **Greenhill** — 1pm December 9
- **St. Florian** — 5pm December 9
- **Lexington** — 2pm December 10

UNA Punter is All-American

FLORENCE—UNA's freshman punter, **Adam Watford**, was announced to the 2023 FCS Football Central Freshman All-American team last week.

The best freshman players

More SHORTS... on Page 2



Ray Miller Buick-GMC
Advance Auto Sales

The Matter of Seconds

Listerhill's Bridge to First Responders

FLORENCE — Minutes – or even seconds – can matter in an unpredictable medical emergency.

Heart conditions are very common and events can strike at random. With temperatures often climbing higher rapidly in north Alabama, heart events become even more likely.

According to the University

See SECONDS... on Page 13



L-R: Braden James (Financial Wellness Intern), Latricia Hensley (PS-Officer Training with UNA PD), Les Jackson (UNA Police Chief), Shaquanda Jenkins (UNA Police), Alanna Sullivan (Chief Operations Strategist), and Sarah Evans (Director of Financial Health)

Ground Broken at Reservation

SHEFFIELD – Bank Independent officially broke ground on its new operations center in Muscle Shoals in mid-November.

The state-of-the-art facility represents a major investment in the bank's infrastructure and long-term growth strategy. The operations center will allow Bank Independent to better serve its growing customer base across North Alabama with advanced technology and expanded capacity.

See BANK... on Page 10



Rick Wardlaw

Staff photos
Heather Ridinger

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It's Dickens Y'all!

TUSCUMBIA—"It's a Dickens Christmas, Y'all" returns to downtown Tuscumbia on Saturday, December 9, from 10am-4pm.

The free downtown festival will have Dickens characters, carolers and brass bands along Main Street throughout the day. Expect "snow", carriage rides, trolley tours, Victorian dancers, an arts and crafts market tent, petting zoo, food vendors, and themed specials at downtown shops and eateries.

Special events (some with modest admission charges) include: "Scones and Moans", Breakfast with Santa, Poetry and Music at St. John's Church, Milk and Cookies with Tiny Tim, Fezziwig Strut Your Mutt Dog Parade, S'mores Firepit, Cookie Decorating, Ornament Making, and a Holiday High Tea in the historic clubhouse at the Tennessee Valley Country Club. Santa will make his annual visit to Tuscumbia during the event.

See DICKENS... on Page 6

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Shorts...

UNA Punter is All-American

Continued from Page 1

from across the FCS (former 1-AA) subdivision were recognized, a total of 49 players from 43 teams.

"Adam has been a huge bright spot this season for us," said UNA head coach Brent Dearmond. "He was a

weapon all season long that could flip the field and pin opposing offenses down deep in their own territory."

Watford averaged 42.0 yards per punt to rank 22nd in the nation. The Dothan native ranked second in the nation among freshman punters in average yards per punt and led all freshman in total punt yardage. The Lions also ranked 15th in net punting with Watford at the position.

Watford's longest punt of the season went 57 yards in a 41-27 win over Chattanooga. Watford had a punt of at least 47



Watford

yards in every game last season. He had 15 punts that pinned opponents inside the 20, compared to just two touchbacks.

Watford was one of two punters selected to the team along with Orion Phillips of Murray State.

Music HOF Hosts Concert

TUSCUMBIA – Colbert County Tourism and the Alabama Music Hall of Fame announce the return of the Shoals Holiday Concert for its second consecutive year. This festive event promises an evening of exceptional music featuring Grammy-nominated artists, Mark Narmore and Bobby Tomberlin, joined by Tess Frizell, a distinguished member of one of country music's most legendary families.

"I love the Shoals, and I love this show," Narmore exclaimed. "What an honor to have the chance to help spread the love, hope, peace, and joy of Christmas with some of our favorite friends."

The intimate venue inside the Alabama Music Hall of Fame will play host to the event at 6:30pm on Thursday, December 14. Doors will open at 6pm.

"The Shoals area is like a second home," Tomberlin reflected. "I lived here for almost three years before moving to Nashville, and the music community here welcomed me with open arms. It's extra special to spend time here during the holiday season and be a part of the annual Christmas show, reconnecting with so many friends."

Tickets for the Shoals Holiday Concert are \$15 and available for purchase at the Alabama Music Hall of Fame, Colbert County Tourism, or by calling 256-383-0783 for any ticket inquiries.

"Having our local musicians come out to entertain us adds so much joy to our Christmas holiday, especially during this festive season," said Susann Hamlin, President of the Colbert County Tourism and Convention Bureau. "Mark, Bobby, and Tess deliver a truly

memorable show that resonates with our attendees, many of whom make it a cherished tradition, returning year after year."

Holiday Tour of Homes

SHOALS–CARINGPLACE of the Shoals ushers in the 2023 Holiday Season with an enchanted tour of homes.

The following homeowners will graciously open their beautifully decorated homes to the community on Friday, December 8 from 5-9 pm and Saturday, December 9 from 2-7pm.

- Homes in Florence:**
- Didi Carrow 444 N. Wood Avenue
 - Brenda Griffith 601 N. Wood Avenue
 - Bebe Ray 725 N Wood Avenue
 - Dr. Terry and Deborah Stubblefield 740 N Wood Avenue
 - Tim Causey and Richard Epperson 414 N. Walnut Avenue
 - Chuck and Michelle Hyde 520 N. Walnut Avenue

- Homes in Sheffield:**
- Alan K. and Patricia Phillips 1919 Tressie Street
 - Gary and Amanda Baker 112 Holland Drive
 - Tim and Toni Sandrell 712 River Bluff Court
 - Michael Shane Wright 615 River Bluff Drive
 - Justin and Marguerite Coan 822 River Bluff Drive

All proceeds from this charitable event benefit CARINGPLACE OF THE SHOALS adult day services. Tickets are \$50 and available at the Kennedy-Douglass Art Center, Sheffield Public Library, First United Methodist Church of Florence and First Presbyterian Churches of Florence and Sheffield.

Holiday baskets and trays of food created by local caterers as well as any remaining tour tickets will be sold in the Atrium (Seminary Street entrance) of First United Methodist Church of Florence on Friday, December 8 from 3-5pm and Saturday, December 9 from 12-2pm.

More SHORTS...on Page 9

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<p>Half Ham \$1.79 Lb.</p> <p>Boneless Chicken Breast \$1.79 Lb.</p>	<p>Sirloin Pork Chops \$1.69 Lb.</p> <p>Country Style Pork Ribs \$1.69 Lb.</p>	<p>Whole Spare Ribs \$1.79 Lb.</p> <p>Boston Butt Pork Roast \$1.79 Lb.</p>	<p>Ground Beef \$2.89 Lb.</p> <p>Filet Mignon Steak \$11.99 Lb.</p>
<p>Smoked Hog Jowl \$2.99 Lb.</p> <p>SMOKED: Turkey Wings or Tails, Knuckles, Fat Back \$2.99 Lb.</p>	<p>Chicken Wings \$1.99 Lb.</p> <p>Chicken Leg Quarters \$6.99 10Lb./Bag</p>	<p>Pork Belly (Skin On) \$3.99 Lb.</p> <p>Quail \$12.99 4Lb. Bag</p>	<p>Beef Brisket \$2.99 Lb.</p> <p>Farm Raised Catfish Fillet \$16.99 4Lb. Box</p>

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Community Notes

You are cordially invited to Florence Councilwoman Kaytrina Simmons annual dinner.
 At the Handy Recreation Center, 1105 Beale Street. Free to the public, dine-in or carry out. Merry Christmas & Happy New Year!

The Annual Christmas Covered-Dish Dinner at Central Community Center will be at 6pm Monday, December 11 at the Center located on County Road 6 in the Central community. Entertainment will be by Harry Wallace and One Heart.

A Home for The Pawlidsays Foster Program - At the Colbert County Animal Shelter, 5010 Missouri Street, Tusculmbia. 256-381-4073.
 Choose to open up your heart to a shelter dog or cat this holiday season.
 Foster Pick-up, December 20, 11am-5pm. Foster Drop-Off, December 29, 11am-5pm. Supplies will be provided as needed!

Candlelight Remembrance Tuesday, December 12, 4:30pm-6pm.
 You are cordially invited by the Tri Cities Memorial and Elkins Funeral homes.
 Location: Elkins Funeral Home, 1535 Hermitage Drive, Florence. Please join us as we remember and embrace those Memories of family and friends during our Commemorative Community Event, open to all!

Super Tuesday - December 12, 6:30pm Christmas Concert. Shannon Knight in Concert at Mountain - Theatre, 4150 Underwood Road, Tusculmbia. A love offering will be taken.

Central Storage LLC, located at 8903 HWY 20, Florence, AL 35633 in accordance with the Alabama Self-Storage Act; per Section 8-15-34, Code of Alabama, 1975, legal notice is hereby given that the following units will be sold or disposed of by sealed bid after **December 13, 2023. Past due charges and fees will be accepted until 5pm on December 13, 2023.** A Central Storage, LLC reserves the right to withdraw any unit from sale or disposal.

Name	Unit#	Contents
Arroya, Jose	C19	Household Misc
Erwin, Josie	A20	Household, Misc
Gautney, Catherine	B25	Household, Misc
Kelley, Danielle	M34	Household, Misc
Moody, Brittany	N16	Household, Misc
Perry, Shelly	A34	Household, Misc
Thomas, Tackett	E20	Household, Misc
Thompson, Neal	H7	Household, Misc
Vela, Lisa	S28	Household, Misc
Young, Kim	B14	Household, Misc

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River Road Storage
 206 River Road • Muscle Shoals
 256-381-4989

December 22 • 10am

RIVER ROAD STORAGE will sell at public auction, to satisfy an Operator Lien due to default in rent payments and fees, each of the following units and their contents:

Alan Cartee
 E20, E21, E22, E23, E55 & E56.

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

10th Annual Greenhill Christmas Parade, December 9. Line up 1pm. Start time 1:30pm. Same route as the Rogers homecoming parade. Donations will be for High School Band, Green Hill Fire Dept and Alabama Twirlers.
 Float Fee: \$10, Antique Cars: \$5.
 If you would like to be in this parade, please contact Ricky Johnson 256-762-7058. Sponsors are welcome to put floats in. Everyone is welcome to be in this parade, even if you cant pay a fee. All fees help our community.

Holiday Fellowship Dinner, Sunday December 10, Noon-5PM.

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See NOTES... page 11


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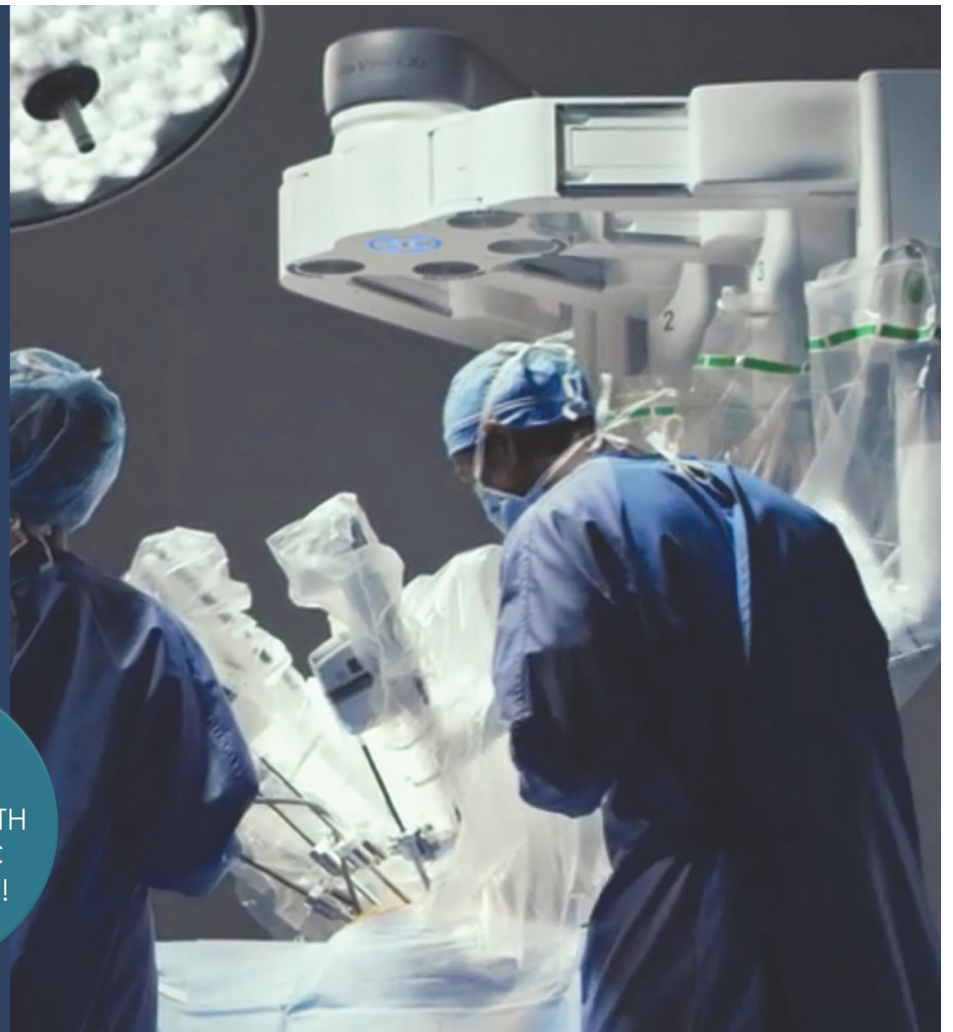
HKH surgeons specializing in robotic-assisted surgery will share brief presentations on how this technology helps them achieve shorter hospital stays, fewer complications and improved overall outcomes for patients.

December 6, 2023

10 AM - 4 PM

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Courtesy file photo

Dickens...

Continued from Page 1

An evening trolley tour will showcase a "Parade" of Holiday Porches.

The Charles Dickens themed Christmas festival is sponsored, with community participation, by Tuscumbia Retail

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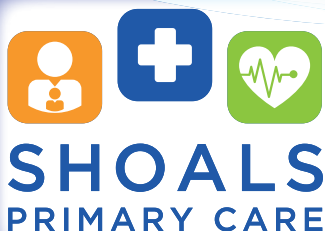
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Shorts...

Continued from Page 2

Keystone Host of Dec. Events

LORETTO – Keystone Resort in Loretto, TN still has a full December ahead featuring numerous events including a special holiday presentation, “Christmas Extravaganza - Dancing Through the Decades”, on Friday, December 8 at the Stone Theater. This dinner show encapsulates the magical world of joy, enchantment, and rhythmic wonder like no other depicting the different decades of the festive season. Theater doors open for dinner seating at 6pm and showtime is at 7:15pm.

A Rockin’ Rockland Road Christmas is set for Friday, December 15 with dinner seating at 6pm. Rockland Road is a street just outside Nashville. It’s a studio where countless hit records have been recorded. It’s a crossroads where

country, gospel, pop, R&B and Americana music has coexisted and thrived for years. It is also a vocal-driven, melodic band with a signature sound as rich and authentic as its namesake.

Rockland Road is six musicians who share the last name Martin—representing four generations of musical heritage—all vocalists who among them play 23 different instruments. It is a powerhouse group featuring soulful vocals imbued with a pure, exuberant joy. Theater doors open for dinner seating at 6pm and showtime is at 7:15pm.

Step into a world where the magic of timeless classics is reborn on New Year’s Eve with a dazzling spectacle that will leave you in awe. “Classic Legends” is a sensational live show that pays tribute to some of the most iconic names in the history of music, featuring the incomparable talents of **Gladys Knight, Tina Turner, Roy Orbison, James Brown, Stevie**

Wonder, and Elvis Presley.

This group of exceptionally talented artists, handpicked for their incredible vocal prowess and stage presence, transport their audiences through the decades bringing a new life to so many legendary hits. Each artist channels the spirit and charisma of these music legends, capturing the essence that made them household names. “Classic Legends” is more than a concert; it’s a celebration of music history and the artists who shaped it. Doors open for dinner seating at 6pm and showtime is at 7:15pm.

Dinner Theater tickets are \$99-\$119 with a two-ticket minimum. Please call 931-853-3303 to reserve or with any questions, or visit thestonetheater.com

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Your link to community resources

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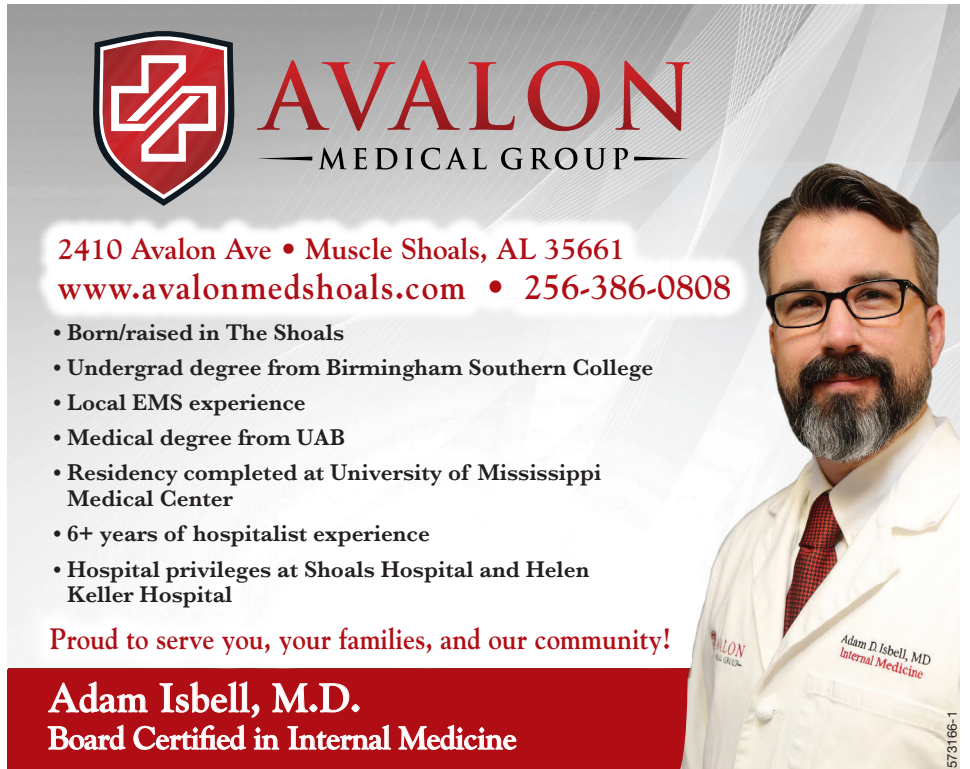
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Bank Breaks Ground...

Continued from Page 1

“Bank Independent has served North Alabama for 76 years, growing a single location in Leighton, Alabama to five separate operations buildings today in the Shoals,” said Bank Independent CEO, Rick Wardlaw. “This building will allow us to consolidate our administrative teams into one centrally located, custom-designed facility.

Wardlaw reminded bank employees, local officials, and guests in attendance that this was made possible by all the Bank Independent team members who have come before. “I like to say, ‘those who drink the water should remember those who dug the well.’”

Site preparation is well underway for the four-story, 100,000 sq ft complex located on a 50-acre parcel of land formerly owned by the Tennessee Valley Authority off Reservation Road.

“This land holds an important place in Shoals history,” said Bank Independent President, Macke Mauldin. “When Henry Ford and Thomas Edison visited in 1923 as Wilson Dam neared completion, they envisioned a city that would span 75 miles east from this very spot. Their visionary plans aimed to spur economic growth for the entire valley. It would be a world-class city that would provide economic development for the valley. It would be a wonderful place to live and work and play, now 100 years later we’re realizing that with the building of our new home. Many legendary figures have passed through this area over the decades, and we are thrilled to become part of that storied legacy.”

Employee parking will be nestled into the forest side of the building, providing shade

from existing trees. A covered walkway will connect the parking area to a welcoming two-story lobby. In addition to office space, the headquarters will feature a 12,000-square-foot warehouse for support operations, a fitness center, and a café with outdoor dining.

“Our culture thrives on collaboration, so being together as a team will make that much more efficient and easier,” said Penny Camp, Chief People Officer for Bank Independent. “It’s about bringing our team members together.

During the pre-design phase, employees were asked what they wanted most. Their top request was to be together under one roof. The building has been designed to blend into the natural wooded surroundings with care taken to preserve existing trees and forest. It will be situated on a high point of the property with views of the forest and a large meadow.

“I know that people have seen the rendering and they’ve said this is going to change Muscle Shoals,” said Muscle Shoals Mayor, Mike Lockhart. “This is not going to change it; the legacy of Bank Independent already has done that. What they’ve already done for our city and our community is the Bank Independent legacy. This building is just a result of that. Local people investing locally is what Bank Independent does, and it speaks volumes for who they are and what they represent.”

The project is expected to be completed by late 2025.

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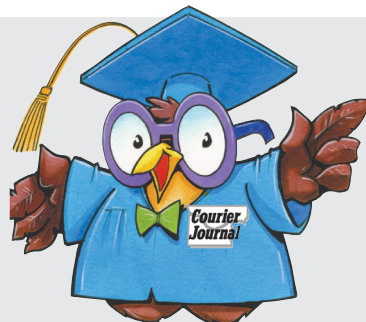
- General inside housekeeping responsibilities
- Outside lawn care maintenance & general grounds upkeep
- Inside general maintenance needs (as needed)

These bids may be placed separately or together based on the bidding party(s) ability to perform each task. References are preferred.

An application, along with a job description and expectations for each individual duty may be obtained by emailing:
Speake.stephen@yahoo.com
James_embry@att.net

Appointments to see the building and grounds can be arranged as needed for the bidding process.

Application deadline is December 10, 2023



Shop Smarter!
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LOOK FOR DETAILS ON PAGE 6!



Notes...

Continued from page 4

The TVA Retirees Association is meeting Wednesday, December 13 at TVA Community Credit Union on Wilson Dam Rd in Muscle Shoals. Free lunch, door prizes, and entertainment. Questions? Call Joan Marsh at 256-335-2467.

"It's a Wonderful Life" a live Radio Play, presented by Full Moon Players. December 14-17, at Cypress Moon Studios, Sheffield.

Produced by Tonya Holly and Directed By Jennifer Adams. "Its a Wonderful" is presented by Through Dramatics Services, Inc.

Rated E - This show is recommended for everyone of all ages.

American Legion Post 31 will celebrate the holiday season with the annual Christmas Dinner on Monday, December 18, at 6pm at the Annex of the Tuscumbia Church of Christ, at the corner of Main and Fourth Streets. All members of the post, their guests, and all Veterans are invited. For more information, please call 256-762-5950.

7th Annual Holly Jolly Christmas Trolley on Thursday, December 21 from 5:30-7pm hosted by Singing River Literacy Council and the City of Tuscumbia.

The popular Christmas sing-a-long trolley ride will depart from the Tuscumbia Round House, located at 110 N. Indian Street in Tuscumbia. Admission is free, thanks to generous donations.

The trolley ride is open to the public. Each child who participates will receive a free Christmas book. Christmas stations inside the Round House will include face painting, snacks, games and read alouds. The trolley will run continuously from 5:30-7pm.

"A Sherlock Carol" presented by Full Moon Players. December 7-10, at Cypress Moon Studios, Sheffield.

Directed By Dylan Bales, Assistant Directed by Amanda Perry. For tickets

please call 256-335-6961 or visit www.CypressMoonStudios.org

"A Sherlock Carol" is presented by arrangement with Dramatic Publishing. www.DramaticPublishing.com

Rated T - This show is recommend for ages 13 and Older. It contains some mild language or subject matter that ma not be appropriate for pre-teens.

Muscle Shoals Sound Studio will be closed for Christmas December 23 -January 2. It will reopen Wednesday January 3, 2024.

Tour prices will remain the same for 2024 as well as hours and tour times: 10-4 Tuesday - Friday with tours at 10:30, 11:30, 12:30, 1:30, 2:30 and 3:30. All tours are guided tours and are \$20/ person. There are discounts for military, seniors, and for pre-arranged group tours of 20 or more.

For more information, call 256-978-5151 or visit www.muscleshoalssoundstudio.org

LifeSouth Bloodmobile Dates:
Thursday, December 14 Helen Keller Hospital, 9am - 6pm
Sunday, December 17 Lowe's - Muscle Shoals 10am - 4pm

The 2023 Tuscumbia Civitan Christmas Ornament is Deshler High School, celebrating the school's centennial. It is now available for purchase at Fiddledee D! Gift Shop, 111 S. Main St., in Tuscumbia, at Helen Keller Library, 511 N. Main St. in Tuscumbia, and at financial institutions in the city. The cost is \$20 cash or check only (to Tuscumbia Civitan Club). Proceeds benefit local charities. For more information or to purchase by mail or Paypal: Tuscumbiacivitan@gmail.com. For more information, please call 256-710-1440.

The Kennedy-Douglass Center for the Arts is hosting the Quad Cities Photography Club Member Exhibition through December 28. The Quad Cities Photography Club was created in January 2022. Their mission is to provide an informal, friendly, and supportive

See NOTES... page 30

Alabama's Largest Direct Mail Weekly



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Commentary

Deadspin Deep in Meadow Muffins

National Football League fans are often the true fanatics of American sports. Spending insane amounts of money on season tickets to home games, tailgating for 3 days in advance, dressing in full team or improvised regalia, traveling to away games at even greater expense, and so on. A lot of those fans apply face paint to accentuate outfits and intimidate the opposition.

The Las Vegas Raiders hosted the Kansas City Chiefs in an NFL game on Thanksgiving weekend.

Some members of national media used a deliberately misleading photo from video of that game to push the idea that a 9-year-old Chiefs fan at the game was racist.

A writer for the sports commentary website, Deadspin, Carron J. Phillips (male) went as far as posting the photo on the social media site, X, formerly Twitter, with headline, "The NFL needs to speak out against the Kansas City Chiefs

See DEEP... on Page 26

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

in the Shoals

December 6, 2023

THIS WEEK

Happening THIS WEEK

Holiday Cabaret

Intimate Venue Benefits Audience

SHEFFIELD – Enjoy a charming evening of classic holiday songs with the Ritz Christmas Cabaret. There will be three performances on December 7, 8, and 9 at 7pm. at the Ritz Studio, which is next door to the Ritz Theatre in downtown Sheffield. Tickets are \$15 and are available at tennesseevalleyarts.org or by calling 256-383-0533.

This holiday event, hosted by the Tennessee Valley Art Association, is back for 2023. Director, Joey Wright has brought together a stellar cast of vocalists to entertain audiences. The venue, the Ritz

Studio, is small and intimate, adding to the warmth and casual feel of the show.

See CABARET... on Page 22



For more information or tickets, call 256-383-0533 or visit tennesseevalleyarts.org.



Celebrate the Trail

FLORENCE— Shoals Mountain Bike Club (Shoals MTB) is hosting a fun FREE event at Wildwood Park during the day on December 9, and an after party at For the Record Music Hall that evening.

Shoals MTB is celebrating the completion of the first phase of the Wildwood Park Trail Master Plan, with 3 miles of new multi-purpose trail having been built this year.

See RIDE... on Page 25

YOU ARE INVITED BY THE TRI CITIES MEMORIAL and Elkins Funeral homes to Candlelight Remembrance Tuesday, December 12 from 4:30pm-6pm at Elkins Funeral Home, 1535 Hermitage Drive in Florence. Please join us as we remember and embrace those memories of family and friends during our Commemorative Community Event, open to all!

SUPER TUESDAY CHRISTMAS CONCERT on Tuesday, December 12 at 6:30pm with Shannon Knight in Concert at the Mountain Theatre, 4150 Underwood Road in Tusculmbia. A love offering will be taken.

THE ANNUAL HOLIDAY FELLOWSHIP DINNER hosted by Councilwoman Kaytrina Simmons takes place at the Handy Recreation Center, Sunday December 10 from noon-5pm. You are cordially invited to 1105 Beale Street. Free to the public, dine-in or carry out.

THE ANNUAL CHRISTMAS COVERED-DISH DINNER at Central Community Center will be at 6pm Monday, December 11 at the Center located on County Road 6 in the Central community. Entertainment will be by Harry Wallace and One Heart.

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Equitable Reforms

Editor:

Most agree the trajectory of our nation's debt is unsustainable. Congress has for decades approved popular programs without raising new revenue to pay for them.

Unfunded wars in Afghanistan and Iraq, stimulating the economy after two economic shocks, and the

Trump tax cuts have sent U.S. debt toward 100% of GDP and beyond.

We cannot solve our budget deficits by gutting discretionary spending. "Food and Agriculture" programs, which include food stamps and farm subsidies, for example, make up only 1% of the budget.

Mandatory spending programs account for the bulk. Medicare and Social Security are running out of funds. These and other entitlement programs must be reformed - and taxes increased to solve the debt

crisis, plain and simple.

In the near-term Congress can eliminate tax loopholes and increase IRS staffing which could generate \$200 billion more in legitimately owed taxes during the next decade.

The largest deficit reducer is a strong economy that yields more revenue. Threats by extremist House Republicans to shut down the government without more budget cuts than already agreed would damage the economic recovery, cause needless hardship, and contribute to reduced tax revenue and possibly higher interest payments on the debt.

Encourage our representatives to pass a budget that does no harm to the economy, consistent with fiscal

...UNA should return \$1,000,000 (the amounts approved on February 7 and November 7 in 2023) to the city immediately!...



See LETTERS... on Page 18

Seconds...

Continued from Page 1

of North Alabama's Police Department, the wide age range of visitors to the University's campus and the large number of events on campus have created a need for shorter response times in the event of medical emergencies. UNA police officers are typically the first responders

available during a health emergency at a campus-related event.

"We realized we needed an automated external defibrillator, or AED, ready to assist people in need of heart-starting services immediately," said Latricia Hensley, PS-Officer Training Specialist with the UNA PD.

"Because we have a relationship with the folks at the UNA PD,

they contacted Listerhill and asked if we could help by donating the funds to purchase this equipment," said Sarah Evans, Listerhill's Director of Financial Health. Evans has an office located on UNA's campus. "We were more than happy to help because we know this kind of device can have an immediate impact."

The AED device will be carried to every event by one of the university officers and will allow UNA police officers to administer assistance to heart starting immediately, often long before other emergency responders can arrive.

"It makes me feel safer knowing that there will be a device readily available at every event from now on, because you never know when it might be needed," added Evans.

"Listerhill's mission is devoted to improving lives in our community, and this mission doesn't just apply to banking and financial services," said Alanna Sullivan, Chief Operations Strategist with Listerhill. "This AED will help our friends at UNA provide an extra level of safety and protection to those visiting campus."

"This will aid in better serving our on-campus community and the community at large at all events we attend," Hensley added.



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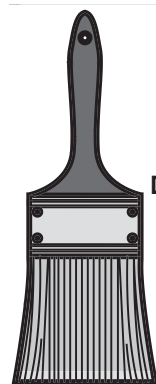
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Letters...

Equitable Reforms...

Continued from Page 12

responsibility going forward.

Ultimately, Congress must face the need to overhaul Social Security and Medicare, and other unsustainable mandatory programs. We need equitable reforms that can produce budgets on a pathway to tackling the debt.

Dan Waterman Killen

Is \$\$ Used as Designated?

Editor:

On November 2, 2021 and on February 7, 2023 the Florence City Council(FCC) approved resolutions which gave approval for the city to give the University of North Alabama funds to assist with the construction of the new computer science and mathematics building. Each resolution called for UNA to receive \$500,000 for a total of \$1,000,000. The same supporting documents were used for each resolution. Both of these resolutions were sponsored by the mayor and the Florence City Council.

In addition, the Council approved the following on November 7, 2023:

“Resolution to approve a contract with UNA in amount of \$500,000 to be paid from budgeted funds.” This resolution was also sponsored by the mayor and the city council. This resolution does not state how the funds will be used by UNA. It should be noted that the supporting document for this resolution is the same as for the two earlier resolutions. It is for the new computer science and mathematics building. Why the change in wording by the sponsors? Have the mayor and council members violated their oaths of office?

The sponsors relied on Section 16-19-2, Code of Alabama 1975, as amended, as authority to give UNA \$1,500,000. Has the mayor council misinterpreted this section? I believe it has.

This section provides that city governments may provide funds to a college, such as UNA, for a building. However, the section states that the funds should only be provided “from Time to

Time.” One definition for from time to time is “occasionally” which means “doesn’t happen all the time, just every once in a while.”

As noted, the FCC provided UNA a half million dollars on November 2, 2021. Based on the definitions, the FCC should wait at least five years before giving UNA additional funds for the computer science and mathematics building. UNA should return \$1,000,000 (the amounts approved on February 7 and November 7 in 2023) to the city immediately! If not done, the sponsors should reimburse the city.

There is a clearer violation of the Section 16-19-2. Also, the FCC should request documentation from UNA to ensure that the funds are being used as designated. “Citizens, we need to retake control of our city and we can do it at the next city election. Are You In?”

**Bill Smoak
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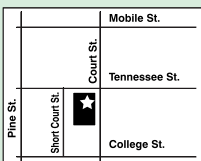
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Do y'all remember Sarah on the Andy Griffith show? She was Mayberry's phone operator and was able to listen in on everyone so became the go-to source for all gossip. If a terrorist ever called someone in Mayberry, Sarah would be the first to know. That was over 50 years ago. I wonder if people back then eschewed the telephone over privacy concerns?

My office recently received a call from an older client who never had a computer and had rarely even seen a website until a month or so ago. He got around to Googling himself (as we all do



Jim Fisher

You Can Run But You Cannot Hide

by "The Computer Skeptic"

eventually) and was shocked to find that "The Internet" knows all about him. He asked if there was a way to "block all that." I welcomed him to the 21st century and said "Nope."

The news media has successfully hyped "metadata" as the latest earth-shattering controversy. Bull hockey! The government, AT&T, Verizon, Amazon, Google, Facebook, and anything else connected to, well, anything, has been collecting metadata on us for a long time. I recently read an article about the National Security Agency

(NSA) from 2006 that is almost the exact same headlines we are seeing now.

Metadata is defined as "data about other data." For example, a digital image may include metadata that describes how large the picture is, the color depth, location data and so on. Email metadata would include the sender and recipient name, the number of characters in the message body and so on. Phone metadata would include the caller, receiver, and phone numbers of everyone involved. Every single bit of this

information is stored somewhere. It has to be, otherwise none of it would work. Somehow, we Americans expect our government to go after evil people but also turn a blind eye to metadata that is just sitting there in plain sight. Yeah, yeah, I get the whole "Big Brother" concept. But I do not-cannot-buy into the conspiracy that the government is "spying" on each and every one of us.

If I decided tomorrow to build a dirty bomb (I could, you know. I'm smart like that), then by golly, you citizens have a right to know about it. I guarantee you that some alarm at the NSA just went off when I typed that. Since the alarm sounded, NSA computers have likely compiled my metadata from Facebook, Twitter, Verizon, and Google, connected all the dots and

assessed my threat to humanity. If I turn up missing the next couple of days, y'all will know that I am stupid like that, too.

Every modern citizen on this planet is profoundly interconnected to each other. Privacy is an old-fashioned notion now. Yes, that is uncomfortable, but it is the truth. If you don't want to live in such a society, you'll need to get off the grid and live off the land. Even then, I can find you on Google Earth.

For questions or comments, Contact the Computer Skeptic, Jim Fisher at Jim@ExcelAL.com

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RANGER is the sweetest boy! He is about 2 years old and has been super friendly with everyone. He played very well with a male dog and did amazing! He is very food aggressive and will need to be fed separate from other animals! His favorite thing is toys. His **ADOPTION FEE IS \$85!** The fee includes a voucher for \$70 off of his mandatory neuter, \$15 rabies voucher, current vaccines, NexGard and wormed! For more information please contact **Colbert County animal shelter at 256-381-4073.**



MAMA BEAR AND BABY BEAR. These 2 have always been together! I bet you guessed it... these 2 are mom and son! Baby Bear is a big mama's boy! He did not do good when separated from mom, for this reason, these babies are a bonded pair!! Mama Bear is already spayed! **THEIR ADOPTION FEE IS \$100!** This fee includes a voucher for \$70 off of Baby Bear's neuter, 2 \$15 rabies vouchers, current vaccines, wormer and NexGard! For more information please contact **Colbert County animal shelter at 256-381-4073.**

Meet **MORDECAI**. This adorable 8 month old puppy and his siblings have spent most their lives at the shelter. It's time for them to find their own loving home. He is currently 30-45ish lbs and should not get too much bigger. He's fun, playful and cute as can be. **ADOPTIONS ARE CURRENTLY \$25** and include everything your new pet needs to be on track for a happy, healthy life: vaccines, a microchip, spay/neuter, and heartworm test. Please call or come by **Florence Lauderdale animal services 256-760-6676** to meet this cute puppy.



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Cabaret...

Continued from Page 12

"This will be a great show, featuring Christmas music of all kinds and some very talented singers from the Shoals area," says Wright. "There will be solos and full group singing, so if you enjoy Christmas music and want to start off the holiday season with a bang, come see our show!"

Cast members for this year's performance are Matt Rose, Natalie Thrasher, Hannah Grace Thompson, Adaley Simpson, Jacob Adams, Jonathan Grimes, Avery Guinn, and Haley Crowell.

"It is my favorite holiday event of the year. It feels like watching an old-fashioned TV Christmas special, but in person," says TVAA member Jennifer Butler Keeton.

Refreshments will be available at the event, including wine, beer, water, and soda. Public performances of Hippopotamus for Christmas take place Saturday December 9 at 2pm.

Screenings of the Polar Express with Santa and Trolley Ride take place Friday, December 15 and Saturday, December 16 at 6pm.

Christmas Movie Screenings at the Ritz run from December 18 - 22.

For tickets for any of these events or for more information, call 256-383-0533 or visit tennesseevalleyarts.org.

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A Self-Inflicted Slavery

Hebrews 10:2 "For then would they not have ceased to be offered? because that the worshippers once purged should have had no more conscience of sins." **John 8:7-9** "So when they continued asking him, he lifted up himself, and said unto them, He that is without sin among you, let him first cast a stone at her. And again he (Christ) stooped down, and wrote on the ground. And they which heard it, being convicted by their own conscience, went out one by one, beginning at the eldest, even unto the last: and Jesus was left alone, and the woman standing in the midst." The reason most church goers fear and go to church is their conscience is still defiled and go in and out the same way, lost. Real salvation is a one-time experience from a God who perfected that plan and not only cleans the soul but clears the soul and gives them a good conscience toward God. Hence, saved folk sing and smile when they worship. **1 Timothy 1:19** "Holding faith, and a good conscience; which some having put away concerning faith have made shipwreck." A good conscience is priceless!

A works salvation system never gives a good conscience or the real peace of God. You become a slave to a system dependent on the flesh with no real assurance of anything. Salvation is in a person, not a building or ceremony or because you are or were sincere. No one church has cornered the market on being saved. The offer of salvation is open to everyone and is available to all the earth. Christ died for your sins and suffered your hell for you. Salvation is in the Lord Jesus Christ. If He is in you by faith in his blood and finished work of death, burial and resurrection from the dead, your conscience will be clean and clear. Try it and see. If Jesus Christ saves you, call me and let me know. I dare you, call on Christ and receive Him and ask Him to forgive your sin and save your soul and if He doesn't do it, call me. You don't have to be a slave to a hopeless religion. You can have a clear conscience today!

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Thomas McCutcheon

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How Much Is My Personal Injury Case Worth?

When you're injured in an accident, your time is taken. Usually, that means getting the proper medical care and time off work you need to heal. When it comes to personal injury cases, many people are unsure of how to go about getting these bills paid. Not only will they be getting medical bills from the hospitals, but being out of work makes even your regular bills hard to pay. Just like every car accident is different, so is every personal injury case. Here are the factors that will be taken into consideration when determining your compensation.

Medical Bills

Medical expenses such as hospital stays and doctor visits cost money, and depending on the severity of the injury, you could be left with bills that are far beyond what you can manage to pay. Your medical bills should be paid for by your medical insurance, not the negligent party's insurance. That comes later! Future medical expenses that are reasonably certain can be calculated into your amount of compensation.

Lost Wages

People who are injured often can not work. If you miss work, you miss income. The amount of income you lost overall due to the injury will be included in your personal injury case.

Property Damage

If you are in an accident due to the negligence of another driver, you should be entitled to compensation for property damage for your vehicle. We don't charge for property damage, and the sad reality is that the value for vehicles is fairly easily established and not easily changed.

Other Damages

Non-economic damages can be difficult to calculate. Damages such as pain and suffering related to the accident you were involved in must be considered. Often it takes a jury to decide how much compensation you should receive. Punitive damages can be awarded in cases where a defendant acts with reckless disregard. That might include driving while intoxicated or driving at a high rate of speed.

While the insurance companies will be looking out for their own best interests, you should have an attorney looking out for yours. A good personal injury attorney can help you obtain the maximum compensation for your injuries.

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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Ricks, Wendy	K13	Household, Misc
Smith, Deedra	137	Household, Misc
Tippis, Haile	E32	Household, Misc



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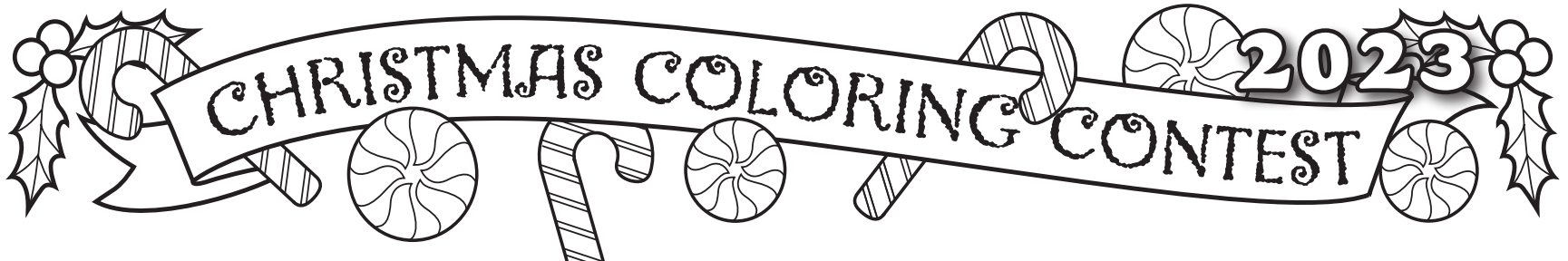
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Mail or Bring Entries to: Courier Journal
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ENTRY DEADLINE
Thursday, Dec. 14 NOON

Winners will be announced in the Courier Journal Dec. 20 issue & the January Issue of Kidsville News.



Drawings are judged by our staff on the basis of talent of the child's age ability. IT MUST BE COLORED BY THE CHILD. Winners are not selected at random. One entry per person. One winner per family. You may also download and print this entry form from our website: www.courierjournal.net

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Ride...

Continued from Page 12

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The event in the evening will be another FREE event, with food and drinks, as well as some fun activities. The 21+ event will start at 6pm at For the Record Music Hall on Huntsville Road in Florence. Guest speakers will be invited and there will be a recap of Phase 1's completion. Pre registration is requested via the eventbrite.com. Search Shoals MTB winter social

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(9) Let love be genuine. Abhor what is evil; hold fast to what is good. (10) Love one another with brotherly affection. Outdo one another in showing honor. (11) Do not be slothful in zeal, be fervent in spirit, serve the Lord. (12) Rejoice in hope, be patient in tribulation, be constant in prayer. (13) Contribute to the needs of the saints and seek to show hospitality.

Romans 12 : 9-13

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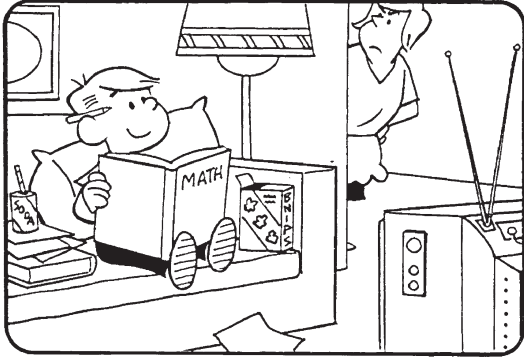
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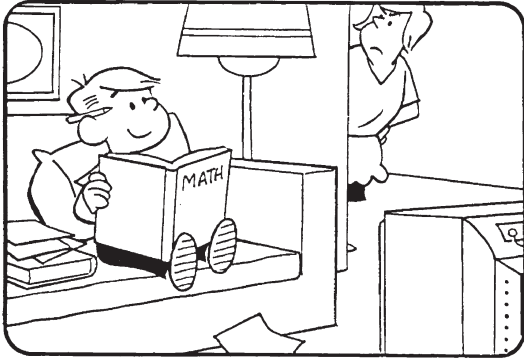
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Elk's Lodge 280, 2550 Chisholm Rd., Florence. To Pre-order, Call Millie 334-343-7371
Dates: Dec. 9th, 16th, and 23rd.
Time: 4pm-10pm
Chicken and Dumplings, Famous Cornbread Cake + Old Fashioned Cakes, Pies, and Brownies (Like Grandma made).

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Commentary Deep...

Continued from Page 12

fan in Black face, Native headdress. They're doubling up on the racism. Are you going to say anything, Roger Goodell?"

Phillips added, "It takes a lot to disrespect two groups of people at once. But on Sunday afternoon in Las Vegas, a Kansas City Chiefs fan found a way to hate Black people and the Native Americans at the same time."

He went on to claim this as further evidence of a deteriorating society. "You give future generations, the ammunition they need to evolve and recreate racism better than before."

No, it's further evidence that Phillips purposely used the only possible bad angle to make his point. The kid got plenty of airtime at the game and every other angle showed his face painted in black and red, colors that looked really good with the black shirt under his red jersey, and the Native American headdress that goes hand in hand with the Chiefs.

Phillips is just another race hustler with a heterophobe twist, and he doesn't hide the fact. He admits that he discriminates against straight white men in his work and that since the 2016 issues with Colin Kaepernick, he has put his 'sports pen' down in favor of politics. Maybe he should put his political pen down as well.

NFL fans have used dual face paint colors during games to support their teams since at least the 1980's. These days we see it at every stadium in support of every team.

The boy, Holden Armenta, was also in the stands that day with thousands of Raider Nation fans, many of whom don complete blackface with black and silver cryptic and barbaric outfits for every game. He got his picture made with four Raiders cheerleaders, two of



The Deadspin writer used this CBS image to claim the 9 year old boy is racist.



Other CBS angles show a true football-minded fan.

whom are Black. They didn't seem to get a racial vibe.

Does any rational person think the kid's intent was malicious?

Does anyone think the NFL or Commissioner Roger Goodell will condemn the boy and his family into his skybox at a Kansas City game later this year, but he will distance the NFL from Phillips' stupidity as far as possible.

Regardless, others in the media hopped on the Deadspin photo temporarily as well; until most realized it was a dead-end topic with zero substance that totally backfired.

You see, Holden Armenta has Native American blood with lineage in the Chumash tribe from California. That small group has a rich history on the

west coast and has been federally recognized since 1901. In fact, Holden and his family used to live on the Chumash reservation in Santa Ynez, California, the town where they currently reside.

So, it is very doubtful that Holden "hates native Americans" as was claimed.

Phillips' shameful grasp of clickbait combines with a Marxist mentality of constant division. We need to be aware of the dimwits who, unwittingly as they may be, are pushing this dangerous agenda which will further weaken our society.

And when Deadspin gets sued into bankruptcy for a second time and Carron J. Phillips is looking for work, maybe he should - with all due respect - consider using his middle name professionally, not just the initial.



Raider Nation uses costumes and black face paint as well as any NFL following. Raider Nation



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ONLINE AUCTION
2 Tracts - Seperate Locations
Lawrenceburg, TN
December 6th-14th

Tract 1: 0.55 +/- acres - This tract fronts Business Av. and adjoins the east side of Kroger. There is city water, gas and sewer in the right of way of Business Av. The property is zoned C3, General Commercial.

Tract 2: 12.3 +/- acres - This tract consists of Lot 1 and Lot 3 of the platted minor subdivision Clayton Wilson East Property. The property fronts over 300ft on Springer Rd and is located just south of Crews St. There is city water, gas and sewer located in the right of way of Springer Rd. The property is zoned R3, Medium Density Residential. Tracts will only be offered individually.

Bid Online at: kingrealityandauktion.hibid.com

TERMS: 10% down payment due upon signing of the contract within 24 hours from end of sale. Balance due in 30 days. Seller will provide deed and owner's title insurance. Seller reserves the right to accept or reject any and all bids. Real Estate will be sold "AS-IS" without warranties of any kind.

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AUCTION
Commercial Building
85 Scotty Moore Dr., Russellville, AL
Friday, Dec. 15th - 11A.M.

Real Estate: This former meat market sits on 0.5± acres at the corner of Scotty Moore Dr. and Village View Rd. in Russellville. Per county records, the building was constructed in 1992 and consists of approximately 3,370sf. Included with the building is various refrigeration equipment of unknown working condition. The property has good visibility from both AL 24 and Hwy 43.

Real Estate shown by appointment. Contact Agent's Office.

www.kingrealityandauktion.com

Sale Site: On Premises

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AUCTION
Sat., Dec. 16 10AM
140 +/- Acres - Pickwick Lake
Investment Opportunity
Pickwick St., Sheffield, AL

SALE SITE: The Village School, 207 Chickamauga St, Sheffield, AL

Real Estate: This 140+/- acre tract of undeveloped land lies between Pickwick Lake and Spring Creek inside the Sheffield city limits. The property fronts 3,152+/- ft along Pickwick Lake and 6,518+/- ft along Spring Creek. The property also fronts 1,101+/- ft on Pickwick St. and adjoins Rivermont Subdivision. Public water, natural gas, electricity and sewer are available. The property will be offered in one tract consisting of 140+/- acres as a final sale.

www.kingrealityandauktion.com

Seller: Associated Developers, Inc.

TERMS: 10% down payment on day of sale. Balance due in 30 days. Seller will furnish survey, deed and owner's title insurance. Seller reserves the right to accept or reject any and all bids. Real Estate will be sold "AS-IS" without warranties of any kind.

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Soap Opera Preview

DAYS OF OUR LIVES turning himself in. Stefan Holly told Johnny a big lie. Sloan attempted to stop Eric from viewing the DNA results. Dimitri debated

Stefan shared his plans with Ava. Everett and Stephanie made a shocking discovery. Harris and Ava had their

first date. Rafe and Jada had some explaining to do. An emotional Wendy confided in Tripp. Stephanie confronted Chad. Alex and Theresa ran into Maggie and Konstantin. Steve and John found a big clue. Rafe had an important question for Jada. EJ asked too much of Nicole. Leo was stunned by Dimitri's revelation. Wait to See: Sloan and Eric make a special introduction. Tate makes progress with romance. Johnny has a surprise for Chanel.

GENERAL HOSPITAL Sonny and Nina had a disagreement. Molly presented TJ with an idea. Ned confided in Lois. Ava confronted Cyrus. Laura offered Esme reassurance. Curtis had questions for Sonny. Blaze opened up to Kristina. Dante talked to Sam about his discovery. Elizabeth and Jake opened up to each other. Alexis gave some legal help to Finn and Martin. Josslyn pressed Adam about his family. Spencer and Esme had a tense moment. Dante and Jordan revealed something to Laura. Dante provided proof to Anna.

Carly was intrigued by a customer. Scott and Lucy reminisced together. Portia informed Curtis about an experimental procedure. Gregory, Alexis and Violet shared an awkward encounter. Anna updated Valentin. Molly and TJ made an offer. Wait to See: Brook Lynn and Chase make an announcement. Lois and Olivia get some help from Cody. Tracy remembers her past.

THE YOUNG AND THE RESTLESS Victor vowed revenge. Nikki struggled with her drinking. Jill worried about Billy's future. Victor warned Devon about Nate's deception. Victoria faced a tough decision about Claire. Daniel navigated his new normal with Heather. Victor was concerned about Nikki's sobriety. Lily confided in Nick. Tucker tried to recruit Nate. Jack received some unsettling news. Tucker stirred the pot between Jill and Mamie. *Wait to See: Michael surprises Phyllis. Danny cooks up a romantic night for Christine. Jill enlists Jack's help.*

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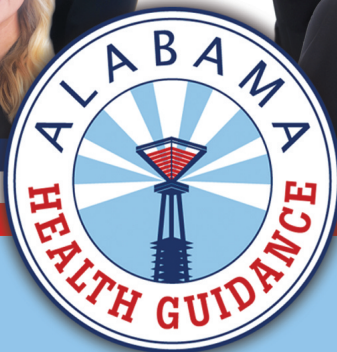
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SIGNS OF THE PAST



FRANK R. KING (1859-1939) FOUNDER, TENNESSEE VALLEY HISTORICAL SOCIETY

Frank R. King was born in Leighton on October 30, 1859, the son of Hartwell Richard and Mary Henderson (Smith) King. He grew up on a farm and attended common schools in Leighton and Trinity. King attended the University of Alabama from 1875 to 1876. Returning to Leighton, he became a clerk in his brother Williams' mercantile business. He succeeded his brother in the firm in 1880 and it was later known as F. R. King & Company. King's professional career helped foster his personal interest in preserving the history of northwest Alabama. In 1902, he posted an advertisement in the *Leighton News* asking that objects of historical significance be brought to his store, where he would label and display them alongside his own growing collection. In 1904, he organized the first reunion of former students, cadets, and professors of LaGrange College. Established by the Methodist Church in 1830, it was the first state-chartered college in Alabama and a forerunner to what is today known as the University of North Alabama, located in Florence. King also commissioned Captain A. A. McGregor, a former LaGrange professor, to write a history of the institution. For many years, he lobbied for federal recognition of the original site of LaGrange College, submitting a formal request to designate it a National Park in 1935.

Location: Location: 34.7005°N,
87.5289°W

This year, the Tennessee Valley Historical Society celebrates its 100th birthday thanks to Frank King who was born in Leighton. He had a store in Leighton and founded the TVHS in 1923 as a way to preserve the history of northwest Alabama. King died in 1939 but his legacy lives on.

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

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Notes...

Continued from page 11

environment for local photographers at all levels of experience and with interests in all types of photographic imagery. They share ideas and knowledge with one another through participation in meetings, guest lectures, and club excursions.

The Kennedy-Douglass Center for the Arts is open to the public Monday - Friday from 9-4 and on Sundays from 1-4. The art center is located at 217 E. Tuscaloosa St. Florence, AL and can be reached at 256-760-6379.

Disabled American Veterans - Veterans Serving Veterans. 1409 W. 11th St. Sheffield, 256-381-8229. Open Mon-Wed, 9am-1:30pm

Meets every fourth Tuesday of each month, December 26. Dinner at 6pm - Business at 7pm

Religious Abuse Support Group of the Shoals will meet the first and last Sundays of every month. Time and Location will vary. *About us:* we are a group dedicated to supporting individuals in our local community who have experienced abuse within religious institutions.

Check our Facebook for additional details. Contact us at <https://www.facebook.com/ragshoals/>

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

Are you looking for a new church home? Weeden Heights Methodist Church is a small friendly church with Christians who love the Lord, welcome new members with open arms and no affiliation with larger denominations; an independent Church whose discipline is the Holy Bible. We answer to no organization or group. We answer to the Holy Lord and God.

Sunday Worship 11am. Wednesday Prayer Group 10am. Wednesday Bible Study 5pm. Weeden Heights Methodist Church, 128 N. Orleans, Florence.

The Florence Beautification Board presents *The Wildflower Project!* Through this project, you can contribute to the future of our community's sustainable growth. There are several tiers of involvement, Tier 1 - \$100; Tier 2 - \$200; Tier 3 - \$1,000 To donate, you may give checks to the Beautification Board City of Florence, PO Box 98, Florence, AL 35631. Contributions are tax-deductible.

Social Dance on Tuesday Nights, 6:30-8:45, at The Club (Florence Senior Center), 450 Country Club Drive in Florence. Music from across the decades provided by The Browns. The Club is an alcohol, drug, smoke, and weapon-free facility. 256-760-6420.

Joints in Motion, chair exercise class, Tuesday, Thursday, and Friday at The Club (Florence Senior Center), 9:30am. No charge. BINGO Wednesdays 10:15am until our 11:30am lunch (w/ \$1 lunch donation)! If you are 60+ you can join us for lunch and games. 256-760-6420.

The Club (Florence Senior Center) and Diamond Tours presents the Myrtle Beach Holiday Show Trip November 27-December 2, 2023. Call for more info or to book, Fran 256-760-6642. Trip fees are due now. There are 6 openings left. Departure on November 27 from The Club, 450 Country Club Drive in Florence.

The Club (Florence Senior Center) and Diamond Tours Diamonds in the Rough 2024 trip information. www.GroupTrips.com/TheClub

- Nashville Show Trip, April 15-17, #2089232, Double Occupancy Rate \$582, Single Rate \$672

- Niagara Falls Trip, June 23-29, #2101920, Double Occupancy Rate \$1187, Single Rate \$1421

- Mt. Rushmore and the Badlands, August 17-25, #2092162, Double Occupancy Rate \$1542, Single Rate \$1872

- Mackinac Island Trip, Sept 22-28, 2024, #209362, Double Occupancy Rate \$1086, Single Rate \$1335

- Pigeon Forge and Smokey Mountain Show Trip, November 11-15, 2024, #2076085, Double Occupancy Rate \$918, Single Rate \$1067

Personal Checks or Money Orders made to Diamond Tours. Please no cash or Credit Cards. Call 256-760-6642 come by The Club to pay for your trips. 450 Country Club Drive, Florence fdavis@florenceal.org

THESE TWO TRIPS are scheduled with a different travel company. Call Collette at 800-340-5158 to sign up directly with them. You'll be traveling with us (The Club).

- Alaska Discovery Land and Cruise, May 29-June 9, 2024. 24 spaces available.

- Magical Christmas Market Germany, December 10-17, 2024. 21 spaces available.

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Call for more information. SSG Candi Flanagan at 251-459-4309.

Florence Parks and Recreation/The Club/Florence Senior Center, hosts a variety of activities for adults throughout the week. Chair exercise classes, line dancing, Square dancing, social dancing, BINGO, \$1 lunch, Rummy, Rummy cubes, Rook, Mexican Train & Chicken Foot Dominoes. 9am-3:30pm. 450 Country Club Drive in Florence. Group Travel is available for the community. Call for specifics. 256-760-6420.

The Library of Things - Items to Borrow Don't Buy. Items available for check out at Muscle Shoals Public Library, 1918 Avalon Ave, Muscle Shoals:

- Metal Detector • Tape Measure
- Projector • Level/Measuring Tool Set
- Binoculars • Radon Detector
- Auto-Leveling Laser/Stud Sensor
- Wrist Blood Pressure Monitor

Call 256-386-9212 or visit online at yousemore.com/muscleshoals

Medicare Minute "Post AEP Sign Up"

The Annual Enrollment Period (AEP) for 2024 ended on December 7th. This means that, except for a few exceptions, anyone who was on a Medicare prescription drug plan during 2023 will have to wait until next October to make changes to their plan. If you are enrolled in an Advantage Plan beginning January 1st you will have an additional period to make plan changes. This period is called Open Enrollment Period and runs January 1st through March 31st.

As we have stated before, AEP is only for those people who are already on Medicare and wish to enroll in or make changes to their prescription drug plan or Medicare Advantage Plan for 2024. AEP does not affect anyone who is getting Medicare for the first time in 2024 or is on Medicare and leaving employer coverage in the coming year. Medicare will give you a Special Election Period (SEP) for these situations.

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

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

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



Ikey Fowler

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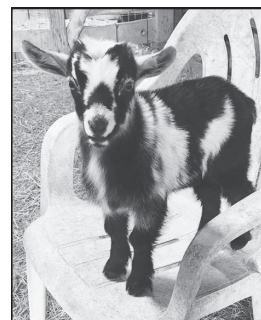


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ON YOUR DEBT



B. Grant McNutt
Managing Attorney

Navigating The Holidays: Budgeting Tips And When To Seek A Bankruptcy Attorney

The holiday season is a time of joy, festivities, and unfortunately, financial stress for many. As we dive into the season of giving, it's crucial to approach it with a well-thought-out budget to avoid potential financial pitfalls. In this article, we'll explore effective budgeting strategies for the holidays and discuss when it might be necessary to seek the guidance of a bankruptcy attorney.

I. Budgeting For The Holidays: Key Strategies

Set a Realistic Budget: The first step in avoiding holiday overspending is to establish a realistic budget. Take a close look at your financial situation and determine how much you can comfortably spend on gifts, decorations, and celebrations without jeopardizing your financial stability.

Create a Detailed Spending Plan: Break down your budget into specific categories such as gifts, food, decorations, and travel. Assign a specific amount to each category, making it easier to track and control your spending.

Make a List and Check It Twice: Just as Santa makes a list, so should you. Create a list of gift recipients and stick to it. This will help you avoid impulse purchases and ensure that you stay within your budget.

Consider Homemade Gifts: Get creative and consider making some of your gifts. Handmade presents not only add a personal touch but can also be more budget-friendly than store-bought items.

Take Advantage of Sales and Discounts: Keep an eye out for holiday sales, discounts, and promotional offers as these are excellent opportunities to snag deals and stretch your budget further.

II. Signs You Might Need A Bankruptcy Attorney

While we hope your holidays are filled with joy and financial peace, there are instances where seeking professional help is necessary. If you find yourself facing any of the following situations, it may be time to consult with a bankruptcy attorney:

Overwhelming Debt: If your holiday spending exacerbates existing debt issues, and you're struggling to make minimum payments, it's crucial to seek professional advice.

Creditors Harassing You: Continuous calls from creditors can be stressful and may indicate a deeper financial problem. A bankruptcy attorney can help navigate communication with creditors and explore debt relief options.

Unable to Meet Basic Needs: If holiday spending leaves you unable to cover essential expenses like rent, utilities, or groceries, it's a red flag that your financial situation needs attention.

Legal Actions: If legal actions, such as wage garnishment or repossession, are looming due to financial difficulties, consulting with a bankruptcy attorney is imperative to understand your rights and options.

While the holiday season is a time for celebration, it's essential to approach it with financial mindfulness. By setting a realistic budget and recognizing the signs that professional help may be needed, you can ensure a joyful and financially secure holiday season.

Contact The Bond & Botes Law Offices
Please call us for an absolutely free and confidential consultation. We'd love to discuss your finances with you. Debt can be overwhelming. The attorneys here at Bond & Botes provide guidance on helping clients reduce or eliminate debt. We can alleviate your stress! We want to help!

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."



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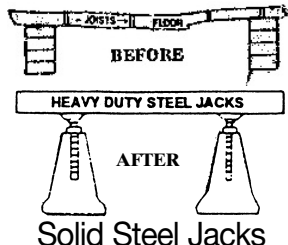
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