

UW Event is Rescheduled

FLORENCE —Weather and road conditions forced the postponement of the highly anticipated Shoals Royale, the United Way of Northwest Alabama fundraising event originally scheduled for Saturday, January 20. In order to put the safety and well-being of participants and volunteers first, Shoals Royale has been rescheduled for Saturday, February 17.

The excitement surrounding this event was high, so the decision to reschedule was not made lightly. However, following the advice of local authorities and weather experts was the prudent step.

The schedule and details for Shoals Royale on February 17 will remain as originally planned and the location will still be at the Marriott Shoals Conference Center ballroom. The United Way is working ensure that Shoals Royale exceeds expectations and becomes a celebration that brings our community together.

For further updates and information, please visit the UW online at www.uwnwal.org, or social media accounts (Facebook, Instagram, LinkedIn), or contact the office at 256-764-5892.

Detoxed for a Full Year

MUSCLE SHOALS – Genesis Medical Detox recently celebrated its first-year anniversary at North Alabama Shoals Hospital. The eight-bed facility located on the fourth floor opened its doors January 9, 2023, and has served 435 patients in its first 12 months.

According to **Tim Brennan**,

See **SHORTS...** on Page 2

Automotive Inside



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Advance Auto Sales

Volume 140 Number 14 January 24, 2024 POSTAL PATRON

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One for the Five



The Cypress Creek Memorial Monument last week after the snowfall. – Staff photos: TVM

IN LOVING MEMORY
 JERRY ROBERSON • 1982 WILL PANNELL • 2005
 ALAN WEEKS • 1982 DANIEL SMITH • 2011
 MAX HARLAN • 2004

FLORENCE—The Cypress Creek Memorial Monument Dedication will take place at 1pm on Tuesday, January 30, at the Cypress Creek Canoe Launch, corner of Cox Old Jackson Road in Florence.

Creek Parkway and in memory of Jerry Roberson, Allen Weeks, Max Harlan, Will Pannell, and Daniel Smith, five individuals who lost their lives at the old low-head dam. Friends, family, and the public are invited to attend the dedication ceremony.

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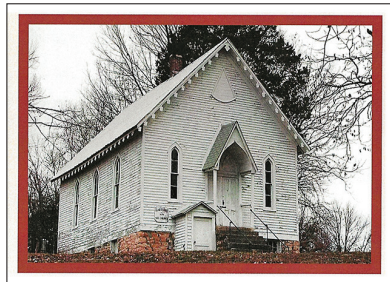
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History Captured



Local Calendar Features Images of 12 Historic African American Churches

SHOALS –The 2024 Spotlight on Excellence Calendar, published by Muscle Shoals Area Alumnae Chapter of Delta Sigma Theta Sorority, Inc., captures the history of twelve of the oldest African American churches in the Shoals area. These Christian



See **CHURCH...** Page 4

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- Dave Ramsey
- Your Letters
- Local Grocery Ads!
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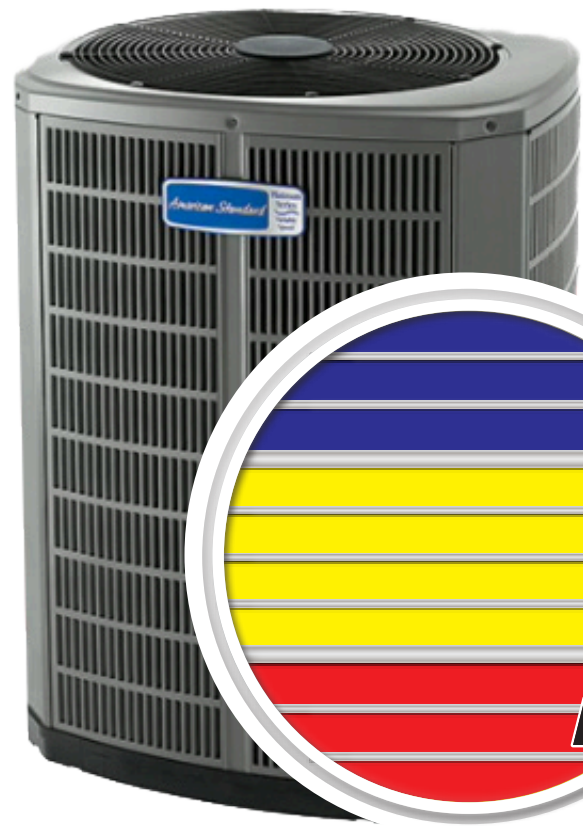


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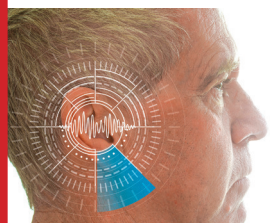
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Shorts...

Detoxed for a Full Year

Continued from Page 1

Chief Operating Officer at Genesis, the center has grown and has developed a strong reputation.

"We have started to see other programs send patients who need our help to our facility," he said. "It has been a tremendous first year and we have the potential to continue to grow. The medical staff and nursing staff here are amazing."

The Shoals Detox Center features a 20-member staff, including eight nurses, and a medical director. "As we reach our first anniversary, we are grateful for the partnership with Genesis," said North Alabama Shoals Hospital COO Doug Holzbog.

"This has been a successful venture for everyone and has created a welcoming place for people to seek help."

UNA Boasts Top in MBA

FLORENCE – The Master of Business Administration (MBA) program at the University of North Alabama is once again the largest in the State of Alabama. With 942 students enrolled from Fall 2023, it is larger than the next four-year institution by more than 100 students.

"The stability of our MBA program is a testament not only to the strong faculty and dedicated staff we have, but also the reputation of UNA's MBA across the state, region, and country," said Dr. Greg Carnes, Dean of the Sanders College of Business and Technology, in which the MBA is housed.

Auburn is second with 832 students; UAB is third with 700; UA in Tuscaloosa has 350 students enrolled, and there are 309 enrolled at Troy.

The MBA program in the Sanders College at UNA has consistently been the largest program in Alabama for the last eight years by the Birmingham Business Journal.

Kilby Earns a Select Rank

FLORENCE – Kilby Laboratory School on the UNA campus was recently ranked 21st among Best Elementary Schools in Alabama by *U.S. News & World Report*. It is the first time Kilby has appeared in this publication. Kilby's overall score is 96.98 out of 100 possible points.

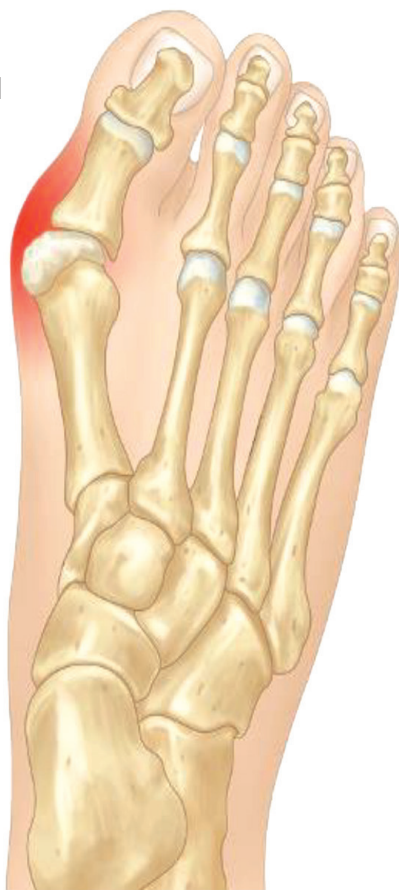
"Kilby Laboratory School continues to be among our 'Markers of Excellence' at UNA," said Dr. Matt Green, Interim Dean of the College of Education and Human Sciences. "Benefits to students attending Kilby include

See SHORTS... on Page 9

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Shorts...

Kilby Earns a Select Rank

Continued from Page 1

a rich array of programs with small class sizes where individual attention is the norm. Robotics, theater, music, and the arts are consistent components of the experience as well.”

Schools across the U.S. were assessed on their pupils’ proficiency in mathematics and reading as determined by state assessment tests. Half of the ranking

formula were the results themselves; the other half were the results in context of socioeconomic demographics.

In addition to the *U.S. News & World Report* ranking, Kilby’s faculty has recently been ranked number one in Alabama according to the Niche rankings, and in the top 1% for public elementary school teachers nationally (308 out of 46,825). As Alabama’s only laboratory school, Kilby scored a 98 on its state report card and is ranked in the top 3% of all elementary schools in the state.

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Church Calendars

Continued from Page 1

institutions started from humble beginnings between 1840 and 1885 and have developed into leadership locations with significant impact upon the black communities which they serve.

Featured churches include Greater St. Paul AME; St. Mark Missionary Baptist; Springhill Missionary Baptist; Bethel Lauderdale Missionary Baptist; First Missionary Baptist, Tuscumbia; Oak Grove AME; Zion No.1 Missionary Baptist, Barton; Good Hope Missionary Baptist; Lesley Temple CME; Mt. Olivia Missionary Baptist; Bethel Colbert Missionary Baptist; and St. Paul AME, Tuscumbia.

Records from these 100+ year old black churches provide interesting accounts and historical information about area religious leaders and events. Calendars are for sale now at \$12 each and may be purchased from any member of Muscle Shoals Area Alumnae Chapter of Delta Sigma Theta Sorority, Inc. They are also available by calling 256-275-7025 or 256-383-1394.



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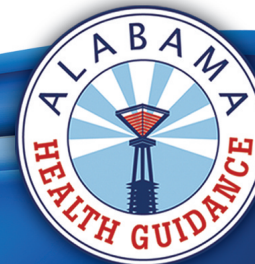
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Community Notes

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.

Florence Camerata, the popular volunteer community chorus, will begin its 18th year in the Shoals with rehearsals starting on Thursday, January 25, at 6:30pm in the UNA Choral room in Florence. The spring concert, consisting of Broadway and other show tunes, is scheduled for Tuesday, March 19. We welcome new singers. For information, please check our Facebook page or call 256-810-9512.

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The Cypress Creek Memorial monument dedication will take place at 1pm on Tuesday, January 30, at the Cypress Creek Canoe Launch, corner of Cox Creek Parkway and Old Jackson Road in Florence. The launch will be dedicated in memory of Will Pannell, Jerry Roberson, Allen Weeks, Max Harlan, and Daniel Smith, five individuals who lost their lives at the old low-head dam. Friends, family members, and the public are invited to attend the dedication ceremony.

Adult Game Night at the Florence Lauderdale Public Library Thursday, January 25, at 5pm. Come and compete against your friends at Mario Kart, Super Smash, Bros, and more! For more information, call 256-764-6564 ext 136, or email Katie@FLPL.org. Wood Ave. in downtown Florence.

Ritz Theatre - The Tennessee Valley Art Association announced plays for the Ritz Theatre's 2023-24 season. Schedule: "Company," Feb. 23-25, March 1-2. Season tickets are \$75; individual plays range from \$15-\$25. The theater is at 111 W. Third St., Sheffield. Season tickets and individual play tickets are available at tennessevalleyarts.org. 256-383-0533

LifeSouth Bloodmobile Dates: Wednesday, January 24 Colbert County High School, 2200 High School S., Leighton 8am - 3:30pm

See NOTES... page 20

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Medicare Minute

"4 Parts of Medicare"

Did you know there were four parts to Medicare not two? Did you know that two of the parts you can get through the federal government but the other two parts, if you choose to take them, must be purchased through private insurance companies? Finally, did you know most people have an option as to whether to sign up for three of the four parts of Medicare? To some these are very simple questions but to others they can be very confusing.

The four parts of Medicare are labeled Part A, Part B, Part C and Part D. Over the next few weeks we will discuss each of the four parts in detail but for today let's simplify things by saying that Part A is your inpatient or hospital care, Part B covers your outpatient services, Part C is called Medicare Advantage and Part D is your prescription drug plan.

The two parts of Medicare that you receive through the federal government are Parts A & B. The two parts that can be purchased through private insurance companies are Parts C & D. So which parts are optional for most people? That would be Parts B, C and D.

It's very important for the Medicare beneficiary to be familiar with each of the four parts of Medicare and what they cover. Here are some ways you can do that. First you can go to Medicare.gov. This is an excellent website that will tell you everything you want to know about Medicare. You can also refer to the "Medicare and You" handbook. Another way to learn about the basics of Medicare is to attend one of the Medicare Education Classes our company conducts. They are free of charge and open to the public. Just contact our office for times and dates. Of course you can also check out the "Medicare Minute" each week in the Courier Journal!!

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



Ikey Fowler

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The successful candidate will need a college degree or equivalent experience, a passion for journalism, a reputation for quality and integrity, and the planning skills necessary to provide section budgets for each day of publication.

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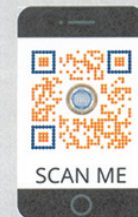
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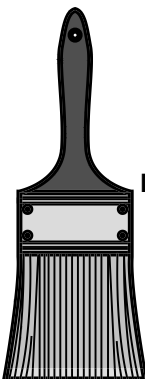
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Commentary

Death Sentence: It is Never Easy

Those who have lived in northwest Alabama for several generations as adults will recall one of the most disturbing local criminal cases on record: the Colbert County murder of Elizabeth Sennett in March of 1988.

Briefly bringing the story up to date: Mrs. Sennett's husband, Charles, recruited a man named Billy Gray Williams, to murder his wife for \$3,000. Williams recruited Kenneth Eugene Smith and John Forrest Parker to assist for \$1,000 each. Smith and Parker carried out the murder in Mrs. Sennett's home. She still had a pulse when emergency personnel arrived but was pronounced dead at the hospital.

A week later, Charles Sennett killed himself when he learned he was a suspect in the murder. The three men were later arrested, tried, and convicted. Williams was sentenced to life without parole. He died in prison in November 2020 from an undisclosed illness.

See DEATH... on Page 18

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

January 24, 2024

Happening THIS WEEK

Growing YOUR Money

Organization Continues to Assist Local Investors

SHOALS - According to Nathan Richardson, founder of Complex Search, one thing rich people have access to that poor and middle class don't are "financial advisors and experts, which is one of the most significant means of saving money." These professionals can help them make wise investments, manage client portfolios, and find ways to reduce taxes. Richardson added,



"Most people don't have access to this level of financial advice because they cannot afford it or do not know where to look for it."

In his book, *Eight Steps to Seven Figures*, Charles B. Carlson tells his readers strategies to become wealthy without the advisors and experts through interviews with millionaires. This system is nationally known as *Better Investing*, and it has been around for more than 70 years. It is simple enough that it has been used successfully by sixth graders in the Atlanta area.

See INVESTING... on Page 23

WEATHER ADVISORIES FORCED THE SHOALS WRITERS GUILD to postpone this month's meeting to January 27 at 10am in the Florence Lauderdale Public Library colonnade.

Guest speakers will be authors Nancy Owens Nelson and Jake Berry. Berry is also the owner of 7 Points Press.

Jeff Street and Billy Warren, first responders to Jacque Rainwater's 1994 ice storm accident in downtown Florence, have been rescheduled for February 17.

THE 2ND ANNUAL SHOALS SCALE BACK event postponed from January 20 has been rescheduled for Saturday, January 27 from 1-5pm in the Coach Mitchell Harvest Gym at Burrell-Slater, 610 West College Street in Florence.

Florence City Council member, Kaytrina Simmons; Susan Bentley, WHNP; Javar Myatt-Jones, MD; and the Florence Parks & Recreation Department are providing this free community program - a time to for the Shoals to come together on health and fitness. Last year, there were over 300 attendees. There will be accessible educational information to help you be your healthiest self. Contact Kaytrina Simmons at 256-349-3879 or Susan Bentley, WHNP, at 256-856-3918.

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YOUR Letters

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

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CORRECTION:

The hometown of a letter writer in the January 17 issue was listed incorrectly. Frances Sanderfer, (*Huntsville's Integration*) resides in Florence. We regret any confusion or inconvenience.

Lack of Road Prep

Editor;

The aftermath of the recent winter storm highlighted the glaring problems in Alabama's state leadership. Many individuals and media outlets showed pictures and videos of various state line roads. The images from the Shoals area and Madison County all display the same thing: impassable Alabama roads

Although we were given warning to prepare for the storm and a state of emergency was issued, many insurance companies refused to fill prescriptions early.



that were miraculously cleared and drivable on the Tennessee sides. Did the winter storm stop at the state line? Of course not! Tennessee has invested in snow and ice clearing equipment and used it, even in the

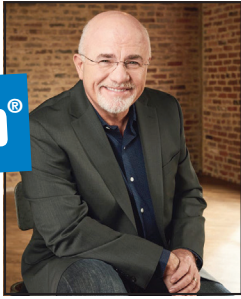
most rural of areas.

The most common answer given for Alabama's lack of road prep and snow removal is that we do not have the money for equipment that is used so infrequently. However, we seem to find money for other precautionary tools and programs in our state. Two such examples would be the \$1.3 billion allocated for a new prison or the monies spent on "fact finding" trips to Korea to recruit teachers.

I would like to see a cost analysis comparison of purchasing more snow removal equipment versus the combined loss in sales tax revenue, small businesses perishables and sales, and wages, along with increased medical cost due to car

See LETTERS... on Page 20

DAVE RAMSEY'S EntreLeadership®



BE FAIR, BUT FIRM

Dave,
My husband and I have run our own small business for nearly 10 years. Our largest client, who is also a friend, is almost three months behind on the bill. He has always been good in the past about paying on time, but we work on a 30-day payment period. Can you give us any advice on how we should handle this?

Melissa

Melissa,
In my mind, there's no reason to level accusations or make threats in a situation like this. There are personal dynamics involved, and my guess is

he's probably not trying to outright cheat you.

If it were me, I'd go to his office or ask him out to lunch, and then have a friendly sit-down talk. Listen to what he has to say about being so far behind with his bill, but at the same time you need to let him know that you can't function as his bank. You're a small business, and you need your money. Some kind of understanding and agreement have to be reached.

For starters, a fair request would be asking him to help things along by trying as

best he can to get current on his bill as soon as possible. At the very least, he needs to do something to reduce the amount owed within 10 days. You've provided services for him, and you're owed money that's long past due, so there's nothing wrong with this. I'd also establish an understanding that once he's caught up on the past due amount that all payments for services going forward will be due within 14 days after delivery.

Now, he may not like this. If he pushes back too hard, you may have to switch to a cash-only basis with payment due on delivery. If it were me, and he didn't like any of these options, I'd politely suggest he take his business elsewhere.

Like I said, he's probably not a bad guy, just another small business person who's disorganized. That's not an uncommon thing. But you definitely need to correct this behavior before it gets any further out of hand. You've got a business and a livelihood to think about, too!

—Dave

Leadership and small-business expert Dave Ramsey is CEO of Ramsey Solutions. He has authored eight national bestselling books, including "EntreLeadership," and is a host of "The Ramsey Show" and "The EntreLeadership Podcast."



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Cat & Kids

by Cathy Turner

♪ You Are So Beautiful ♪

I am the baby sister - always have been, always will be. What a privilege. And recently I have once again really wanted to be like my oldest sister, the one who always introduces me as her "baby sister", that's Rosalyn.

Who wouldn't want to be like Ros? She is so smart. She was educated in an all-black school until integration. She was one of the first blacks to attend Hendersonville High School in North Carolina. She graduated in the top 10 of her class there. She attended an HBCU, Winston-Salem

State University. At the end of her freshman year, she was ranked the number one student in Chemistry. She graduated from there Magna Cum Laude, number one in her class. She went on to Ohio State for her Masters Degree. Before she could graduate, she had to defend her written comps orally. She spit out pages of information and graduation came. She went on to be the Nursing Administrator at the largest VA hospital in North Carolina for 32 years. But Ros is not ostentatious or awkward.

She is just smart and loving. And I still want to be like her.

She is also beautiful. She would counter my claim about that. But as her baby sister - to me she has always had that 50s movie star beauty - beautiful thick hair, smooth skin, calm smile. Ros had good-looking boyfriends in high school. They were all my boyfriends. She was quite a catch, but she didn't know that then and she doesn't know that now, but she is still beautiful. If you knew her, you would think so too.

Because of course her truest beauty comes from her love of God. Ros is full of grace. When she comes into the room the level of spirituality goes up. The bad attitudes change and love shows up. Ros knows God. This has been so evident of late as she has battled health issues with steadfastness and confidence. I have been to the doctor with her and her blood pressure is always low. She has

assurance. It's funny when people call to check on her, they always end up talking about themselves and being encouraged. I use Ros in my mind when describing that Christian lady that we all want to be. She moves through the room just blessing others. She has supported families with less and has been with others during their battles. I have always wanted to serve like her.

She is full of beauty and likes beautiful things like art and pretty bedspreads and pillows. But most importantly, she knows God's beauty and His strength, and has shared this in Bible classes with 2-year-olds for 40 years or more. There are many, many young people from the Piedmont of North Carolina who have learned of God from Sister Rosalyn. And many others have received words and cards encouraging them to love the Lord. She knows Him intimately. When I think of Ros's spirituality, I think of these words: "I

will lift my eyes to the mountains from where shall my help come? My help comes from the Lord, who made Heaven and Earth. He will not allow your foot to slip He who keeps you will not slumber...the Lord is your keeper...the Lord will protect you from all evil and he will keep your soul. The Lord will guard your going out and you're coming in from this

time forth and forever." Psalm 121. Ros has always understood these words. She has shown me these words. I Cor.11:1. I am blessed to be her "baby sister". Say a prayer for her if you please. I am sure that she has already prayed for you. I am just feeling blessed to be on this journey with her.

Email comments or suggestions to CatnKids1@gmail.com.

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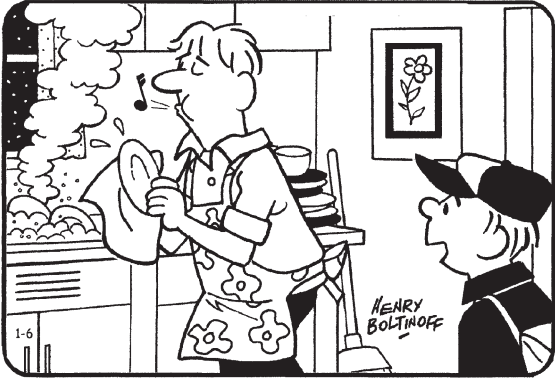
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BY HENRY BOLTINOFF



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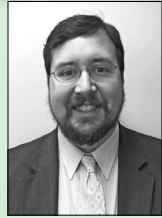
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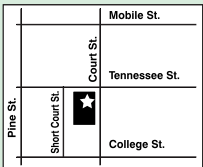
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Moments in Time

Bertrand Russell, who is considered the founder of analytic philosophy and won the Nobel Prize in Literature for his idealism- and humanitarianism-themed writings, died at his home in Wales at the age of 97.

• **On Jan. 29, 1845**, Edgar Allan Poe's poem "The Raven" was published in The Evening Mirror in New York. The eerie work, which earned its author the sum of \$9, was both panned and praised by critics and parodied soon after its publication, but remains one of the most popular poems in literary history.

• **On Jan. 31, 1747**, the first clinic for treatment of venereal diseases opened at London Lock Hospital. Unfortunately, its cure methods were ineffectual, with mercury (and its highly debilitating side effects) being the most common.

• **On Feb. 1, 1587**, England's Queen Elizabeth I signed the death warrant for her cousin, Mary, Queen of Scots, after Mary was found guilty of being "not only accessory and privy to the conspiracy, but also an imaginer and compass of her majesty's destruction." In her final days, Elizabeth admitted to regret about the order.

• **On Jan. 30, 1862**, the first American ironclad warship, the USS Monitor, was launched into the East River. Construction of the vessel was inspired by talk of the Confederate Navy's building an impenetrable ironclad that could break the Union's blockade of the port city of Hampton Roads, Virginia.

• **On Feb. 2, 1970**, British mathematician, logician and philosopher

• **On Feb. 3, 1994**, President Bill Clinton lifted the trade embargo that had been in place on the Republic of Vietnam for 19 years, following the capture of Saigon by North Vietnamese troops during the Vietnam War.

• **On Feb. 4, 2010**, Barack Obama's 57-year-old Kenyan aunt, Zeitungi Onyango, appeared at a court in Boston for a second attempt to gain political asylum in the U.S., but the hearing ended without an immediate decision. Ms. Onyango had moved to America in 2000, and her first asylum application was rejected four years later, with an order for her deportation. Her immigration status would become an issue during Obama's election campaign.

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LEGAL NOTICE

STATE OF ALABAMA, LAUDERDALE COUNTY NOTICE OF ABANDONED AND UNCLAIMED MOTOR VEHICLES.

Notice is hereby given that on the **23RD DAY OF FEBRUARY 2024 from 9:00am-3:00pm** we will be accepting **SEALED BIDS** on the following vehicles to dealers only. Vehicles will be sold for parts only. No titles will be offered.

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|--------------------------|-------------------|--------------|
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| 2007 Volvo S60 | YV1RS592672622369 | Blue |
| 1993 Chevrolet S-10 | 1GCCS19Z5P0168242 | Green |
| 2007 ALLRoad Dirtbike | LXYPCLM0670K39649 | Red |
| 2006 Dodge Grand Caravan | 2D4GP44L86R784161 | Blue |
| 1999 Lincoln Town Car | 1LNHM83W6XY654952 | Gold |
| 2002 Buick Regal | 2G4WF551821235059 | White |
| 1999 Nissan Pathfinder | JN8AR05Y6XW313512 | White |
| 2004 Pontiac Grand Am | 1G2NF52E94M578756 | Red |
| 2002 GMC Sierra 3500 | 1GTJC39UX2E291700 | Silver/Brown |
| 2000 Ford Mustang | 1FAFP4042YF172786 | Silver |
| 2019 Dodge Grand Caravan | 2C4RDGBG7KR794003 | Gray |
| 2001 Ford Ranger | 1FTYR14U11PA56484 | Red |
| 1997 Chevrolet S-10 | 1GCCS14X1V8106843 | Green |
| 2005 Dodge Grand Caravan | 2D4GP44L65R482303 | Silver |
| 1989 Chevrolet G20 Van | 2GBEG25K9K4147287 | Maroon |
| 1992 Chevrolet S-10 | 1GCCS14R2N8212171 | Black |
| 2006 Suzuki Forenza | KL5JD56Z96K425022 | Red |
| 2006 Toyota Tacoma | 5TETX22N46Z210641 | Silver |
| 1997 Ford F150 | 1FTDF17W2VLA93674 | Red |
| 2004 Jeep Grand Cherokee | 1J4GX48S24C416671 | Blue |
| 1998 Ford F150 | 2FTRX08L7WCA80951 | Black |
| 1993 Ford F150 | 1FTDF15Y7PNB19164 | White/Black |
| 2006 Lexus IS2 | JTHBK262662011295 | Blue |
| 2011 Kia Forte | KNAFT4A2XB5353308 | Black |
| 2007 Ford F150 | 1FTRF14W47NA48916 | Blue |
| 1998 Chevrolet S10 | 1GCCS1441WK230931 | Silver/Tan |
| 2005 Ford Crown Victoria | 2FAFP71WX5X160922 | Blue |
| 2008 Chevrolet Cobalt | 1G1AL18F387126522 | Gray |
| 1999 Dodge Ram 1500 | 3B7HC13Z1XM596396 | Red |
| 2013 Honda CR-V | 5J6RM4H59DL017798 | White |
| 1978 Chevrolet Pickup | CCD148A130815 | White |

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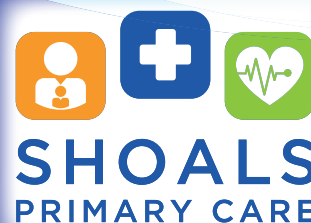
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STRANGE but TRUE

- Ever wonder why your kitty tries to play or even fight with its own reflection in a mirror? Animal specialists believe felines don't realize that their image isn't another animal because it has no scent.
- Researchers at Dublin City University found that soccer goalkeepers process both visual and auditory cues more efficiently than other players, as well as non-players, which could be the clue to their speedy reactions during games.
- By 2027, Sweden plans to boast a city made entirely of wood.
- The last U.S. conviction for blasphemy went to atheist activist Charles Lee Smith in 1928, after he rented a Little Rock, Arkansas, storefront and put a sign in the window reading: "Evolution Is True. The Bible's a Lie. God's a Ghost." Because, as an atheist, he couldn't swear the court's usual oath to tell the truth, he also couldn't testify in his own defense.
- And speaking of scent, the Odeuropa research project has created an online encyclopedia dedicated to the history of smells.
- Vomitoriums in ancient Rome weren't actually spaces for gastronomic feasting and purging, but an architectural feature in stadiums that allowed for more efficient crowd exits.
- Null Island gets its curious moniker from its coordinates: zero degrees latitude and zero degrees longitude. It also doesn't exist, but is the result of a common error in GIS data.
- ChatGPT can easily be convinced it's wrong, even when it's right.
- Irving Berlin dedicated all royalties from "God Bless America" to a fund of the same name, specifically for the benefit of such youth organizations as the Boy Scouts and Girl Scouts in New York City. To date, more than \$10 million has been raised.

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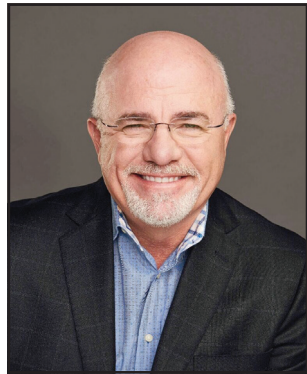
by DAVE RAMSEY

AN EMERGENCY FUND ISN'T ABOUT INSTANT GRATIFICATION

Dear Dave,
We've all our debts paid off, except for our home, and our fully funded emergency fund of six months of expenses is in place. In talking to people, it seems there are lots of different opinions as to what constitutes an emergency. What guidelines do you suggest when deciding whether to use our emergency fund?

Ingrid

Dear Ingrid,
There are three things to ask yourself when you're



kaput, and you need transportation, use your emergency fund to buy something affordable and reliable you can pay cash for. But don't dip into your emergency fund just to upgrade your good car for one with a million bells and whistles. That's a want, not a need.

And three, is it urgent? Sometimes, you have act like a grown-up. Every idea that pops into your mind isn't unexpected, necessary or urgent. You can live that way if you want, but the result will be a quickly depleted emergency fund. Then, what're you going to do when a real emergency comes along?

Practice the art of patience. Avoid impulse buys. Urgent things include stuff like a broken air conditioner in the middle of summer, a busted transmission or sudden, unexpected medical expenses. A big sale at Wal Mart? No. Concert tickets? Definitely not. That great new pair of shoes you just saw in a store window? Give me a break!

Your emergency fund is about long-term security, not instant gratification. Don't use it on a whim. But don't be afraid to use it when you really need to!

—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.*

tempted to dip into your emergency fund. One, is it unexpected? Things like Christmas, birthdays and even certain bills come around at the same time every year. If you're not already budgeting for these things, it's time to start. Otherwise, you might use your emergency fund for something that's just the result of poor planning.

Number two, is it absolutely necessary? Most of us think we know the difference between needs and wants, but sometimes the line gets a little blurry. If your car goes completely

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Commentary Death...

Continued from Page 8

Smith and Parker were both sentenced to death by lethal injection. Parker was executed in June 2010. His statements at the time appeared to indicate that he was genuinely remorseful for his part in the crime. Smith's latest execution date is set for Thursday, January 25, 2024.

The extenuating details are many. It's not as if there was a motive of revenge, retaliation, anger, or jealousy behind the killing. However, premeditation, greed, and complete inhumane callousness are just a few aspects of this horrific incident. An internet search can supply anyone with the added details.

Although softened to a degree, I support Capital Punishment (death penalty) for capital murder in many cases, at least in theory. That includes cases where an innocent and defenseless person is purposely killed, and the case is open and shut from the outset like this one was. Evidence can certainly be tampered with, witnesses threatened, bribed, or blackmailed, and memories clouded or confused. For that matter, people can be set up or framed for a crime that was committed by another. Some people on death row have been wrongly convicted. This was not the case here.

We have tried to make executions more humane over the years. Hangings, firing squads, and the electric chair have all given way to the more humane, less overtly painful, or traumatic method of lethal injection. This is an option that very few on death row afforded their victims. And for some reason, lethal injection doesn't always work as designed, especially when the prisoner is dehydrated, and a plump vein is not accessible.

The death penalty's effectiveness as a deterrent to heinous crimes has largely been rendered useless through the myriad of appeals and wranglings that can take place between the trial and any potential execution date. Some of those have

legitimacy, especially immediately after sentencing. However, the more years that pass, the more disjointed the process becomes. It has now progressed to the point that a conviction and death sentence benefit neither public safety nor the taxpayer at large. The only people who benefit are the defendant's attorneys, who almost always are billing the government for every move on behalf of their clients who are still entitled to appointed council if they cannot afford it. Meanwhile, courts across the land are mired in the frivolity of so many objections and appeals.

Kenny Smith has been on death row now for almost two-thirds of his life. A convicted capital murderer still on death row 35 years after the crime was not what our founders envisioned, and many of *them* were lawyers.

The sure-fire way to fix frivolous, time-consuming, calendar-stretching, and taxpayer-soaking appeals in capital murder cases would be to make every hour spent by the defense non-billable if the appeal were denied. Of course, the problem there is that the judges were once lawyers. So, we would be assured that very few appeals would fail.

Smith objects to being executed by lethal injection this week because of the pain it caused him on his previous execution date in 2022. He alleges another attempt would violate his right to be free of cruel and unusual punishment under the Eighth Amendment to the Constitution. As part of a settlement between the state and Smith, the state agreed not to pursue Smith's execution by lethal injection. This agreement allowed Smith to instead elect a secondary, untested method of execution. The atmosphere we breathe is 78% nitrogen, 21% oxygen, and less than 1% of various trace gases. The process called 'nitrogen hypoxia' would be administered through a breathing mask (like a CPAP) and would gradually deprive the inmate of the

needed oxygen to remain conscious. Shortly after losing consciousness, the person's organs begin to shut down, leading to death.

If the execution goes forward as planned, Smith will be the first person in the United States to be executed using this method.

Recent appeals debate whether Mr. Smith might experience any unnecessary pain and whether the safety of onlookers can be assured with this new process.

It is nonsensical why there is so much drama in completing an execution in this country, anyway. A combination of Versed (generic Midazolam) and Propofol is also used intravenously with great success when performing colonoscopies. Patients are relaxed and then fall unconscious with no realization until after the procedure. The same process could be used here, followed by whatever additional product(s) are needed to humanely fulfill the execution process.

This text is from the ACTION NETWORK online which is lobbying for another stay of execution for Smith:

On November 17, 2022, the state of Alabama FAILED in its attempted lethal injection execution of Kenneth Smith, poking him, and cutting him for hours before sending him back to his cell alive. This left him severely physically scarred and deeply traumatized...

That wording is certainly tailored for added drama, and I certainly cannot emotionally place myself in Smith's position.

I also can't help but reflect on how Elizabeth Sennett felt on March 18, 1988, while being bludgeoned repeatedly before lying in her own blood for hours with only a faint pulse. After 35 years, how must her family members and friends feel about Kenny Smith's recent physical scars and deep traumatization?

This situation and the justice system remain extremely disturbing.



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Insurance Insights

What Is An Impact-Resistant Roof?

If you're ready for a new roof, now's a great time to upgrade to sturdier materials to create an impact-resistant roof that may save you time, money and hassle down the road.

Just how durable is your roof? That depends on the type of roofing products used in its construction. One type of roofing product — impact-resistant shingles, which are sometimes called hail-resistant shingles — can give you a stronger, safer, more durable roof. An impact-resistant roof may also reduce your risk of hail, wind and interior water damage from a storm, especially if you live in an area where hail and wind put roofs to the test. You might even qualify for a discount on your homeowners insurance premiums when you upgrade.

What are impact-resistant roofing materials?

Impact-resistant shingles and other roofing materials are designed to resist damage from hail and flying debris — things that might damage ordinary shingles. Shingles on an impact-resistant roof are designed to withstand high winds and hail damage.

According to the Insurance Institute for Business and Home Safety (IBHS), most roofs have an average life span of 20 years. However, roofs in areas that experience a lot of hail may need to be replaced every 7 to 10 years.

You can choose impact-resistant shingles such as asphalt or a metal roofing material in a variety of popular styles.

How are impact-resistant roofing materials rated?

Two companies — Underwriters Laboratories (UL) and FM Approvals — are typically used to rate the impact resistance of roofing materials.

Are impact-resistant shingles worth it?

While impact-resistant products may cost more than traditional shingles, you could save over the long run when you consider the reduced likelihood for roof and home damage — especially if you live in a hail-prone area.

In some states, you may also qualify for discounts on your home insurance premiums by using qualifying impact-resistant roofing products.

Reasons to consider impact-resistant roofing options

- Better resistance to impact from hail and flying debris than non-impact-resistant products.
- Protection against fire — many products are Class A fire rated.
- If you sell your home, the new owner may be eligible for a homeowners insurance discount, which can be a good selling point.
- Less impact on the environment since fewer roofs will be damaged during a storm.

To learn more about impact-resistant roofing materials, contact a State Farm agent today.



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Letters...

The Lack of Road Prep

Continued from Page 8

accidents for those individuals who must travel for work or emergencies.

For those who read this and scoff, consider the elderly, physically challenged, and children who were stranded in snow bound areas with little to no transportation access and who needed medicine or food.

Although we were given warning to prepare for the storm and a state of emergency was issued, many insurance companies refused to fill prescriptions early. When the roads shut down, so do senior centers, Meals on Wheels, and schools which provide some of the only daily sustenance to people in need.

Delaina Greene
Town Creek

The Yoke of Tyranny

To the Editor:

What we see happening today in our country reminds me of what I've studied about pre-revolution days in America.

King George III was occupying this country and restricting the peoples' rights and I have read that in the beginning only about 3 percent of the people were willing to stand against his mighty army of redcoats.

But there were a few brave Americans who saw what was happening and refused to have the yoke of tyranny around their necks.

These few began to rouse other Americans into action against the king and his dictates and thus the American Revolution began!

Today, we see the same dangers to our liberties that Americans saw then.

It could escalate into a physical revolution unless American citizens wake up to the threats to our freedoms and stand against the tyranny that seeks to destroy America.

Janice Gross Williams
Killen

Notes...

Continued from page 5

Tuesday, January 30 Heritage Christian University, Florence, 9am - 4pm
Wednesday, January 31 Brooks High School, 4300 US-72, Killen, 7:30am - 4pm

Outsmart the Scammers!
Wednesday, January 24 at 9am at The Healing Place, 2409 Wildwood St in Muscle Shoals.

Please join us for this free program sponsored by The Healing Place, A Center for Loss and Change. The presenter is Adam McCollum, a Financial Advisor from Edward Jones.

Incidents of fraud are on the rise, and scammers' tactics are becoming more complex. While no one is immune, there are steps you can take to Outsmart the Scammers. Join us for this presentation and learn about the following strategies:

- How to spot certain red flags that may indicate a fraudulent encounter
 - Resources you can turn to in the event you or a loved one is targeted
 - Steps you can take now to help protect yourself and your loved ones
- Please RSVP to 256-383-7133.

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

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

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.

Directorsought – 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: rjpettus@gmail.com, rjpettus@shoalschamber.com.

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

ASK THE ATTORNEY

Free Settlement Tips For Accident Victims



Thomas McCutcheon

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

Some injury cases can and should be handled without an attorney. Here are some free tips for handling an automobile accident case.

Let's begin at the end. How much money do you get to keep? Make certain that you know and confirm that amount. If you settle for \$5,000.00 but your hospital bill is \$4,900.00 then you only keep \$100.00. Understand what your compensation for your injury is.

You will need:

1. The accident report;
2. Medical bills;
3. Proof of who paid the bills, i.e., Blue Cross, Medicare, Tricare, or that they have not been paid.
4. Proof of lost wages.

You will also need some patience. Do not take the first offer. Think about it overnight. Different insurance companies make different kinds of offers. Some are fairer than others but not a single one will make their best offer first. If you have more treatment than just an ER visit, a good personal injury attorney can do all the work and make you money.

We get a large number of cases from people who refuse to sign medical authorizations issued by the insurance company. If we take the case, we review the medical records for accuracy before we send them to the person evaluating the claim.

With property damage claims the value of the car is what it is. It doesn't matter what you paid for the vehicle or how much you owe. One of the things that we hear often is that the replacement value is not adequate and now a person has a car payment that they didn't have before. Please note that if you had to replace the engine or transmission and you have those receipts it could add value to the vehicle.

If your vehicle is a total loss, make sure you have the title to the vehicle. If you still owe for the vehicle, make sure you have the lien holder's information as well as the amount of the payoff.

I think we all see people driving as if they are alone on the road. The best tip is to drive defensively.

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

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

P. O. Box 38, Florence, Alabama 35631 or visit our website at: www.mhatty.com

facebook: McCutcheon and Hamner, P.C.

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



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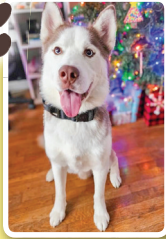
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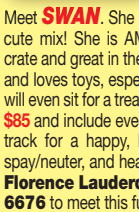
Courier Journal ADOPT A FRIEND

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 **MAX G's** already on his way to being a pro at sit, lay down, crate, and shake! He loves bones and chew toys and belly rubs. He needs a cat free home. He's around 1.5 years old and a husky with energy and excitement. Please, come meet him! **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 handsome fella.



Meet **TIMBER.** She is a Silver lab who is spayed and up to date on vaccinations. This beautiful girl is around 2-3 years old and PERFECT with ALL dogs and cats. Timber is even House and crate trained. She LOVES hiking, water, and apparently snow too. She knows sit, paw, and bed and is the best cuddler! **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 beautiful dog.



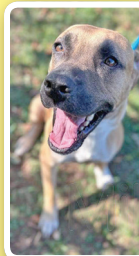
Meet **SWAN.** She is 1 year old and some kind of really cute mix! She is AMAZING with other dogs, great in a crate and great in the house. Swan is fantastic on a leash and loves toys, especially tennis balls. This amazing dog will even sit for a treat. **ADOPTIONS ARE CURRENTLY \$85** and include everything 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 fun pup.



KENDALL is about 2 years old. He was dropped on the front lawn of the shelter. It took about 30 minutes to get him to trust us enough to bring him inside. He was starving to death. Fast forward 3 months and he has opened up, and is super loving and friendly! He loves kids and is ok with dogs. He loves to jump up and give lots of gentle hugs. He is looking for his forever home. **KENDALL IS AVAILABLE FOR ADOPTION FOR \$25!** He is already neutered and up to date on rabies vaccine, shots, wormer and NexGard! For more information please contact **Colbert County animal shelter at 256-381-4073.**



Meet **SADIE MAE.** She is about 1 year old and loves to play in water. She needs a lot of space to play because she is a very active girl! She is good with other dogs and all people. **HER ADOPTION FEE IS \$25!** The fee includes a voucher for \$70 off of the mandatory spay, \$15 rabies voucher, current vaccines, NexGard and Wormer! For more information please contact **Colbert County animal shelter at 256-381-4073.**



MILA is a 2-3 year old Curr mix, who is very dog friendly and wants to play all the time! She LOVES being petted and given attention. Mila loves to be outside and loves being able to run and play! All of her babies have now moved on and she is ready for her forever loving home. She is so deserving of the chance to have a happy life with people who love her as much as we do at the shelter. **HER ADOPTION FEE IS \$25.** The fee includes current vaccines (apart from rabies), NexGard, heartgard, \$15 rabies voucher and a voucher for \$70 off of her mandatory spay! For more information please contact **Colbert County animal shelter at 256-381-4073.**

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The Goal For The Saved

Soon to come to pass. **Colossians 1:21-22** "And you, that were sometime alienated and enemies in your mind by wicked works, yet now hath he reconciled In the body of his flesh through death, to present you holy and unblameable and unreprouable in his sight:" **Ephesians 5:27** "That he might present it to himself a glorious church, not having spot, or wrinkle, or any such thing; but that it should be holy and without blemish." **Ephesians 3:10** "To the intent that now unto the principalities and powers in heavenly places might be known by the church the manifold wisdom of God," The well-taught saved out there know what's ahead for them. Saved folks that struggle with sin all their lives have never been taught what happened when they got saved. They sin and sin and don't understand why. Careful study of Colossians 2 after you are saved will reveal why sin becomes so fluent after being saved. Lost teachers and speakers will not see the truth of Colossians 2 until their eyes are opened by the Holy Spirit after salvation.

Every saved person is carrying around a dead man. He is now 2 persons in one body. Dead to sin and dead to the law must be taught by mature, saved teachers. Careful study of **Romans 3-8, Galatians 2:20, Colossians 2:11-15 & Hebrews 4:12 & Ephesians 1:12-14, & 4:30, 2Timothy 2:15**, will reveal things that take place when you really get born-again. The Holy Spirit will teach you and guide you into great spiritual truths when He indwells and seals you at the new birth. **John 14:16, 17, & 26 & 16:13**. God's goal for the saved is to grow up and mature and bear fruit. When anyone gets saved, God performs unseen surgery and cuts away the unwanted flesh from the soul and new nature with the Holy Spirit and seals until the day of redemption of the body. See again **Colossians 2:11, Romans 8:23, Ephesians 4:30**. Getting saved is simple and easy, but growing takes study and work. Don't let someone be the extent of your growth. You search, you seek, and you study because you must answer for YOU! Put some work in it, you soul's worth it.

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Sunday services at 10am and 11am and 6pm
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Community Notes...

Continued from page 20

- 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

One trip is scheduled with a different travel company.

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

Call Collette at 800-340-5158 to sign up directly with them. You'll be traveling with us (The Club).

Weather Advisories Forced The Shoals Writers Guild to postpone this month's meeting to January 27 at 10am in the Florence Lauderdale Public Library colonnade.

Guest speakers will be authors Nancy Owens Nelson and Jake Berry. Berry is also the owner of 7 Points Press.

Jeff Street and Billy Warren, first responders to Jacque Rainwater's 1994 ice storm accident in downtown Florence, have been rescheduled for February 17.

The 2nd Annual Shoals Scale Back event postponed from January 20 has been rescheduled for Saturday, January 27 from 1-5pm in the Coach Mitchell Harvest Gym at Burrell-Slater, 610 West College Street in Florence.

Florence City Council member, Kaytrina Simmons; Susan Bentley, WHNP; Javar Myatt-Jones, MD; and the Florence Parks & Recreation Department are providing this free community program - a time to for the Shoals to come together on health and fitness. Last year, there were over 300 attendees. There will be accessible educational information to help you be your healthiest self. Contact Kaytrina Simmons at 256-349-3879 or Susan Bentley, WHNP, at 256-856-3918.

The Kennedy-Douglass Center for the Arts presents *This House Was Full of People: The Art of Mary Wallace Kirk* through February 29.

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/rags Shoals/>

There is space HERE for YOUR

EVENT, and plenty of eyes to read it. Email your information to editor@CourierJournal.net.

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

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

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

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.

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 6th Annual Northwest Alabama Farm Toy Show takes place at Clarion Inn Hotel, 4900 Hatch Blvd in Sheffield on Friday, February 9 from 5-8:30pm, and Saturday, February 10 from 8:30am - 2pm

Admission is \$3. Kids 12 and under admitted free. The show benefits the Deshler High School FFA

Facebook - Northwest Alabama Farm Toy Show (256) 320-7490 nwalfarmtoyshow@gmail.com

We will have vendors selling all types of farm toys from miniature to pedal tractors, trucks, and other toys. We will also have a farm display competition and have remote control farm equipment being demonstrated.

Serve with Honor. Part time service with full-time benefits. The Alabama National Guard wants YOU! Protect your state and nation while enjoying great benefits for roughly 40 days/year.

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

Shoals CASA is currently looking for new CASA volunteers (Court Appointed Special Advocates) who have a passion for helping children. This is rewarding, active work with local foster children who need someone who represents THEIR interests. The CASA staff makes sure that caring

community volunteers have the training, information, and support they need to give local abused and neglected children a voice within the court and child welfare system - A positive adult relationship who will demonstrate compassion and a passion to help children reach a safe and permanent home. The nature of this opportunity will require a background check, references, and six weeks of free training. Other CASA advocates have said it is the most rewarding work they have ever done. The new training class starts in late January.

Please call Heather Begley, Shoals CASA's Executive Director, for more information. 256-765-0041.

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SIGNS OF THE PAST



Location: 34.9139°N, 88.0635°W
501 Main St, Waterloo

This historic home, and now museum, features Civil War relics, Native American artifacts, and objects from Waterloo's history. The marker notes the museum was given to Waterloo as a memorial to Edith Culver, Ezra's wife.

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

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Week of January 17 winner is Jimmy Dickey of Muscle Shoals who correctly guessed **"Wildwood Park entrance and kiosk, Florence"**

One entry per person. Winners will be announced each week in our paper and on our website. Winners can pick up their Gift Certificate at the Courier Journal office beginning Wednesdays after Noon.





Investing...

Continued from Page 8

Better Investing is also in use in the Shoals area today. Learn about this simple but highly effective system in the upcoming free series of classes at the Florence Lauderdale Public Library conducted by *Better Investing* experts.

Armed with this knowledge, you can join one of the investment clubs in our area where this system is used every day. The Mutual Investment Club of Florence has been operating now for more than 30 years and has averaged better than 13% return every year of its existence.

The classes are always from 10:15am-noon at the Florence Lauderdale Public Library:

Introduction to Investing on Saturday, January 27, and February 3. Provides new or less experienced investors with information on how to intelligently make investments including individual stocks and mutual funds.

Using Value Line for Investing on Saturday, February 24. How to use the invaluable tool that is Value Line providing the specific areas to find data for input to the Stock Selection Guide, where to find Value Line, and how to use it as a primary tool for determining if a specific company is the one you want for your portfolio.

Understanding the Annual Report/Annual Report Analyzer on Saturday, March 9. Provides investors with the important aspects of the Annual Report and a methodology using an Excel Spreadsheet (provided to class members) that takes only about 15 minutes to fill out (with experience) and provides invaluable information about the company being considered as an investment.

Understanding and Evaluating Mutual Funds for Investment on Saturday, March 23. Learn how to invest in mutual funds with background and a technique developed by *Better Investing* for picking the right mutual fund for success.

Other Seminars will be announced for February 10, May 25, and October 19 at the same time and place.

Mutual Investment Club of Florence (MICF) is an educational investment club which meets one evening per month. As of December 2022, the MICF using the BI techniques has averaged a return of 13.5% per year since 1996 beating all indexes. Visitors are welcome. Membership is limited. If interested, the classes above are required for membership.

To register for any or all of these classes or seminars or to visit MICF, contact John Ingwersen at jlingwersen@gmail.com.

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