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Lee Named to Winners

ATLANTA – The Atlantic Sun Conference announced the honorees of the 2023-2024 Fall Winners of Life team on Thursday, naming graduate cross country runner **Brandon Lee** as the representative from the University of North Alabama.

The team includes one student-athlete from each of the 12 member institutions and honors those who display excellence on and off the playing surface.

Lee has been a four-year team captain for UNA's cross country program, wrapping up his graduate season with 26 career race appearances. He ran in six meets this

season, including a third-place finish at the UNA Invitational to help the Lions win the team trophy by three points.

The Maylene, AL native ranks among UNA's all-time top-10 fastest runners in the 10K, 7K and 5K. He also has two of the top five finishes among UNA runners in the ASUN Championship meet since the Lions moved up to Division I in 2018.

Lee is a graduate student majoring in sports management and maintains a perfect 4.0 GPA.



Lee

UNA Grads With Honors

FLORENCE – Five graduates were honored for outstanding achievement during the recent fall

See SHORTS... on Page 2

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Savvy Senior is a regular inside feature by Jim Miller that we are featuring more prominently this week.

How to Close the Media Accounts of Loved Ones

Dear Savvy Senior,

How do I go about canceling a person's social media accounts when they die? My wife passed away a few months ago and her social media accounts are still active.

Sad Spouse



Dear Sad, I'm very sorry for your loss, but this is a smart move on your behalf and one that often gets overlooked. Social media is part of many people's daily lives, but when a person passes away their dormant accounts can become

See SAVVY - SOCIAL MEDIA... on Page 6



Miller

Challenges Are Met

Employees with Sheffield Street Sanitation and Debris are Recognized



Courtesy photos: Ellah McCutchen

Sheffield Mayor, Steve Stanley, Hands out copies of his proclamation and appreciation bags to employees.

SHEFFIELD—Most of us drive the streets of our communities oblivious to how day-to-day operations, emergencies, or unforeseen events are dealt with. We know when things aren't as we would have them, and then we like to complain.

When everything is clean, right, and orderly, we're fine. It's what we expect even though we may be oblivious to numerous circumstances beforehand.

With that point in mind, Sheffield Mayor, Steve Stanley, hosted a luncheon last Monday at the Sheffield Recreation Center recognizing the Sheffield Street, Sanitation, and Debris Department's employees.

"A concerned local citizen who wanted to remain anonymous reminded me of what challenges that department had to balance this year and how well they did their jobs," said Stanley.

"I'm glad she did, and wish I had taken the time to do it without her encouragement. She also recruited other citizens to help with gift bags, food preparation, decorations, and essentially made a luncheon happen to recognize the hard work, dedication, and perseverance of the Sheffield Street, Sanitation, and Debris Department."

To start with, operational failures at the municipal solid waste transfer station in Cherokee interrupted the unloading of Sheffield garbage, thus,

See CHALLENGES... on Page 10

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- Adopt-a-Friend
- Hocus Focus
- SIGNS of the PAST



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Shorts...

UNA Grads with Honors

Continued from Page 1

commencement ceremonies at the University of North Alabama. Three students were awarded the Keller Key, and two students received the Turriss Fidelis award.

“These are the highest honors conferred on graduating seniors at UNA,” said Dr. **Katie Kinney**, Interim Provost and Vice President of Academic Affairs.

The Turriss Fidelis award is awarded to a graduating senior(s) on the basis of outstanding service to the university and scholastic achievement. This is the first year students from a fall commencement class have been awarded the Turriss Fidelis.

• **Rylee Crawford**, of Bessemer, who graduated with a Bachelor of Science in political science and a minor in marketing; and

• **MacKenna Gosart**, of McDonough, Georgia, who graduated with a Bachelor of Science in Exercise Science and a minor in psychology.

The Keller Key is awarded at each commencement to graduating seniors who have achieved the highest scholastic standards while at UNA. Three students were honored for their academic achievement.

• **Abby Morgan Bailey**, of Oneonta, graduated with a Bachelor of Fine Arts in Interior Architecture and

Design. On a scale of 4.00, her grade point average is 4.00.

• **Rylie Jo Braden**, of Gardendale, graduated with a Bachelor of Science in Elementary Education. On a scale of 4.00, her grade point average is 4.00.

• **Sara Jane Vance**, of Cherokee, graduated with a Bachelor of Science in Fashion Merchandising and Design. On a scale of 4.00, her grade point average is 4.00.

intent to 205 W College Street, Florence, AL 35630 Attention: **Laura Columbus**.

Organizations that are invited to submit a full application will be required to have a representative attend a mandatory training meeting on a date yet to be announced.

Nye Named Star of Life

BESSEMER—Shoals Ambulance recently announced that Paramedic **Richard “Rick” Nye** has been



Nye

nationally recognized by the American Ambulance Association (AAA) as a 2023 Stars of Life recipient.

The AAA's 2023 Stars

of Life program took place earlier this month in Washington, DC.

The annual Stars of Life awards recognize EMS professionals who have impacted their community's healthcare infrastructure.

AAA recognizes EMTs, Paramedics, Dispatchers, and other EMS professionals each year based on dedication, service, and heroism. Each honoree is nominated by their respective EMS agencies to be recognized nationally for their lasting contributions and impact.

“We are extremely proud of Rick and excited for him to receive this well-deserved national honor,” said **John Brophy**, Vice President of Operations for Shoals Ambulance. “Rick is a tremendous asset to our Shoals Ambulance team. He devotes his time in the field and assisting in new hire orientation and numerous training courses for the company. Rick is a remarkable provider whose dedication and compassion have helped strengthen our team here .

United Way Can Assist

FLORENCE – United Way of Northwest Alabama is now accepting Letters of Intent from health and human service agencies for the 2024 - 2025 funding cycle. All nonprofit organizations that have 501(c)(3) status within United Way of Northwest Alabama's service area of Colbert, Franklin, Lauderdale, and Marion counties are welcome and encouraged to submit a Letter of Intent, regardless of whether they have previously received funding.

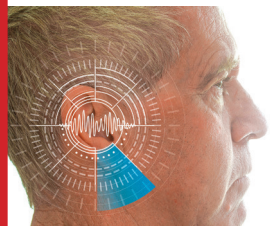
Agencies should include the following information in their letter:

1. Name and purpose of your program
2. Which of the following Impact Goals will your program address?
 - Improve Access to Mental Healthcare
 - Increase Literacy before 4th Grade
 - Improve Access to Healthcare
 - Improve Mental Health among Children and Youth
 - Improve Financial Skills
 - Increase Access to Transportation
 - Increase Access to Affordable, Low-Income Housing
3. The amount of financing requested for a one-year period.
4. Provide the number of people in each county (Colbert, Lauderdale, Franklin, Marion) that your program serves.
5. Provide a copy of your IRS determination letter.

The letter of intent is due Wednesday, January 17, 2024, and can be submitted via email to laura@uwshoals.org or by mailing the letter of



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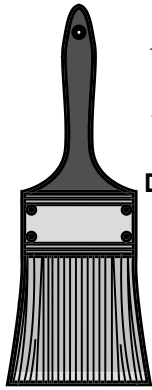
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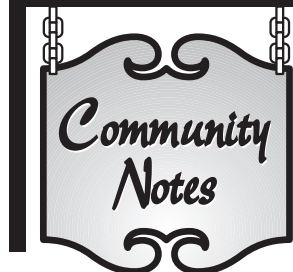


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COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge AS SPACE IS AVAILABLE in the Courier Journal. Community Notes must be submitted in writing by 3pm Friday for consideration in the following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

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.musclehoalsoundstudio.org

LifeSouth Bloodmobile Dates: Wednesday, December 27 Workout Anytime - Florence, 8am - 2pm

The Lauderdale County Solid Waste Department will be closed Christmas Day Monday, December 25 and New Year's Day Monday, January 1. There will be no household or commercial garbage pickups those days. Household garbage collections will be delayed ONE DAY ONLY on Christmas and New Year's weeks.

The landfill will also be closed to the public on those holiday weekend Saturdays, December 23 and 30.

Gerald Clemmons needs a kidney! Gerald is a lifelong resident of Lauderdale County. He has kidney disease and is on dialysis. He has been told that he needs a kidney transplant, and a living donor is his best chance to survive. Please consider becoming a living kidney donor for him at Vanderbilt Hospital.

You can help! To be a donor, you will need to: know your blood type, be at least 18 years of age, be in good physical health, and have a good mental disposition. This week can provide more information: <https://bit.ly/VandyLivingDonor>

If you can't donate, please share this information.

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 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.

Holiday Porches - The Tuscumbia third annual "Parade of Holiday Porches" will be now through Dec. 31. The Parade of Porches is sponsored by the Colbert County Historical Landmarks Foundation. 256-710-5499.

You are invited to the First Day Hike at Tishomingo State Park Monday, January 1, Noon-until. 105 CR 90, Tishomingo, Mississippi.

Make plans to hike the two mile Outcroppings Trail at Tishomingo State Park making a loop past a waterfall and returning to the scenic and iconic swinging bridge. Hike will begin at the swinging bridge. The minimum age for children is 5-years-old. Please bring water, trekking poles, etc. There will be a \$2 entry fee to the park per person age 6 and above.

For more information contact Phil Seymour, Park Manager at 662-438-6914 or by email at phil.seymour@wfp.ms.gov.

Friends of the Park will guide hikers and will provide food and drink after the hike. Join Friends of the Park in 2024 and help us plan and implement park improvement projects. Memberships are just \$10 per year and meetings are held the first Monday of each month at 6pm at the Nature Center at Tishomingo State Park.

For more information, contact Toney Mobley at 662-423-8917 e-mail toneymobley@bellsouth.net.

Ice Skating - Ice skating is at the Public Ice-Skating Rink, 2010 Avalon Ave., Muscle Shoals. Schedule: 3-8 p.m. Thursday and Friday; noon-8p.m. Saturday and Sunday through Jan. 14. Admission: \$12 and includes skate rental.

The Kennedy-Douglass Center for the Arts is pleased to present, This House Was Full of People: The Art of Mary Wallace Kirk from January 7- February 29. A reception will take place at 2pm on

Sunday, January 7. Mary Wallace Kirk (1889-1978) was a poet, author, and educator, as well as an artist. She was born and lived in Tuscumbia nearly all her life. Her finely detailed renderings of the rural surroundings of her home captured fragments of time and preserved them in etchings, prints, watercolors, and sketches. This exhibition is comprised of art and memorabilia on loan from private collectors throughout the community and the Florence-Lauderdale Public Library.

Kirk trained at the Art Students League in New York, where she studied etching with Harry Stenberg. She produced local landscapes as they appeared in the early 20th century. Most of the exhibited work dates to the 1930s and 1940s. Kirk mainly created etchings of cabins of people she knew. By the 1950s, after producing 80 etchings over the course of her career, Kirk focused on her duties as a trustee of her alma mater Agnes Scott College, in Decatur Georgia, and on two memoirs illustrated with reproductions of her prints.

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

The Mission invites members of the community to the worship service and informational meeting, where food will be provided. Shoals Mission meets in the sanctuary of Church of the Good Shepherd at 2001 Cloyd Blvd in Florence, at the corner of Darby Drive.

Representatives of Common Ground Shoals will speak about their ministry and answer questions from the community regarding the need, the help being offered, and ways we can all contribute.

See NOTES... page 7

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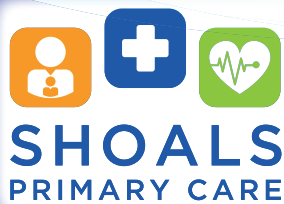


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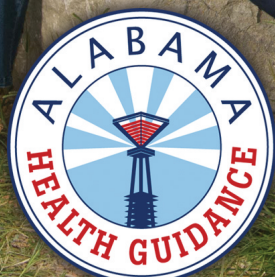
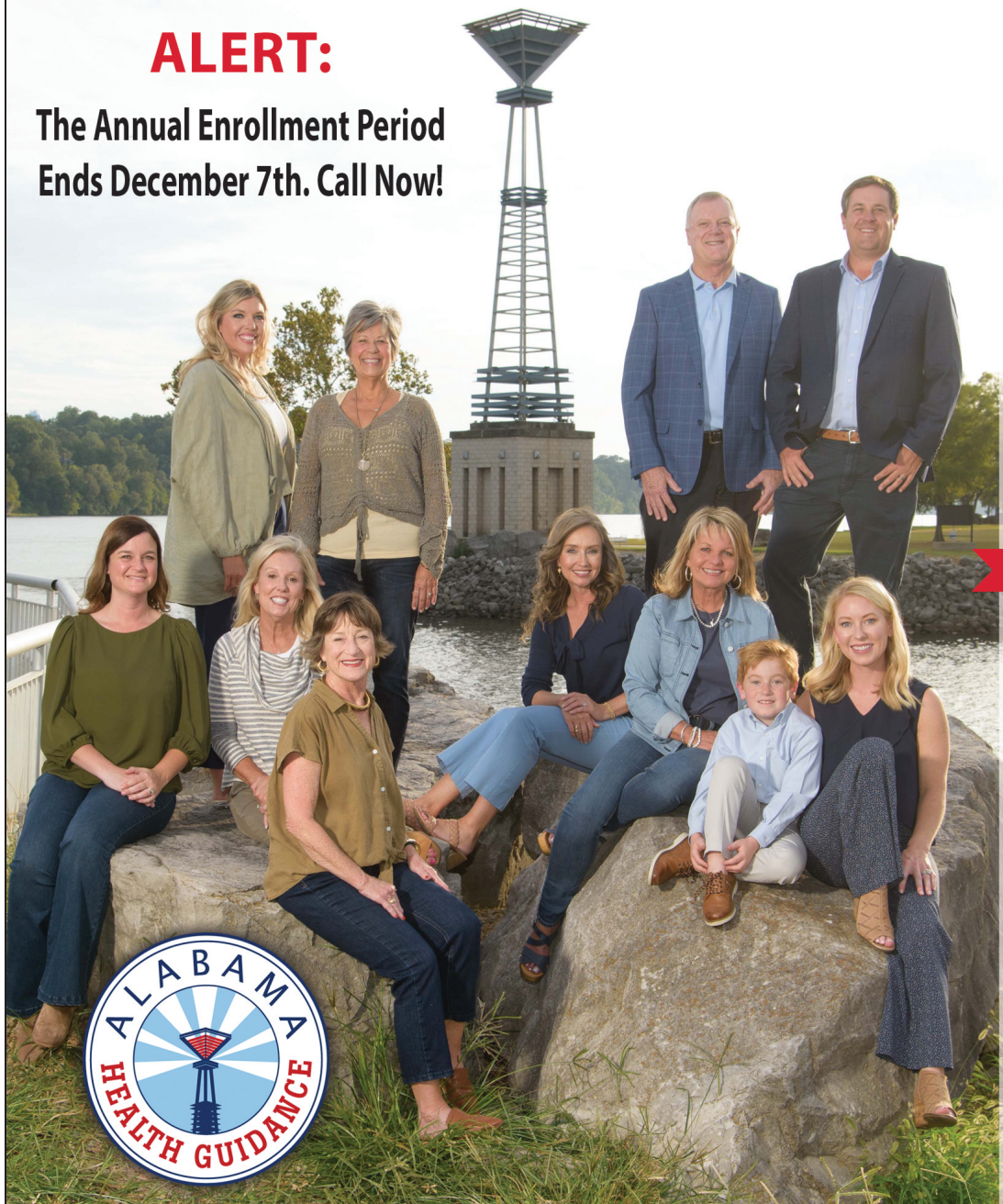
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SAVVY SENIOR

Closing Social Media...

Continued from Page 1

vulnerable to scammers who can hack into them and even steal your deceased loved one's identity.

Here's a run-down of how you can cancel or change many different social media accounts after a loved one dies.

Facebook: If your wife used Facebook, you can either "memorialize" or "delete" her account.

A memorialized account serves as a place where family and friends can share memories to celebrate the deceased person's life, with the word "Remembering" shown next to the deceased person's name. Once an account is memorialized, content the person shared is still visible on Facebook to the audience it was originally shared with, however, the user's profile will not show up in public spaces such as people you may know, ads or birthday reminders.

To memorialize your wife's profile simply go to //Facebook.com/help/contact/234739086860192. Or, if you'd rather have her account removed, go to //Facebook.com/help/contact/228813257197480.

To memorialize her account requires proof of death (via death certificate, obituary or memorial card), but if you wish to delete the account, you'll also need to verify that you're an immediate family member, legal representative or executor, unless you're the legacy contact on her account.

Instagram: The policy on a deceased users' Instagram account is the similar to Facebook's, which owns Instagram. You can either memorialize or remove the account at //Help.Instagram.com/264154560391256. But just like with Facebook, you'll need to provide proof of death and relationship to the deceased.

X (formerly Twitter): To deactivate an X account, go to Help.Twitter.com and type in "How to contact X about a deceased family member's account"

in the search bar and follow the prompts. After you submit your request, X will email you with instructions for providing more details, including information about the deceased, a copy of your ID, and a copy of the deceased's death certificate.

YouTube and/or Google: To close these accounts, simply go to //Support.Google.com/accounts/troubleshooter/6357590 and fill out their form and upload scans of the death certificate and your ID.

Pinterest: To remove a Pinterest account, email Care@pinterest.com with the deceased user's account username, proof of death and proof of relationship to the deceased.

LinkedIn: To remove a deceased person's LinkedIn profile, submit a request at //LinkedIn.com/help/linkedin/ask/ts-rdmlp. You'll need to provide the name and URL to the profile; the relationship you have to the deceased; the email address; date of passing; and link to an obituary.

Snapchat: To delete this account, simply login to the account and click "Delete My Account" and follow the prompts.

Tumblr: Send an email to Support@tumblr.com requesting to remove the account of the deceased person with their Tumblr username, proof of their death, and proof of your relationship to the deceased.

If your wife had social media through a company not listed here, go to that company's website for information on how to delete the account.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



Personnel

EDITOR & PUBLISHER

Thomas V. Magazzu

ADVERTISING EXECUTIVES

Sadonna B. Magazzu
Judy Cox
Gregg Scott
Heather Ridinger

GRAPHIC COORDINATORS

Russell Roden
Andrea L. Gray

OFFICE STAFF/CLASSIFIED

Kara Huckaba

CIRCULATION

Ted Fallin

OFFICE HOURS:

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

219 W. Tennessee St.
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or email to:
editor@courierjournal.net

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

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Notes...

Continued from page 4

"Cyclical and systemic issues plague impoverished neighborhoods across America ... making it an anomaly for youth in these communities to find long-term success," Common Ground states on its website. "Through the efforts of generous donors and community partners wanting change, Common Ground Shoals provides developmental programs, camps and activities. Pastor Lanier Nail of the Shoals Mission said members of the local faith community can help Common Ground through prayer, donations, and volunteering.

"Jesus has a heart for children," Nail said. "Jesus taught that welcoming children in His name is one of the services we can render with the greatest reward. The men and women at Common Ground Shoals are putting their faith into practice by serving children in our community who otherwise may be overlooked. They are a reminder to us of Jesus' love and action on behalf of children, and we want the community to know about the work they are doing."

Director sought - Zodiac Players of the Shoals Community Theatre is accepting director applications for the 2024-25 season. If interested in submitting a show proposal, please submit a brief proposal of the show along with application

to direct and experience. Include concept of the show production. Submissions due by Jan. 1 and will be presented to the Zodiac Board for approval. Submit to: rpettus@gmail.com, rpettus@shoalschamber.com.

Upcoming trips - The Club, Florence Parks and Recreation Department, will sponsor trips through 2024. Open to the public. Schedule for trips include Nashville Show Trip, April 15-17; Niagara Falls Trip, June 23-29; Mt. Rushmore and the Badlands, Aug. 17-25; Mackinac Island Trip, Sept. 22-28; Pigeon Forge and Smokey Mountain Show Trip, Nov. 11-15. fdavis@florencial.org, 256-760-6642

Infants/Adults Clothes, and Shoes giveaway - Our winter clothes and coats are out. Thursday, January 4 from 8-10am at the Care Center, First Baptist Church, Killen

The Kennedy-Douglass Center for the Arts will present This House Was Full of People: The Art of Mary Wallace Kirk from January 7 - February 29. An opening reception will take place at 2pm on Sunday, January 7.

Mary Wallace Kirk (1889-1978) was a poet, author, and educator, as well as an artist. She was born in and resided in Tusculumbia nearly all her life. Her finely detailed renderings of the rural surroundings of her home captured fragments of time and preserved them in etchings, prints, watercolors, and sketches.

This exhibition comprises art and memorabilia on loan from private collectors throughout the community and the Florence-Lauderdale Public Library.

The Kennedy-Douglass Center for the Arts is located at 217 E. Tuscaloosa St. in Florence. It is open to the public Monday - Friday from 9-4 and Sunday from 1-4. There is no admission charge. Please call 256-760-6379 for more information.

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.

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.

See NOTES... page 13

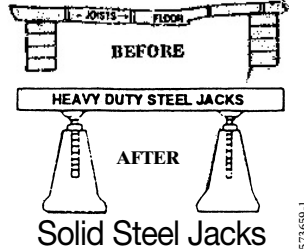
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Cat & Kids

by Cathy Turner

Mind Your... Mouth

Lesson number one: Little children are always paying attention. Lesson number two: don't say anything in front of young people that you don't want repeated.

About the latter, I have told this story before, but once I was the library lady in an expensive private school. It was the way that I afforded our children to go there. As the library lady I led the reading circles for the children, did the book reviews of the award-winning books, and led literary contests. We also had an eighth grade homeroom in the library. Once during homeroom, a young lady told us that whenever her parents were going to have sex, they would say that they were going to play Scrabble. Which gave us all a chuckle, especially since her mother was one of the most high-siddity parents at the school. She never came to the school unless she was dressed to the nines with showy clothes and stiletto heels. And every time after that when she would come to the school walking with her hands proper and looking down her nose, all I wanted to say to her was, "Played any Scrabble lately?"

But the story I really wanted to tell is about that cute Jericho grandbaby of ours. He is four years old.

His mother, our daughter Lora, tells us that the other day she was asking Jericho about something, and that sweet little 4-year-old face looked at his mother and said, "Mind your own black business!" Lora said that she and her husband fell out laughing! And she wasn't sure that she had heard what she had heard. She literally asked her husband, "What did he say?" And Jericho looked up again, and this time with his sweet 4-year-old way he bravely said to her, "Mind your own black business." Well, the grown-ups just lost it again. Lora said that she knew that she should not be laughing and that she should be reprimanding him for using such a tone with her, but her first thought was, "Where did he get that?" Immediately she knew that it was probably his preschool teacher, a good black friend of theirs who has six 3-4-year-olds in her home daily and has had them all since they were two. All of these children love their teacher to death! Lora asked Jericho, "Who did you hear say that?" And with a great big, proud smile and much love, Jericho said loudly, "MS... [his preschool teacher]" Lora said that she could just imagine Jericho trying to be a part of some adult conversation that his

teacher was having, and her turning and shaking her finger at Jericho and saying, "Mind your own black business," and

sending him on his way. What there is to note is that Jericho recognized the flavor of that little phraseology, remembered

it and tucked it away to use it on somebody else. He knew its potency, and he was proud that he had placed it correctly into the conversation.

You have to be careful what you say around young people. They will repeat it. That's good when it's good. It's bad when it's bad. And it's sassy when it's sassy. We don't really

need sassy 4-year-olds in the world...so watch your mouth! I guess what I am trying to say is "Mind your on little black/white/brown business and give a thought to what you are doing and saying in front of the kids!" Make this world a better place.

Email comments or suggestions to CatnKids1@gmail.com.

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NOTICE OF PUBLIC HEARING

In accordance with the Quality Housing and Work Responsibility Act of 1998, the Sheffield Housing Authority will hold a **Public Hearing on Tuesday, Jan. 4, 2024 at 10:00 AM** at the main office located at 505 N. Columbia Avenue, Downtown Sheffield, AL.

The purpose of this hearing is to solicit public comment on the Annual PHA Plan, the Moving to Work Supplement and the Capital Fund Five Year Action Plan. This hearing is open to all citizens of Sheffield. Any citizen with a physical disability or other special need may contact the Housing Authority at (256) 383-4773 so that we can make arrangements to get you there. In addition, effective with the publication of this notice, the Public Housing Agency Plan will be available for public review prior to the Public Hearing at the Housing Authority main office.

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Challenges Met...

Continued from Page 1

requiring it to be diverted to transfer stations in Florence and Franklin counties.

Permit violations then closed the Cherokee Industrial Landfill for seven months requiring debris to be transported to Franklin in Morgan counties for disposal.

Severe storms in March created widespread damage, further stretched limited staff, compromised efficiency, and burdened already lean budgets.

Stanley read a proclamation and presented each employee with a copy commending each of their efforts this year under a host of difficult circumstances.

Through it all, as Stanley noted in the proclamation, "The employees of the Sheffield Street, Sanitation, and Debris Department worked diligently and with great perseverance to overcome these significant obstacles."

Sheffield Street, Sanitation, and Debris Department employees (random order) with Mayor Steve Stanley (R) Dept. Superintendent, Bradley Bump Administrative Assistant, Kalyn Dorton Foremen, Arthur Gunn and Jimmy Crosswhite Shane Patterson Chris Bracken Buck Chambers Kendrick Gunn Chad McGregory Jacques Jackson Logan Johnson William Owens Jalen Polk Kevon Anderson Devin Ricks Kyree Jackson

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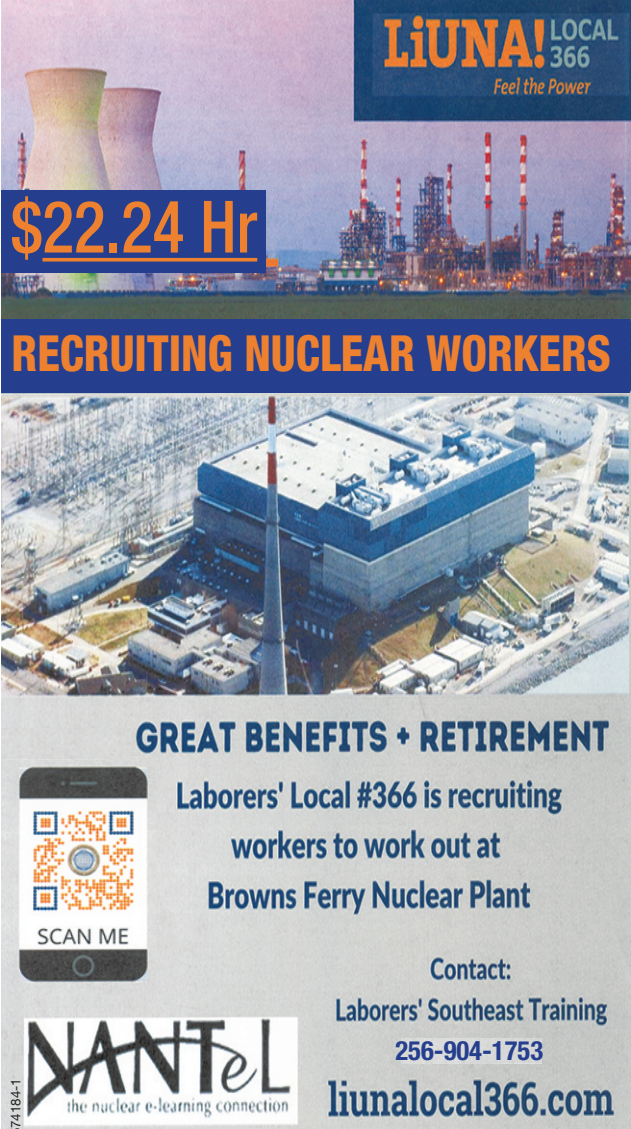
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Commentary

Ah, Yes, 'Saving Our Democracy'

Every adult with a pulse probably knows about the Colorado Supreme Court's vote last week to exclude Donald Trump's name from the ballot in that state's March Republican primary.

The ruling is based on the premise that the former President allegedly "engaged in insurrection or rebellion" prior to the Capitol breach in January 6, 2021.

Colorado officials perpetually ensconced with Trump Derangement Syndrome allege that his actions parallel the 14th Amendment, disqualifying any candidate from public office who was part of the Confederacy. However, the Colorado court stayed the decision to allow the former president to file an appeal to the Supreme Court before January 4.

Objections are based on wording in the 14th Amendment of the U.S. Constitution that was specifically a reference to the Civil War and the Confederacy, noting that anyone

See **SAVING...** on Page 24

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

in the *Shoals*

THIS WEEK

December 27, 2023

Happening THIS WEEK

First Day

January 1st Group Hiking Opportunities All Around Us

MONTGOMERY – Alabama State Parks is hosting 11 First Day Hikes as part of a national program designed to celebrate the new year and the great outdoors. The hikes will take place at parks throughout the state, from Gulf State Park on Alabama's Gulf Coast to Buck's

See **1ST DAY...** on Page 20

Joe Wheeler State Park offers numerous hiking opportunities and will have a First Day Hike again this year on January 1.

Photo courtesy of Alabama State Parks



Events at Zoo

Zoo Year's Eve Celebrations in Birmingham

BIRMINGHAM – Two Zoo Year's Eve celebrations featuring Jingles, a giant plush monkey, are planned for Sunday, December 31 at the Birmingham Zoo. These are family friendly events for those who may have trouble staying up until midnight. The giant 5-foot plush monkey will



be given away in a drawing at the end of the evening.

DAYTIME CELEBRATION

A daytime celebration will take place from 1-3pm with a massive plush monkey named Jingles being lowered at 2pm in a countdown for

See **ZOO...** on Page 17

ICE SKATING is at the Public Ice-Skating Rink, 2010 Avalon Ave., Muscle Shoals. Schedule: 3-8 pm Thursday-Friday; noon-8pm Saturday and Sunday through January 14. Admission is \$12 and includes skate rental.

"RECENT WORKS BY JOHN LYTLE WILSON"

will remain on display through Dec. 29 at Kennedy-Douglass Center for the Arts in Florence. The Birmingham-based artist, John Lytle Wilson, is known for his colorful paintings of animals and robots. You may have seen Wilson's murals on several noteworthy buildings such as the Birmingham Museum of Art and UAB's Specialty Care Clinic. Wilson's vibrant, energetic works depict narrative scenes of his signature mischievous monkeys or laser-pointing robots. Wilson is currently featured in several Birmingham art galleries, including the Grand Bohemian Hotel Gallery. More information about Wilson and his paintings can be found on his website at johnlytlewilson.com. The Kennedy-Douglass Center for the Arts is located at 217 E. Tuscaloosa St in Florence. It is open to the public Monday - Friday from 9-4 and Sunday from 1-4. There is no admission charge. Please call 256-760-6379 for more information.

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For more information & to register contact Heather Morgan at 256-331-8109 or heather.morgan@nwsc.edu

YOUR Letters

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

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

Social Upheaval

Editor:

One of the most intimate revelations I ever heard from former President Trump was when he reluctantly signed a Democrat-inflated budget. Putting pen to paper he remarked, "I've never signed anything with a "T" (trillion) on it before." I always thought that was an honest and personal comment.

President Trump never aspired to be a politician so much as a leader for America and Americans. He's not practiced in the political art of constantly saying nothing while nodding at the cameras like someone who's truly imparting something important to us. He hammered

Factual indicators such as consumer spending, business formation, and the stock markets are strong...

”

home the need for a strong military. What he got was a General who slinked around secretly calling Chinese military leaders behind our President's back.

Then Democrats turn over the capitulation of Afghanistan to

General Milley. Americans knew that with Biden as President our enemies had a short window of opportunity to do ill-will across the planet. I know of at least three US embassies that had to be either outright abandoned or ordered to shelter in place. Some Middle East countries like Saudi Arabia were on the verge of normalized relations with Israel. Now Biden and his handlers' barely hidden dislike of Israel has set that back perhaps irreparably.

With massive warships, thousands of troops, and aircraft sitting fifteen minutes away from American hostages for many weeks now, Biden has done nothing. Democrat's inability to withstand

See **LETTERS...** on Page 26

Community Notes...

Continued from page 7

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.

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 Candie 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.

LifeSouth is in emergency need for blood donors. This year continues to be difficult for LifeSouth and blood centers across the country with the impact of the pandemic causing a decrease in blood donations, while the need to help patients in local hospitals continues to increase.

Regular blood donors who have not given recently and first-time donors can make a major impact by donating. One donation can save up to three lives.

Donate at the Center, 307 Veterans Drive, Florence. Schedule an appointment, 256-765-7038. www.lifesouth.org. The hours are: Monday, Wednesday, Friday 9am-5pm; Tuesday and Thursday 9am-7pm; Saturday 9am-3pm; Sunday 1-5pm.

To find a donor center or mobile blood drive near you, visit lifesouth.org or call 888-795-2707. Blood donors must be at least 17 or 16 with parental permission, weigh a minimum of 110 pounds and be in good health. A photo ID is required. LifeSouth donors receive a complementary cholesterol screening with each donation.

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

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

Methamphetamine is a powerful and addictive stimulant drug. It is important to know the many mental and physical symptoms and signs of abuse. Meth use releases large amounts of the chemical in the brain associated with pleasure, motivation, and movement contributing to its strong addictive qualities. It is important to know the signs of use if you suspect a loved one of using meth.

If you or a loved one are struggling with Methamphetamines, reach out for

help. Narconon helps people all over the U.S. find treatment to end the web that traps those in addiction. To learn what to look for visit: <https://www.narcononnewliferetreat.org>

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 Narconon can help you take steps to overcome addiction in your family. Call today for free screenings or referrals. 1-800-431-1754.

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:

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 - Wrist Blood Pressure Monitor
- Call 256-386-9212 or visit online at yousemore.com/muscle Shoals

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

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

Food Pantry at North Wood Methodist Church, North Florence. Call for appointment, 256-764-2111

See NOTES... page 30

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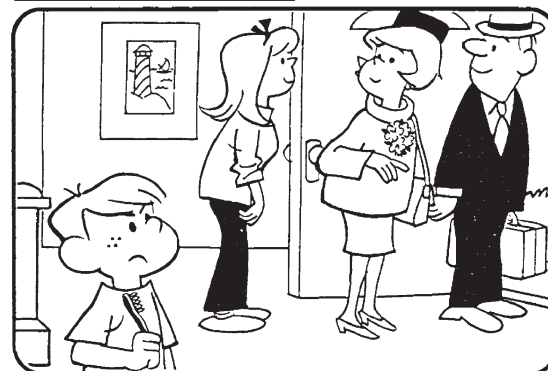
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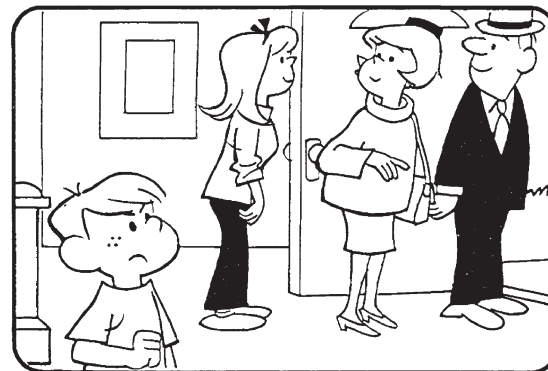
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When God Gives Up

Yes, God does give up on some folks. Read Romans one and that proves it. There are times in the Bible where God gives up on whole nations. There are many times even today that "ichabod" prevails over individuals, families, churches, businesses, governments and even countries. That word simply means "the glory has departed." Why are people flooding America? The country they were living in gave them no hope. Can this happen to America? I believe it has already set in. America has rejected godliness for decades. Lawlessness prevails. How much longer we will stand as a republic is debatable. Churches are declining. Why? There seems to be at least 2 generations that have not been taught what's right and wrong. People will not even recognize sin and their children won't either. There is no respect for God from Hollywood or the boob tube. The generation today has not been taught to respect their parents, God, their teachers or preachers or the police. What is sin? Something that will send a soul to hell. Why isn't that taught in homes, schools and churches and preached from the housetops today? America is loaded with sin!

All unrighteousness is sin. Sin has a payment. Death! Hell! You parents need to tell your kids their sin unchecked and unforgiven will put them in the lake of fire forever! They need to be saved and so do you! The older generation has failed miserably to warn their posterity that facing God one day is a fact and they must be prepared when they do. Imagine being in hell alongside a daddy or momma that didn't warn you about this awful place. Folks, death is real and so is hell. Don't wait until it's too late and you both wind up in it. You must be saved. **Acts 4:12** "Neither is there salvation in any other: for there is none other name (JESUS CHRIST) under heaven given among men, whereby we must be saved." **Revelation 20:15** "And whosoever was not found written in the book of life was cast into the lake of fire." Wake up before you and your kids wind up in it! It's real. In hell, God has given you up!

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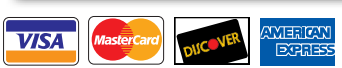
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Zoo...

Continued from Page 12

the New Year. Special keeper chats featuring our resident primates will take place in the Primate/South America Building at 1:15 and 2:30pm. Fun educational activities related to the drop and New Year's Eve will be available from 1-3pm in the main plaza.

PRIMATES & PAJAMAS

When the sun goes down, a second Zoo Year's Eve celebration will take place from 5-7pm. Put on your PJs and come help countdown the new year with a special NYE drop at 6pm. Participate in fun photo opportunities and enjoy the educational activities all evening. Stroll among the 150+ animal lanterns at Glow Wild and watch the acrobatic shows at 5:30 and 7pm. Since the Primate/South America

Building will be closed at night for the animals to sleep, a special primate scavenger hunt will feature primate lanterns. These Zoo Year's Eve celebrations are included in the cost of zoo admission or the price to attend Glow Wild.

The Birmingham Zoo is an independent, not-for-profit, 501(c)(3) organization and is accredited by the Association of Zoos and Aquariums (AZA). Approximately 550 animals of 180 species call the Birmingham Zoo home. The Birmingham Zoo is the only AZA-accredited zoo in Alabama. For more zoo information, visit www.birminghamzoo.com. The zoo is located at 2630 Cahaba Road in Birmingham.

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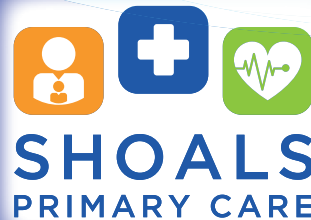


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Cody Deason
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A "Perfect" Winning Card ALSO wins \$50 CASH plus a 2nd \$50 GIFT CARD from 306 Barbecue!



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WK 18 Saturday December 30

CHECK BOX BESIDE EACH WINNING TEAM

DEADLINE: FRIDAY, 11 AM DEC. 29

MAIL-IN ENTRIES MUST BE POSTMARKED BY THURSDAY (vs: games at neutral location)

TIE BREAKER Write Exact Score Below

<input type="checkbox"/> Alabama at
<input type="checkbox"/> Michigan

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

WEEK 16 - DEC. 16 WINNER: FRANKIE TUBBS OF MUSCLE SHOALS

Enter online at www.courierjournal.net
or Mail or deliver your entry to: Courier Journal Gameday Scorecard
219 W. Tennessee St., Florence, AL 35630 - Fax to: 256-760-9618
Winners will be listed online Tuesday afternoon and in the FOLLOWING week's Courier Journal.



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



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NEW YEARS Favorites

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Bush's Best Blackeye Peas
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Ozark Pride Smoked Jowl
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Ozark Pride Smoked Sliced Jowl Bacon
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12 Oz.
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Sea Best Shrimp
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1st Day...

Continued from Page 12

Pocket State Park in the foothills of the Appalachian Mountains.

The national First Day Hike program features hikes in all 50 states on Monday, Jan. 1, 2024. In Alabama, First Day Hikes are led by State Parks personnel and volunteers and provide an opportunity to savor the beauty of Alabama's natural resources in a fun, family-friendly environment.

"Our Alabama State Parks offer some of the very best hiking trails found anywhere in America, and there's no better way to start the new year than by immersing yourself in Alabama's beautiful scenery," said Greg Lein, Alabama State Parks Director. "This year, we have a sunrise hike to King's Chair at Oak Mountain State Park and a sunset hike at Meaher State Park to see the day end over the gorgeous Mobile-Tensaw Delta. In fact, we have so many parks participating in the First Day Hikes this year that I'm confident anyone

can find a hike that fits just what they're looking for. It's the perfect way to start the new year."

Here's a look at the First Day Hikes at neighboring Alabama, Tennessee and Mississippi State Parks on January 1 which generally require park admission or ask for a small donation to participate:

Buck's Pocket State Park

Point Rock Overlook

Time: 9-11am

Location:

Meet at camp store

Notes: The hike goes to Point Rock Overlook, one of the Tennessee Valley's most picturesque vistas. All ages and leashed pets are welcome, but this hike is not Americans with Disabilities Act accessible.

DeSoto State Park

Neverland Trail

Time: 9:30am-noon

Location:

Meet at the country store and information center

Notes: Hikers will caravan to Lost Falls Trailhead. The hike is free and open to everyone, but pre-registration is appreciated.

Joe Wheeler State Park

Winter Wonderland

Time: 9-11am.

Location:

Meet in the lobby of Joe Wheeler Lodge

Notes: Hikers will join park naturalist Jennings Earnest for a 1-mile hike on the Champion Trail. This is the first hike of a series of 24 Hikes in 2024 at Joe Wheeler State Park.

Lake Guntersville State Park

Atop Taylor Mountain

Time: 10am-noon

Location:

Meet in the lobby of the Lake Guntersville State Park Lodge

Notes: The hike follows the Golf Course Loop, which ends at with amazing views of Lake Guntersville at Benny BoBo Overlook. The 3-mile hike is considered moderate difficulty.

Tishomingo State Park MS

105 CR 90 -

Tishomingo MS

Time: 12pm-until

Cost \$2

Make plans now to hike the 2-mile trail at Tishomingo State Park making a loop past a waterfall and returning

to the scenic and iconic Swinging Bridge. Hike will begin at swinging bridge. The Minimum

age for children is 5-years-old. Please bring water, trekking poles, etc. There will be a \$2 entry fee per person age 6 and above. For more information please contact Phil Seymour, Manager at 662-438-6914 or by email at phil.seymour@wfp.ms.gov.

David Crockett State Park TN

Lawrenceburg, TN

1-3pm

Meet at: David Crockett Museum

\$10 or \$20 donation requested

Hike 2.5 miles along portions of the Shoal Creek Trail and Trail of Tears Trail. This guided hike will include hills and elevation changes as we traverse through the hardwoods and alongside Shoal Creek. We will then cut across and connect to the old road bed that served as Lawrenceburg's first highway, as well as John



Bell's route of the Trail of Tears before returning to the museum for hot coco and fellowship!

Please remember to wear sturdy shoes and weather-appropriate clothing, and don't forget water!

Pickwick Landing State Park TN

116 State Park Lane

Counce, TN

10am-12pm

Meet at: Trail Head by Cabin #9

Free- Donations are welcome

This is a ranger-led hike along the Island Loop Trail. This is an easy-moderate trail of approximately 2.8 miles that takes approximately 1.5-2 hours to hike. Be sure to dress for the weather. Dogs are welcome, but must remain on a leash. Please wear closed-toed shoes. The trail has tree roots that can be tripping hazards and there are a few areas that could be muddy. There is a gradual elevation gain of 118 ft. Water is recommended. Meet at the Island Loop

Trailhead in the Cabin Area. Free to attend, but donations are welcome.

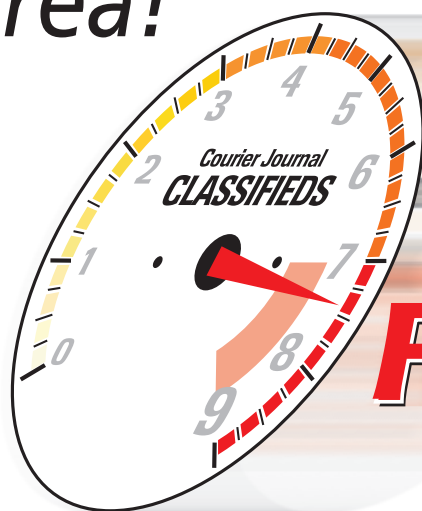
All First Day Hikes are subject to change or cancellation in the event of inclement weather. Hikers are encouraged to dress for seasonal temperatures and wear sturdy, closed-toed shoes. Also, pack plenty of water, snacks or a lunch, and hiking poles (if needed).

Alabama, Mississippi, and Tennessee First Day Hikes are part of more than 1,000 such hikes taking place across the country this year. The First Day Hikes program began in 1992 at the Blue Hills Reservation State Park in Massachusetts.

"I am thrilled to see the continued growth and success of the First Day Hikes program," said Lewis Ledford, executive director of the National Association of State Park Directors. "This initiative has become a cherished tradition, providing individuals and families with the opportunity to embrace the outdoors and kick off the year with a commitment to health and well-being."

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"TROJANS"
1957-1969

In 1957 the name of the school was changed to West End High School and included grades 1-12. The official mascot was the "Trojans." In 1958 two classrooms and a library were added and were ready for occupancy in May. Home Economics and Music were also added to the curriculum. The first senior class was in 1959, with 14 graduates. There was a gymnasium built in 1962, with the first basketball game played in 1963. In May of 1961, the Lauderdale County Board of Education announced that, beginning with the 1965-66 school year, all nine African-American schools in Lauderdale County would be consolidated into two schools. Under the consolidation, all African-American students in the eastern part of the county would attend East End High School in Rogersville. Students in the western part of the county would attend West End High School in Oakland. The dividing line between the east and west school districts was the Old Jackson Highway through St. Florian. After the consolidation, West End High School had a total of 14 teachers and 307 students. During its years of existence, there was a total of 211 graduates from the accredited West End High School. In the 1965-66 school year the student body was integrated in accordance with the desegregation court order. The school was officially closed at the end of the 1969 school year. The following year, all students transferred to Central and Waterloo Schools. After the closure, the facilities were sold and used for furniture manufacturing until it was destroyed by fire.

SPONSORED BY WEST END HIGH ALUMNI
2023

Location: 34.8516°N, 87.8050°W

The "Tojans" was the mascot for the West End High School which was located in the Oakland Community. It was the first high school for African-Americans in Lauderdale County. After integration the school was closed in 1969. Much later it was destroyed by fire.

~ Courtesy David Curott ~ author of Historical Markers & other "Signs of the Past"

STRANGE but TRUE

• In 1837, Thomas Saverland took Caroline Newton to court for biting off part of his nose after he forcibly kissed her at a party.

• The original Xbox had sound snippets of real space missions.

• Korean college students once launched a protest against the amount of air in potato chip bags by building a raft out of them and sailing it across a river.

• Frozen cow manure was the first-ever puck used in a hockey game.

• The word "thug" comes from 1350s India and the Hindi word "thag," which means "deceiver" or "thief" or "swindler."

• Ten thousand light years away from Earth, a huge cloud 1,000 times larger than our solar system's diameter contains enough alcohol to fill 400 trillion pints. To drink it all, everyone on Earth would have to drink 300,000 pints each day for 1 billion years.

• A violin known as "the Blackbird,"

carved entirely from stone, produces sound comparable to traditional wooden violins.

• Research has shown that people born in September, October and November are more likely to live 100 years or longer.

• Much like humans, chimpanzees use strategic high ground for reconnaissance on rival groups during "chimpanzee warfare."

• French performer Michel Lotito, aka "Monsieur Mangetout," or "Mr. Eat All," could hardly be accused of being a picky eater, having earned a Guinness World Record for strangest diet. His gastronomic feats included downing

bicycles, razor blades and even an entire airplane.

Thought for the Day: "Every day the clock resets. Your wins don't matter. Your failures don't matter. Don't stress on what was, fight for what could be." -- Sean Higgins

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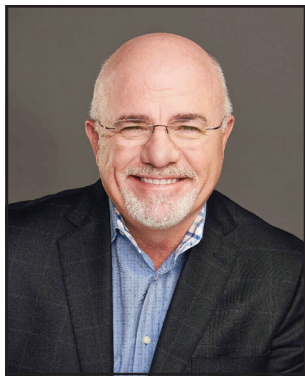
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DAVE Says

by DAVE RAMSEY

BUT WILL HE LISTEN?



the heart to tell him he was probably passed over for the position. Is there anything I can do to help him?

Garrett

Dear Garrett,
I assume that since you're good friends, he's willing to listen to what you have to say. There's absolutely nothing wrong with having a dream job. You just have to be practical and realistic at the same time.

This next part is more observation than insult, so I hope you'll understand. Your friend sounds to me like he might be a little impulsive and unrealistic. When it comes right down to it, maybe a touch immature,

too. So, I think what we're talking about here is how to give your friend a gentle, well-intentioned nudge in a more realistic direction. He needs to open his eyes to some positive financial realities of life—like living on a written, monthly budget—and not making a habit of chasing rainbows and making excuses.

If he came to me for advice, the first thing I'd tell him is that the most employable people are ones who aren't broke. When you go into a job interview and you're broke, it's easy to come off as desperate and tense. That doesn't make for a very good interview.

The answer to that,

when you're essentially unemployed, is to work any legitimate full-time job. At the very least, two, three or even four part-time jobs. Deliver pizzas, wait tables and mow yards. It's doesn't matter what you're doing, as long as you're generating a livable income for yourself. Smile and be professional at whatever you're doing, too. You never know when you might come face-to-face with your next real employer. But none of this will happen if you're working three or four hours a day, and spending most of your time at home in front of the television.

I hope this helps. I hope your friend will listen to you and understand you have his

best interests at heart. But if he doesn't, all you can do is hope for the best and pray for him.

Best of luck, Garrett.
You're a good friend.
—Dave

** Dave Ramsey is an eight-time national bestselling author, personal finance expert and host of The Ramsey Show. 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 take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.*

Dear Dave,
My best friend is having financial problems, and I'm worried about him. He's "between jobs" now and making less than \$600 a month through a part-time job. He says he's holding out

for his dream job, which is about ten hours away, but even when he's working full time, he always asks to borrow money or says he's running low. He interviewed for his dream job several months ago, and I haven't got

direct mail.

We were doing it before it was

fashionable!



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Medicare Minute "Thank You!!"

As the calendar year comes to an end, I wanted to address some of the most common questions we received. Below are the two questions I identified as the most asked questions.

#1 Why is the premium on my Medicare supplement going up so much? Prior to 2021 supplement premiums would increase about 4% a year. In other words, if your premium was \$100, the following year your premium may go to \$104. Since 2021, supplements have increased about 15%-20% a year. One of the main reasons for higher renewal rates is the increase in elective surgeries. During 2020 and 2021 everyone put off elective surgeries because of Covid. Starting in 2022, elective surgeries such as knee and hip replacements, were on the rise. Because of the increase in these surgeries, claims went up and that affected the premiums.

#2 Why is the cost of my prescription drugs so much higher? One of the main reasons drug costs are higher is the increase in the deductible Medicare allows companies to charge. The drug deductible has gone from \$445 in 2021 to \$545 in 2024. This deductible is usually applied to tier 3, 4, and 5 drugs. Also, drugs such as Ozempic, that were once used only for diabetes, are now used for weight loss. This can drive the cost of the drug up and can make it hard to find. One silver lining for some of you is, starting in 2024, if you reach the "catastrophic phase" of your plan the cost of your drugs will be \$0.

As 2023 ends, I would like to thank each one of you that has read our article each week. Not a week goes by that someone does not reference something that they have read in Medicare Minute. Also, I want to thank everyone who visited our office this year. We really appreciate you.

And now, on behalf of our Alabama Health Guidance family, I want to wish you a very Merry Christmas and a Happy New Year!

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.

Insurance Insights

Tips To Minimize Moisture In Your Home

Protect your home by reducing excess moisture before it causes major damage.

Moisture in homes depends on many factors including the temperature of the air, the temperatures of heating appliances and also the level of insulation of doors, windows and walls of the house, among other things. Some common signs of unwanted moisture in homes that should be addressed are:

- Excessive, continuous condensation around windows
- Musty smells
- Standing water (especially under the home and around the foundation)
- Surface discoloration and stains
- Mold
- A higher-than-usual water bill from unseen plumbing leaks
- Flooding events (such as bursting pipes or excessive rain that release large volumes of water into or outside your home)

How to reduce moisture in your house

There are several ways to identify and mitigate common culprits that contribute to excess moisture in houses. Here are a few typical and important things to do.

Check for water leaks

Make regular home moisture inspections a priority. It is important to do a thorough inspection of your walls, roof and ceilings, under bathroom and kitchen sinks and near water lines to look for water leaks or water stains. Places to inspect in your home are:

- **Hot water tanks.** Sometimes the pressure relief valves can leak.
- **Toilets.** Listen for any "hissing" sounds after removing the tank.
- **Meter line.** Look at the shut-off valve and meter to see if there is excess moisture.
- **Washing machine and refrigerators.** Examine the refrigerator and washing machine water line connections to look for excess moisture.
- **Bathroom and kitchen sinks.** Look under the cabinets to see if there is any water damage beginning to appear.

How to control humidity

Condensation problems in homes can be caused by humid air. The ideal humidity in a home is roughly 30-50%. There are inexpensive devices, such as a moisture meter or hygrometer, that monitor a home's humidity levels. Some tips to combat high home humidity are:

- Running a dehumidifier
- Decorating with moisture-absorbing houseplants
- Setting your air conditioner's fan to automatic
- Keeping air vents and interior doors in the home open and unblocked for correct flow and circulation of air
- Piling firewood outside of the house

Check the air conditioner

Depending on the size of your house and how it is laid out, a smaller air conditioning (A/C) unit may be best for your house. It may be a good idea to consult a professional if you decide it is time to replace the unit. They can advise on what is the best fit for your home.

Check the home ventilation

Proper circulation prevents warm, moist air from condensing on cooler surfaces through evaporation. It is important to check multiple areas for proper ventilation. Here are a few tips.

- Ventilate your attic and crawl spaces.
- Vent all interior exhaust fans to the outside.
- Run bathroom ventilation fans while showering and for 5 to 10 minutes after showering.
- Open doors and windows when possible.
- Check your home insulation

To improve the climate of your home, you may need to boost the wall and attic insulation. EnergyStar.gov provides the recommended level of insulation. In addition, check windows and doors to the outside for gaps in their seals and fix them using caulk or weatherstrips. With these tips, you can help prevent humid air from coming in or warm air from going out of the house and make it more energy efficient.



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LB. **GRANNY SMITH APPLES**
98¢

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Commentary
Saving...

Continued from Page 12

who “engaged in insurrection or rebellion” after taking an oath of office may not “be a Senator or Representative in Congress, or elector of President and Vice-President, or hold any office, civil or military, under the United States, or under any State.”

We can't possibly list all the erroneous, fictitious, fraudulent, and partisan aspects here of this ruling alone, never mind the last three years. However, it is amazing how far the left will go to save our democracy, even if it involves preventing citizens from the voting for the candidate of their choice.

The visual evidence of Trump's speech disproves the primary allegation, as does the audio and transcript. Even Joe Biden's FBI determined that charges of inciting an insurrection had no merit, whatsoever.

What the most recent stunt does is demonstrate another stunning example of partisan manipulation, and further validates Trump's claims of election interference.

Trump has been erroneously disqualified from the race over something with which he has not been charged. It is shockingly comparable to situations in Venezuela, Belarus, Nicaragua, and Congo which amounted to barring opposition candidates from elections. The US decried each of these situations and weighed in with economic sanctions.

Even El Salvador's President, Nayib Bukel, took issue with such a ruling. “The United States has lost its ability to lecture any other country about ‘democracy,’” he said on his social media post.

Everyone sees what is going on except the partisan leftists and the celebrated members of the January 6 committee.

Just like the FBI's made-for-TV raid of Mar-a-Lago, this circus has allowed Trump to get millions of dollars worth of added media attention he otherwise would have never received.

Donald Trump has not been charged with anything substantive, much less convicted of something. Yet, these four



Colorado justices barred voters from being able to vote for their preferred candidate -- in the name of preserving democracy.

Hopefully, the US Supreme Court will see the ruling for what it is; a blatant, partisan tact by a frightened and scrambling party absolutely mortified at the thought of a second dose of Trump. Should the Supreme Court miss that obvious ploy, it opens up tit-for-tat accusations and opportunities in any local, state or national race that will work in red states as well as blue states.

What is very obvious is that their goal is not to preserve democracy, but to preserve democrats.

Alabama in Playoffs

We can't let the college football playoff get started without addressing Alabama's inclusion as the #4 seed at the expense of an undefeated Florida State team. Sports fans know all of the circumstances.

There is no question that the lower leg injury sustained by Florida State's dynamic quarterback, Jordan Travis in the game against UNA, combined with the Seminoles' lackluster offensive performance in their final two games against Florida and Louisville played into the committee's decision.

They won't admit it, but there is also no question that the SEC's reputation and more so, Alabama's recent history, played into their thinking. Let's face it, a lesser brand with one loss and a near-miraculous win against their outmanned heated rival – SEC or not – would not have displaced FSU.

However, Alabama's team and fans aren't

apologizing for anything.

The more mature fans remember 1966, over 30 years before the first BCS National Championship Game or the College Football Playoff in FBS (Division I-A) when the undefeated 11-0 Tide were the defending national champions. However, they were snubbed by the Associated Press for the 1966 National Championship in favor of a 9-0-1 Notre Dame team that settled for a 10-10 tie with Michigan St. in the second to last game of the season instead of going for the win.

Bama fans also remember the 1977 season.

SEC champ Alabama at 10-1 was ranked #3 entering its Sugar Bowl date with #9 Ohio St.

Notre Dame was #5 also 10-1 entering its Cotton Bowl date as a big underdog to top-ranked Texas.

Chaos ensued. Notre Dame pounded Texas 38-10 and Alabama was equally impressive in its 35-6 win.

Meanwhile, #6 and shorthanded Arkansas dismantled #2 Oklahoma 31-6 in the Orange Bowl and #4 Michigan lost its Rose Bowl game to #13 Washington, 27-20.

Logic would assume that #3 Alabama would have been named the national champion in the final pole. However, they were placed at #2, because the pollsters were more impressed with Notre Dame's win in Dallas.

If I were a staunch Alabama fan, that one is still gnawing at me.

If the right Alabama team shows up at the Rose Bowl January 1 for the college football playoff semifinal against Michigan, they should be a much better representative this year as the last team in than Florida State would be. We'll see.

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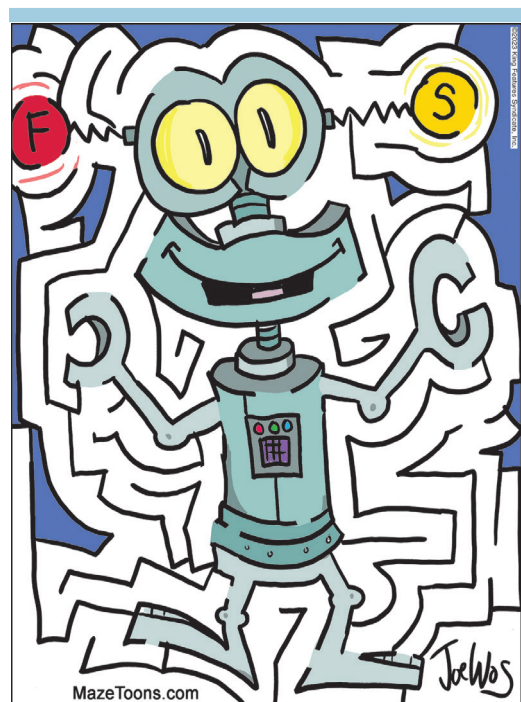
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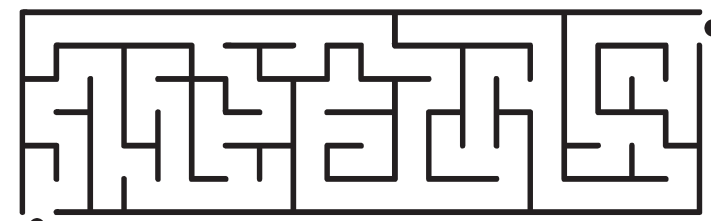
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Kids' Maze



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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. AM/FM device | ___ D ___ | Relative amount | ___ T ___ |
| 2. Ocean voyage | C ___ | Black-and-blue mark | B ___ |
| 3. British tea cake | ___ O ___ | Play division | ___ E ___ |
| 4. Country | ___ A ___ | Perception | ___ O ___ |
| 5. Home sweet home | ___ R ___ | Physical well-being | ___ L ___ |
| 6. Fossil resin | A ___ | Cinder | E ___ |
| 7. Dense | ___ C ___ | Ponder | ___ N ___ |
| 8. Turn upside down | ___ V ___ | Implant | ___ S ___ |
| 9. Like Billy the Kid | ___ W | Expend | ___ Y |
| 10. Peppermint | ___ A ___ | Caulking material | ___ U ___ |

WORD LADDERS

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

BILLS

STARS

Puzzle Whirl

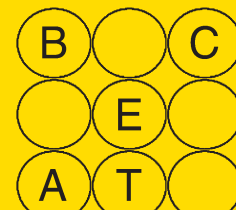
MINI SUDOKU

		2	
1			6
2	3		
		6	
5	6		1
	1	5	

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

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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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Answers on Page 30

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A bank or other lending institution will keep the title to an automobile until it is paid off.

In Alabama the only way to have a valid security interest in a motor vehicle is by a notation on the title.

Don't buy a car without seeing a clear title. You might consider going to the place holding the title and paying them directly for the

car with the balance going to the owner who gives you a bill of sale. If you don't know who has the title, don't buy the car.

If you sell a car you need to realize that what you say about the car can become part of the bargain. Representations about the car such as "it's never been wrecked" can come back to haunt you if it turns out the car has been wrecked. Even if you didn't know it had.

If you tell someone this is "a really good car" and it doesn't get them home, they can sue you and they might win. If you intend for there to be no further entanglements with the car, use the phrase "no warranty expressed or implied - as is where is".

Include the make, model, year, and VIN of the vehicle on the bill of sale. Both people need to sign the bill of sale. Make sure you have either a way to make a copy or a photograph of the bill of sale, which when it contains language regarding the warranty or lack thereof, becomes a contract. Keep the copy or print the photo.

If you really want to seal the deal, you can add that the buyer has had an opportunity to inspect the car or have the car inspected and they are satisfied with its condition. Writing and signing goes a long way both morally and legally. If you buy a car without a warranty, consider having a mechanic inspect the car.

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

Please send the questions to:

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Letters...

Social Upheaval

Continued from Page 12

former President Trump's verbal smackdowns led to cowardly maniacal misuse of legislative powers, lashing out in indignant protest against him and his blunt speech. Well, I for one would rather have a great leader than some sleep-inducing, polished-speaking pacifist alienating allies and spewing condemnation toward half the population of America. In Biden's brief tenure alone, we've turned our backs on Allies, leaving them in a lurch over and over. The scariest thing about Biden's Presidency is that these world events will almost assuredly get worse before Biden gets gone.

Wayne South
Florence

Opinions Are Filtered

Editor:

Thanks to good economic management at the federal and state level, Alabamians can look forward to a promising 2024. Prices including food and energy have risen at an annual rate of 2.5%. This approaches the Federal Reserve's target and thus portends lower interest rates.

It's remarkable that we've made so much progress against inflation without a recession or large rise in unemployment. Demand exceeded supply in 2022. The gap was closed without reducing demand but by increasing supply as disruptions from the pandemic were resolved.

Thanks in part to increased revenues and federal COVID relief funding, Alabama's budget surplus will enable supplemental spending of \$1 billion in 2024.

In recent years, many Americans have been extremely negative about the national economy. However, everything we know about what Americans are doing, as opposed to what they tell pollsters, suggests that on average they're

feeling pretty good about their own situation. Factual indicators such as consumer spending, business formation, and the stock markets are strong.

The rating agency Moody's reviewed surveys of businesses that included hard indicators like hiring and capital expenditure plans, and softer questions, for example what people say they think about the business outlook. The hard indicators tell us what businesses are doing. These are consistent with a strong economy. The soft indicators are what you'd expect if there were a severe recession.

We need to recognize that opinions on the economy are often filtered through political biases rather than grounded in factual analysis.

Dan Waterman
Killen

Cultivating is Right

To the editor,

I think most people, deep down, know the way we treat farm animals is wrong. What they may not be aware of is nascent technology that makes aligning our values with our gustatory preference much easier. I'm talking about cultivated meat. For those who are unfamiliar with the term, cultivated meat is grown from livestock cells, without slaughter.

Though it's currently sold in a few high-end restaurants, the protein is too expensive for widespread adoption. This can be rectified with increased federal funding for cultivated-meat research. Our political leaders should insist money for that purpose is included in the delayed farm bill. It's the right thing to do.

Jon Hochschartner
Granby, CT

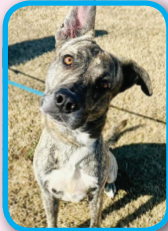
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Courier Journal ADOPT A FRIEND

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

Meet **INDY**. He is about 2-3 years old, and is very vocal and would make a great watch dog. He is super friendly and very observant! He is dog friendly and loves all people! Indy walks great on a leash and LOVES squeaky toys! How can anyone turn down that cute head tilt?! **ALL ADULT DOGS ARE CURRENTLY \$25!** This fee includes \$70 of the mandatory spay/neuter, \$15 rabies voucher, current vaccines, wormer and NexGard! For more information please contact **Colbert County animal shelter at 256-381-4073.**



Meet **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!! They are both super friendly! They were with another dog when they came in! We aren't sure about cats but they are people friendly! Mama Bear is already spayed! If you would like to meet this mother/son pair, please contact the Colbert County Animal Shelter! **THEIR ADOPTION FEE IS \$25 EACH.** 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.**

WILLOW AND GRACE came from a very bad situation where they weren't shown love. These precious girls were kept out on a chain all day every day with no food, water or shelter. It's past time for them to find a home. They have been with us for 1 year and always get overlooked! The reason they are still here is because they are shy and haven't had a lot of human interaction. Willow is more outgoing and Grace is extremely shy and stays in the back corner shaking but when you take them outside they both light up! All they have ever know was each other but we do feel they could be separated. Willow would do fine Grace just needs someone to show her a little extra love. They are both females Around 3 years old and scheduled to be spayed on Jan 22. Willow and Grace have both been tested with cats and have done great! Fostering is free. For more information please contact **Colbert County animal shelter at 256-381-4073.** **ADOPTION FEE CURRENTLY \$25 EACH.**



ALASKA is around 2 years old and 45 lbs. She is great with other dogs, cats unknown, not a friend to chickens or bunnies. She loves kids and does a little happy dance when you call her happy feet. She loves going to the groomers and is an angelic client. She is very smart and can find her way out of a fence. Her personality is one of a kind and she'll be the best dog ever for the right person! **ADOPTIONS ARE CURRENTLY \$85** 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 amazing girl.

GLIMMER is a beautiful girl who does her best to keep a clean kennel, loves food, and is wiggly when shown attention. We think she's around 3 and she's 50 lbs and she needs a good home with you. **WE'RE STILL DOING \$25 ADOPTIONS** that include spay/neuter, vaccines, microchip and heartworm test. Please call or come by **Florence Lauderdale animal services 256-760-6676** to meet this amazing girl.



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Tony's Note: I'm getting better daily. Like a couple of things, being completely a new man! I've joined up with Jai Templeton and Action Realty of Selmer to further expand our services. I'm looking forward to some Real Estate deals after Christmas. Andy by the way, Brian Dickey and Brooke Redmon have not only several homes for sale, but a great tract of 80 acres in the Rose Creek area, 60 acres of 15 year old pine. I was looking at it before the hospital trip. Timber folks and land investors need to call and look today.

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Moments in Time



• **On Dec. 25, 1868,** President Andrew Johnson offered amnesty to all Confederate soldiers with Proclamation 179. It was the fourth order of its kind, with earlier agreements re-establishing legal rights to Confederate soldiers if they signed oaths of loyalty to the United States.

• **On Dec. 26, 1991,** Jack Ruby's 38-caliber Colt Cobra revolver, which the nightclub owner used to kill J.F.K. assassin Lee Harvey Oswald, sold for \$220,000 in a Las Vegas auction. The original asking price was \$1 million.

• **On Dec. 27, 2019,** Valerie Sneade and

Jason Roy got married at their local Dunkin' Donuts in Worcester, Massachusetts, after ending their relationship at the same shop nearly three decades earlier. The reunited couple attributed their long separation to misunderstandings and "words that didn't come out right."

• **On Dec. 28, 1967,** American businesswoman Muriel "Mickie" Siebert became the first woman to own a seat on the New York Stock Exchange. She also became the first female superintendent of banking for New York State. And after her death, the New York Stock Exchange named Siebert Hall for her, marking the first time a room at the stock exchange was named for a person.

• **On Dec. 29, 1852,** Emma Snodgrass was arrested in Boston for the crime of ... wearing pants. Mocked by one newspaper as "the foolish girl who goes around in virile toggerly," she was sent home to her police officer father in New York but went on to repeat the act a number of times.

• **On Dec. 30, 1940,** California's first freeway, Arroyo Seco Parkway, also known as the Pasadena Freeway, officially opened to traffic. Now considered narrow and outdated, though still in use, it was listed in the National Register of Historic Places in 2011.

• **On Dec. 31, 1970,** Paul McCartney, after struggling through the summer of that year with the idea of having to bring legal action against his bandmates in order to be released from Apple Records and business manager Allen Klein, filed a lawsuit in London's High Court of Justice to dissolve the Beatles.

• **On Jan. 1, 2011,** the Oprah Winfrey Network (OWN) debuted on television. The "Queen of All Media" had previously described her vision for the network as one that "inspires our viewers and makes them want to be who they are on their best day."

• **On Jan. 2, 1919,** locksmith and far-right politician Anton Drexler founded the German Workers' Party, the forerunner of the Nazi Party, in Munich, Germany, from a group that met regularly to discuss political matters. Among other things, the party advocated for nationalism and extreme antisemitism.

• **On Jan. 3, 1521,** Martin Luther was excommunicated from the Roman Catholic Church by Pope Leo X after he failed to recant 41 parts of his Ninety-Five Theses, which started the Protestant Reformation. The pope



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had called the offending statements heretical, scandalous and offensive to pious ears, though he did not specify exactly which ones fell under that category.

• On Jan. 4, 1957, the Hamilton Electric 500 watch made its public debut. It was the first timepiece to never need winding (though it did need frequent battery replacement) and came in "modern" asymmetrical

designs to reflect its revolutionary technology. Production ended 12 years later with the advanced technology of quartz movements that rendered the "watch of the future" obsolete.

• On Jan. 5, 1992, a landslide that occurred near San Francisco killed 33 people and caused the Golden Gate Bridge to close. Heavy rain in the amount of nearly half of the city's average

annual precipitation had previously fallen for a straight 36 hours

• On Jan. 6, 2000, a severe flu outbreak in the United Kingdom caused National Health Service hospitals to be stretched to their limits, leaving many forced to cancel all non-emergency surgeries and facing intensive care bed

shortages. The outbreak was blamed on a low rate of flu vaccinations.

• On Jan. 7, 1927, the first transatlantic telephone service was established. A three-minute call between New York and London cost about \$45, which would translate to roughly \$550 today.

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Community Notes...

Continued from page 13

60 or older? Join us for lunch Monday thru Friday at 11am for a one dollar donation. Our hours are 8:30am -12:30pm. Also if you would like to join

Bingo every Tuesday and Thursday bring a small one dollar gift to play. Killen Senior Center, 227 J.C. Mauldin Hwy. Killen, 256-757-1792. See you soon!!

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

The Alzheimer's Caregiver Support Group meets at the Florence-Lauderdale Public Library at 2pm every 3rd Monday of

each month. All caregivers are welcome. We all need encouragement.

A newly formed Colbert County Republican Women's Club meets every third Wednesday at noon at the Helen Keller Library in Tuscumbia. Visitors welcome. For further information contact Mary Baschab Haslacker at 251-234-0077.

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Alabama Hospice of the Shoals is currently seeking volunteers to serve in Colbert, Lauderdale, Lawrence, Franklin, Marion, and Winston counties. For more information, contact Christy Pery at 256-314-1204.

The Little Ryman - Gospel, Bluegrass, country, oldies and open mic. Every Friday 6-8:30 p.m. No dancing or alcohol, and free admission. 18210 Hwy. 72 W., Tuscumbia. 256-810-5866

Alabama Music Hall of Fame - Star Player exhibit will be on display at the Alabama Music Hall of Fame, 617 U.S. 72, Tuscumbia. Rotating exhibits at the hall of fame highlight accomplishments of area music achievers. Details: 256-381-4417.

Did you know that 22 Americans die each day waiting for organ transplants? Most of them for kidneys? The good news is that MatchingDonors.com is helping to change that. Linking organ donors with people in need of kidney and other transplants. And now you don't need to donate a kidney to save a life. Donate your boat, car, or real estate, and get a great tax deduction while helping to save lives. Visit MatchingDonors.com or call 800-385-0422.

For Parrot Lovers in the Shoals- Join our Facebook group - For the Birds Parrot Club. We discuss Pet Sitting, Re-homing, best Bird Vets, Bird food, Sharing Advice, and more.

Pay it Forward: Donate to Educate. Shoals Scholar Dollars is an Education

Foundation raising money to pay tuition at Northwest Shoals Community College and transfer scholarships to the University of North Alabama for Lauderdale and Colbert County students who meet certain criteria. Donate to Scholar Dollars at any participating financial institution the second Friday of each month.

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

Hours: Monday, Wednesday, and Friday and 4th Saturday of each month 8:30am to 12pm. Please bring a photo ID and proof of address.

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

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

In accordance with federal civil rights law and U.S. Department of Agriculture civil rights regulations and policies, our organization, Little People's Nursery School, Inc. in Killen, AL, is prohibited from discriminating on the basis of race, color, national origin, sex, disability, age, or reprisal or retaliation for prior civil rights activity. Program information may be made available in languages other than English. This institution is an equal opportunity provider.

See NOTES... page 31




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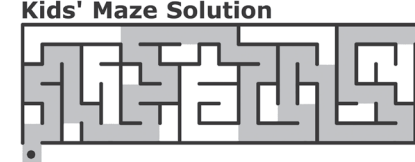


Even Exchange answers

- Radio, Ratio
- Cruise, Bruise
- Scone, Scene
- Nation, Notion
- Hearth, Health
- Amber, Ember
- Thick, Think
- Invert, Insert
- Outlaw, Outlay
- Patty, Putty

Puzzle Whirl Answers

Kids' Maze Solution



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WORD LADDER

Answer

BILLS, BELLS, SELLS, SEALS, SEARS, STARS

Word Spiral Answer

BACKSTAGE

MINI SUDOKU

Answer

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



Savvy SENIOR

What Is the Retirement Saver's Credit and How Does It Work?

Dear Savvy Senior,

Can you explain to me how the retirement saver's tax credit works? My wife and I are in our fifties and are looking for creative ways to boost our retirement savings beyond our 401(k). Is this something we may be eligible for?

Struggling to Save

Dear Struggling,

If your income is low to moderate and you participate in your employer-sponsored retirement plan or an IRA, the Retirement Savings Contribution Credit (aka "Saver's Credit") is a frequently overlooked tool that can help boost your retirement savings even more. Here's how it works.

If you contribute to a retirement-savings account like a traditional or Roth IRA, 401(k), 403(b), 457, Thrift Savings Plan, Simplified Employee Pension or SIMPLE plan, the Saver's Credit will allow you to claim 10, 20 or 50 percent of your contribution of up to \$4,000 per year for couples or \$2,000 for singles.

Keep in mind that a credit is not the same as a tax deduction - it's better: While a tax deduction just reduces the amount of your income that is subject to taxes, a tax credit reduces your actual tax bill dollar-for-dollar.

To qualify, you must also be at least 18 years old and not a full-time student and were not claimed as a dependent on someone else's tax return. And your adjusted gross income (AGI) in 2023 must be below \$73,000 or less as a married couple filing jointly, \$54,750 or less if filing as head of household, or \$36,500 or less if you're a single filer. These income limits are adjusted annually to keep pace with inflation.

To get the 50 percent credit, you'll need to have an income below \$43,500 for married couples filing jointly; \$32,625 if you're filing as head of household; and \$21,750 if you're a single filer in 2023.

The 20 percent credit rate applies to couples earning between \$43,501 to \$47,500; for head of household filers it's \$32,626 to \$35,625; and for individuals it's \$21,751 to \$23,750.

And the 10 percent rate is for couples with an adjusted gross income between \$47,501 and \$73,000; for head of household filers \$35,626 to \$54,750; and individuals it's between \$23,751 and \$36,500.

Here's an example of how this works. Let's say that you and your wife earned \$75,000 in 2023. Over the course of the year, you contributed \$4,000 to your employer's 401(k) plan. After deducting your 401(k) contribution, your adjusted gross income (AGI) on your joint return is now \$71,000. Since your AGI puts you in the 10 percent credit bracket, and you've contributed the \$4,000 maximum that can be considered for the credit, you are entitled to a \$400 Saver's Credit on your tax return.

It's also worth mentioning that the Saver's Credit is in addition to any other tax benefits you get for your retirement contributions. So, in the previous example, not only would you be entitled to a \$400 credit, but you would also be able to exclude the \$4,000 401(k) contribution from your taxable income. So, if you're in the 12 percent tax bracket, this translates to an additional \$480 in savings, for a total of \$880.

How to Claim

To claim the Saver's Credit, you will need to fill out Form 8880 (see [IRS.gov/pub/irs-pdf/f8880.pdf](https://www.irs.gov/pub/irs-pdf/f8880.pdf)) and attach it to your Form 1040 or 1040NR when you file your tax return.

For more information on the Saver's Credit, see IRS Publication 590-A "Contributions to Individual Retirement Arrangements" ([IRS.gov/pub/irs-pdf/p590a.pdf](https://www.irs.gov/pub/irs-pdf/p590a.pdf)).

The IRS also offers an online quiz you can take to help you determine if you qualify for the Saver's Credit. To access it go to [IRS.gov/Help/ITA](https://www.irs.gov/Help/ITA) - click on "Do I Qualify for the Retirement Savings Contributions Credit?" under the "Credits" tab.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](https://www.SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



Notes...

Continued from page 30

The NACOLG SENIORx Medication Assistance Program supplies free and low cost medications for anyone in Alabama with a disability or a chronic illness regardless of age that requires daily medication. Medicare recipients may also be eligible.

For more information, contact NACOLG SENIORx today. There is no charge for this service.

1-800-AGELINE (1-800-243-5463) Paula Pardue 256-389-0529

This program is in partnership with the State of Alabama and Alabama Department of Senior Services

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

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

There is a monthly grief support group that meets the first Tuesday of each month at 10am at Cliff Haven Church in Sheffield. Located at 1601 Andrews Avenue in Sheffield directly behind McDonald's near the O'Neal Bridge. There is a second monthly grief support group that meets the third Friday of each month at 10am at First Baptist Church of Rogersville. Located at 222 College Street in Rogersville. Come and share and let us pray with you for strength and comfort! These groups are FREE and open to the public. We will provide wonderful, supportive materials to take home to help with your healing process! For more information call 256.764.0873. These groups are sponsored by Kindred Hospice.

LaGrange College Site Park is open daily and weekends from 9am-5pm. Tours and park reservations are available by calling 256-446-9324. The Visitors Center/Museum is open 1-4pm Sundays. The Historic College Site, a forerunner of UNA, is located in East Colbert County, off Alabama Highway 157 on LaGrange College Road, Leighton, Alabama, near the White Oak Community. Contact L.C. Lenz, the LaGrange Living Historical Association at 256-702-6953.

Want a job? Want a better job? Get your GED! Free GED Prep classes are located near you. The program is open entry with new students starting classes weekly. For more information, call the Northwest-Shoals Community College Adult Education Program at 256-331-5440 or 256-331-5438.

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

United Way is looking for volunteers who can help answer our 2-1-1 line. Training will be provided for volunteers and you can help from the comfort of your own home! Please visit <https://www.uwnwal.org/volunteer-opportunities> to submit your information!

Pay it Forward: Donate to Educate - Shoals Scholar Dollars is an Education Foundation raising money to pay tuition at Northwest Shoals Community College and transfer scholarships to the University of North Alabama for Lauderdale and Colbert County students who meet certain criteria. Donate to Scholar Dollars at any participating financial institution the second Friday of each month.

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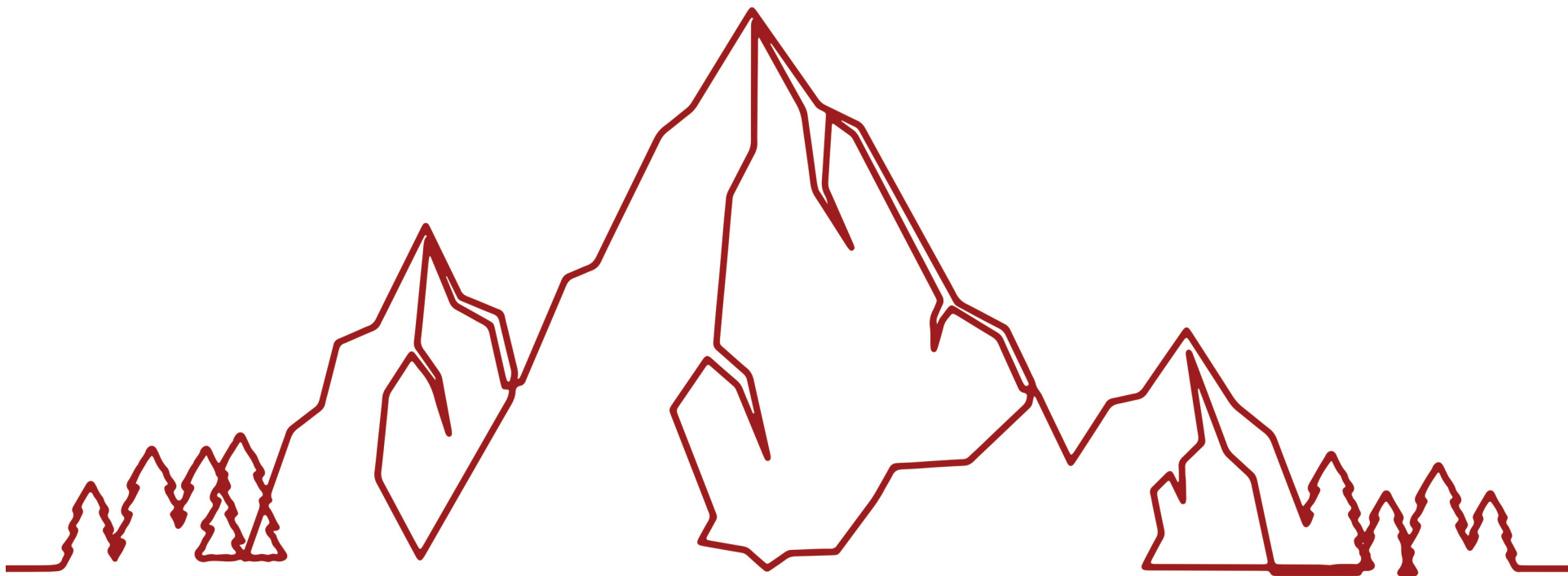
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