

**NWSCC Hits  
the Field**

MUSCLE SHOALS — Northwest Shoals Community College Patriots baseball and softball teams will kick off their season at home this week. The softball team will play Marion Military at Patriot Park on January 30. Baseball will open its season against Lincoln Trail College at Mark Lee Legacy Field in Patriot Park on February 2. NWSCC is a member of the Alabama Community College Conference (ACCC) and will compete



against opponents in the ACCC, National Junior College Athletic Association (NJCAA) and the National Collegiate Athletic Association (NCAA).

The 2024 spring baseball and softball schedules are in this issue. Complete rosters and schedules may be found at [www.nwscc.edu/athletics](http://www.nwscc.edu/athletics).

**AHC Grants  
Open to 75K**

MONTGOMERY — The Alabama Historical Commission, the State Historic Preservation Office, has opened its 2024 Grant Program with funds appropriated by the Alabama Legislature. Historic

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

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Volume 140 Number 15

January 31, 2024

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THE SHOALS — The Shoals Chamber of Commerce has partnered with Northwest Shoals Community College (NWSCC) to offer free computer and digital literacy courses for anyone looking to develop or enhance skills needed to compete in the workforce. These free courses are the result of a \$20,000 grant Comcast/LISC Digital

Connector grant the Shoals Chamber received to offer classes to the community free of charge. The program is being offered in several 5-week sessions, each independent of the others. The next 5-week program will start February 2. The program offers an

See **SKILLS...** on Page 9

**STATE NURSING  
UNA Earns  
#3 Ranking**

CARLSBAD, CA — The University of North Alabama's Registered Nursing program ranked #3 in the assessment of Alabama nursing programs according to research by RegisteredNursing.org



RegisteredNursing.org, a leading resource for the nursing industry with reliable RN program overviews, has consistently published rankings

See **NURSING...** on Page 4

**Colbert Superintendent Debate**

MUSCLE SHOALS — The race is on for the School Superintendent position in Colbert County. The Colbert County Republican Women's Club is hosting a debate featuring candidates Nathan Fuller and Heather Mize. Each is vying for the Republican nomination for Colbert County School Superintendent.



The debate is at 6pm on February 8 in the gymnasium at Northwest Shoals Community College. The debate is sponsored by the Colbert County Republican Executive Committee. The Colbert County Republican Women's



See **DEBATE...** Page 5

**INSIDE this Issue**

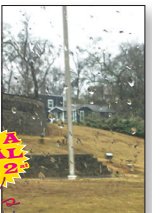
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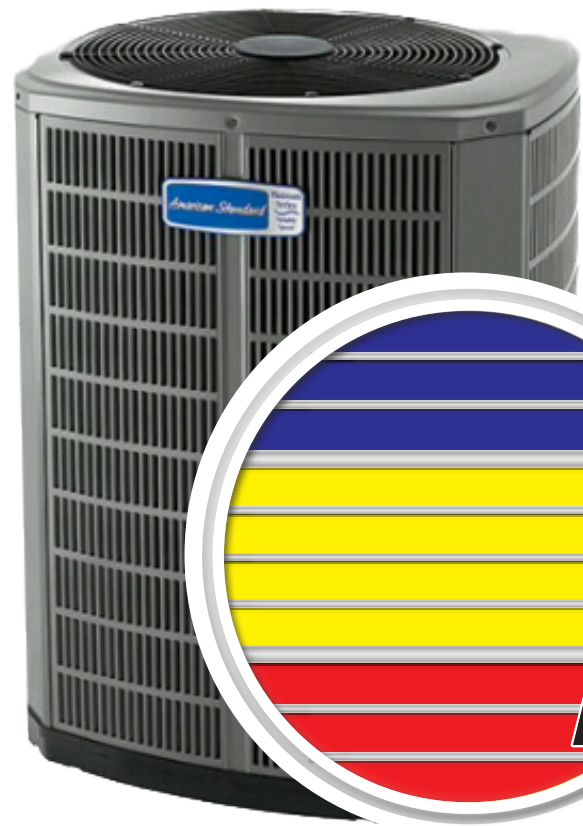
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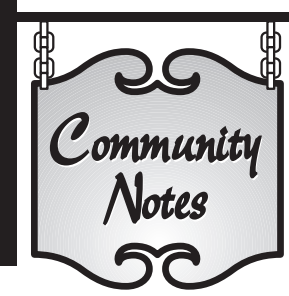


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**Community Notes**

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](mailto:editor@courierjournal.net)


**Genealogy Research Online Classes at the Florence Lauderdale Public Library** - Registration is required due to limited seating. Please call 256-764-6564 ext. 130 or email [classes@fpl.org](mailto:classes@fpl.org) to sign up. All classes will be held in the Collaboratory on the 2nd floor. Laptops will be provided for class.

**Introduction to Genealogical Research** Thursday, February 8, 1-2:30pm. This class will provide an introduction to beginning to research your family history and how to use basic resources. It will also include a tour of the Local History & Genealogy department and special collection.

**Skywarn Storm Spotter Course** - The National Weather Service in Huntsville will host the course 6-8 p.m. Feb. 8 at the Cherokee High School Auditorium, 850 High School Drive. The course is free and open to the public. For information, call Colbert County EMA, 256-386-8558.

**The Lauderdale Co. Chapter of the University of Alabama** is having a Valentine Dance Party on February 10, at 6pm at FloBama in downtown Florence. The Neon Queen is an Abba Tribute Band that will help us dance the night away. Tickets \$30 each. Help the Crimson Tide Club raise scholarship money for local students to attend UA. For more information check us out on FB/ Lauderdale Crimson Tide Club.

**2nd Annual Shoals Royale Nonprofit Fundraiser**, Saturday, February 17, 6pm-11pm at the Marriott Shoals' Conference Center, 10 Hightower Place, Florence. All your favorite Vegas games benefiting United Way of Northwest Alabama! Marriott Shoals Conference Center, Florence AL Black Tie Optional, Heavy Hors D' Oeuvres/Cash Bar Silent Auction/Prizes Tickets: \$100 Individual/\$175 Couple Includes \$50 Playing Chips per person.



**ALABAMA CHILDREN'S OF ALABAMA**

**Shorts...**

**AHC Grants Open to 75K**

Continued from Page 1

sites considered eligible can submit applications through March 29, 2024. The AHC will administer a \$3,300,000 Historic Sites Grant Program with funds appropriated by the Alabama Legislature for improvements to historic sites and monuments throughout Alabama. Provisions will also be made for educational programming for site recipients of the grant.

“Our state’s history is important, and the legislature realizes this,” said Senator Arthur Orr. “All across Alabama, we have sites that are important to each of us and remind us of who we are or were as a people. Thanks to our partnership with the Alabama Historical Commission, we are able to preserve and maintain elements of our past.”

Grants will be awarded to public or non-profit entities who own monuments that commemorate historical events and places. They will also be awarded to those who operate sites in Alabama that reflect a historical education-based mission and concentrate on historical educational programming. Preference will be given to properties listed in or eligible for the National Register of Historic Places and any property built after 1943 that significantly contributed to the civil rights movement. Grant amounts will not exceed \$75,000 for any one entity and must be used within two years of receiving the grant. The funding

appropriation is a million dollar increase from the previous year.

Applicants must submit an official 2024 Historic Sites Grant application available on the AHC Submittable platform. For more information, please visit the Grants page on the Alabama Historical Commission website, [ahc.alabama.gov/resources/grants.aspx](http://ahc.alabama.gov/resources/grants.aspx).

**Car Tags for Children's**

BIRMINGHAM - The Children's of Alabama long-awaited specialty car tag is now available for the public to purchase at Department of Motor Vehicles (DMV) locations in Alabama. Drivers across Alabama can directly support Children's and represent the hospital's mission every day.

“To get this car tag on the road, we received more than 1,000 pre-commitments from Children's employees, patient families, supporters and corporate partners,” said Grace Graffeo, Community Development Coordinator at Children's. “We are so grateful for their commitment to the children of Alabama. They went the extra mile to support Children's and help get the car tag to DMVs throughout Alabama.”

Partners across Alabama will display the Children's car tag on their fleet and corporate vehicles. Proceeds from this tag will focus on the hospital's greatest need: to provide the best healthcare to pediatric patients from every county in Alabama and across the Southeast.

To learn more about the Children's car tag and other specialty car tags, visit <https://www.childrensal.org/childrens-specialty-car-tags>.

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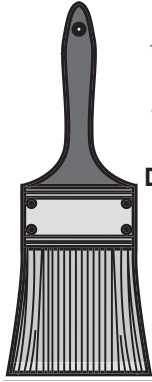
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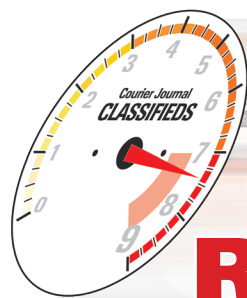
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## Nursing...

Continued from Page 1

since 2016. The Anderson College of Nursing at UNA was surpassed only by Auburn University and the University of Alabama in scores for best RN programs in Alabama.

RN careers are trending upward, with some forecasts predicting a 7% increase in positions through 2029. The Anderson College of Nursing intends to help meet that need. UNA is a wonderful choice for nursing students, providing both BSN and MSN programs and other flexible options.

RegisteredNursing.org has ranked the top 10 nursing schools in Alabama by analyzing current and historical NCLEX-RN "pass rates." This term refers to the percentage of graduates who pass the exam out of the 38 RN programs in the state. Programs reviewed include schools that offer an Associate in Nursing (ADN/ASN), BSN, or Direct-Entry MSN Degree.

This ranking is timelier than ever as the United States is anticipated to face a growing scarcity of Registered Nurses (RNs) as the aging Baby Boomer population and increasing healthcare needs heighten demand.

Nursing schools nationwide are finding it difficult to expand capacity to match the rising demand for care.

UNA's 2024 ranking below - #3 Ranked Registered Nursing Program in Alabama: <https://www.registerednursing.org/state/Alabama/#show>

For more information and the Registered Nursing.org methodology on the top nursing school rankings, see [www.registerednursing.org/rn-ranking-methodology/](http://www.registerednursing.org/rn-ranking-methodology/)

### THE TOP 10 Ranking/School City / Score

- 1. Auburn Univ.** Auburn 98.60
- 2. Univ. of Alabama** Tuscaloosa 98.07
- 3. North Alabama** Florence 96.43
- 4. UA-Huntsville** Huntsville 95.84
- 5. Alabama-Birmingham** Birmingham 95.24
- 6. Samford University** Birmingham 94.31
- 7. Wallace State CC** Hanceville 93.91\*
- 8. Southern Union St CC** Wadley 92.23\*
- 9. West Alabama** Livingston 91.62
- 10. South Alabama** Mobile 91.34

\* Community Colleges offer Associate's Degrees



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# Debate...

Continued from Page 1

Club highlights this race as the most important local race on the primary ballot on March 5. They believe that government must ensure that youth are given instruction in the language arts, science, mathematics, and humanities in order to enable them to be productive citizens. They also need this expansive education to fully appreciate the foundations and benefits of our constitutional republic. The Superintendent will shoulder the great responsibility of educating our children, overseeing a \$30 million-dollar budget, and guarding against the threat of perversion of schools for the promotion of "woke" ideologies, including transgenderism and critical race theory.

On March 5, Colbert County voters will decide who will teach and protect

our children while they are in school, who will be responsible for upholding our rights as parents, and who will ensure our tax dollars are spent wisely for the benefit of our children. You will choose who will be in charge of the classrooms where your children spend most of their time.

Bryan Dawson, founder and C.E.O. of 1819 News, an Alabama state-wide, state-focused, full-service multimedia company, will moderate the debate. Dawson began his career in media with USA Radio Networks where he repped big name News/Talk hosts such as Steve Deace and Rusty Humphries. He also helped transform USA Radio's 5-minute top of the hour news product, designed solely for AM News/Talk stations, into a shorter, well produced newscast that appealed to FM music stations. Dawson rapidly grew the news product's reach to several hundred stations.

The Colbert County Republican Women's Club encourages everyone to

attend this debate to learn firsthand where Fuller and Mize stand on the educational issues facing children and to hear about their plans for the future of Colbert County Schools.

Submit questions for the candidates by email to [ColbertRepublicanWomen@gmail.com](mailto:ColbertRepublicanWomen@gmail.com) by February 1.

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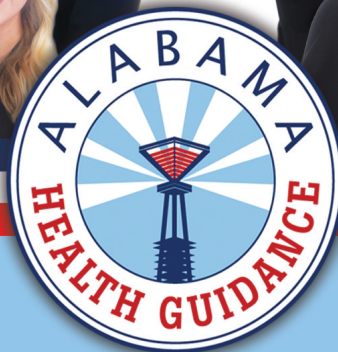
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The Moulton Advertiser has an immediate opening for a full time news reporter staff writer. This position will cover general news assignments, local meetings, breaking news, law enforcement/court reports and special events. Will also develop web content and some page design/layout. Some photography is required. Must be able to work on deadlines.

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This position also requires a valid driver's license, clean driving record, reliable transportation, and proof of insurance

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The Moulton Advertiser is an Equal Opportunity Employer.

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

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**TIMES DAILY**

**Lifestyle Coordinator**

The Times Daily is seeking a creative, organized journalist to plan daily coverage for and to help coordinate the production of our Lifestyle pages.

**Job Description:**  
The Lifestyle Coordinator will be responsible for managing content for the paper's Lifestyle pages, including local stories, columns, calendar items, briefs and press releases. The job also includes the pagination of the daily editorial page, and making last-minute corrections and changes to the YourLife pages and other special sections.

**Requirements:**  
We need an energetic, inquisitive and productive professional with excellent planning, reporting and writing skills.

The right candidate must be familiar with the Adobe InDesign program; have experience in handling Associated Press and feature service copy; have strong editing skills; and be capable of providing web updates and tweets. Ability to consistently meet established writing deadlines is a must.

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.

**Apply:**  
For more information call 256-740-5721. Candidates need to send cover letter, resume and writing clips to:  
Gary E. Maitland, Executive Editor  
219 W. Tennessee St.  
Florence, AL 35630  
or email:  
[Gary.Maitland@TimesDaily.com](mailto:Gary.Maitland@TimesDaily.com).

**North Alabama Medical Center**  
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in medically underserved area at 426 E. Dr. Hicks Blvd., Florence, AL and 203 W. Avalon Avenue, Muscle Shoals, AL .

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**UTILITY BILLING CLERK**

Shoals area public utility is seeking qualified applicants for a billing clerk position. Utility or "mass" billing experience preferred.

Applicant should be proficient in computer & math skills, problem-solving, accuracy and attention to detail.

Degree or proof of college level courses related to accounting/business will be required.

Successful applicant must be capable of working in a "team" environment and possess customer service and clerical skills to support office staff.

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**February 8, 2024 • 6 P.M.**

Northwest Shoals Community College Gymnasium

Submit questions for the candidates to [ColbertRepublicanWomen@gmail.com](mailto:ColbertRepublicanWomen@gmail.com) by Feb. 1, 2024.




## Commentary

# The Neverending Political Folly

**M**ental Disorders or Deviant Adults was the title of a late September 2023 column in this space that addressed our current state of political and cultural folly. When common sense, facts, and science employed by responsible adults during the first 220-230 years of our republic don't matter, few rational discussions can take place... and even fewer rational decisions.

There are MANY, so we can consider a few at a time... starting this week.

- Secretary of Defense, Lloyd Austin's, recent hospitalization became controversial when no one, including President Biden, knew for several days that he was in hospital, or that Austin had undergone treatment for prostate cancer and was in ICU after complications from the procedure.

In addition, neither Austin nor his staff told the National Security Advisor, Jake

See FOLLY... on Page 23

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 31, 2024

Happening  
THIS WEEK

## Tattoo U

Rescheduled Event Shows Early Body Art Techniques

FLORENCE—Archaeology at Pope's Tavern is hosting a presentation and workshop at 1pm on Sunday, February 4, at Pope's Tavern Museum, 203 Hermitage Drive, Florence, AL. This is one of a series of workshops at Pope's Tavern that will explore different aspects of history and archaeology. This program has been rescheduled from January 21.

Andrew Gillreath-Brown will share a brief overview of ancient tattooing and show off a cactus spine tattoo tool replica he used for experimental tattooing. Attendees will also have an opportunity to try experimental tattooing.

Gillreath-Brown, PhD graduate of Washington State University and fellow Alabamian, was published in the *Journal of Archaeological Science: Reports* in 2019, receiving international attention in publications such as *National Geographic* and beyond, for his identification

See TATTOO... on Page 18



## How Birds Survive Winter, and How You Help

**T**he weather has been frightful during the past two weeks in most areas of the United States and Canada, and for birds searching for food in sub-freezing temperatures, plus colder wind chills, it makes you wonder how birds adapt to winter weather, which has become a serious matter of survival during the mid-January cold snap. Over millennia, and year to year, birds have adapted to be able to survive, and they are assisted in



See BIRDS... on Page 19

**SOCIAL DANCE ON TUESDAY NIGHTS** from 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.

**THE SHOALS PIECEMAKERS QUILT EXHIBITION** runs through February 16 at Kennedy Douglass Center for the Arts, 217 E. Tuscaloosa St., Florence. The K-D Center 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.

**THE JOINTS IN MOTION, CHAIR EXERCISE CLASS** takes place on Tuesday, Thursday, and Friday at The Club (Florence Senior Center), at 9:30am. There is no charge! BINGO is on Wednesdays at 10:15am until our 11:30am lunch (w/ \$1 lunch donation)! If you are 60+ you can join us for lunch and games. Call 256-760-6420 for more information.

## FREE DIGITAL LITERACY COURSE

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**NWSCC BUILDING 127 ROOM 113**



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

## Just The Facts

*Editor's Note: The following letter was published in the space June 6, 2010 during President Obama's first term in office. It was resubmitted last week by the author, noting that every point is still applicable.*

Editor:

You cannot legislate the poor into

freedom by legislating the wealthy out of freedom. Money, food subsidies, or entitlements received by a person without working for them means another person must work for them without receiving. Our government cannot give to anyone anything that it does not first take from someone else.

When half of the people decide that they do not have to work because the other half is going take care of them, and the other half gets the idea that it does no good to work because somebody else is going to get what

they work for, that is about the end of our nation. Please note we are getting closer to this way of thinking each day. You cannot multiply wealth by dividing it.

Keep watching; we live in historic times...

Kay Allen Stevens  
Florence

See LETTERS... on Page 16

*In contrast, Alabama is already not fully funding educational needs and may divert more funds to students attending private schools.*



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## Skills...

Continued from Page 1

opportunity for members of the community to increase their digital skills regarding computer and internet basics, including social media. It will briefly cover the basic principles of Microsoft Word, Excel, PowerPoint, and Outlook. These entry-level skills are often needed for employment, college, or training programs.

As a bonus, class members may win gift cards and even a free Chromebook for their participation.

There's also an opportunity for qualified participants to sign up for discounted home Wi-Fi through the Affordable Connectivity Plan (ACP), a federal program funded through the CARES Act.

Participants can attend classes on the NWSCC Shoals campus. February classes will be held on Friday and Saturday mornings from 8am – noon.

To register for class and find more information, contact Heather Morgan at 256-331-8109 or email [heather.morgan@nwsc.edu](mailto:heather.morgan@nwsc.edu).

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



**STOKE** is a handsome, big, chocolate boy who has been very mild mannered since joining us. He has been lovely on leash even walkable on the ice! This handsome boy does his best to keep a clean kennel, and we're not sure we've heard him bark yet! He is not a friend to cats, he loves food and seems to be a big fan of naps. He hasn't been especially demanding of attention but he can be soo wiggly and affectionate -- leaning on for pets and rolling over for belly rubs. We think he's 5 or so and he's 65 lbs and he's looking for a couch to curl up on. **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 pup.



**BINDI** is a precious little heeler mix. She is timid but seems like a very sweet girl. This beautiful girl is receptive to treats and baby talk, likes toys, and gives sweet little kisses when being pet. We think she's a year old and she's only about 30 lbs. **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.



**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**.



Meet **APOLLO!** This sweet boy was dumped this weekend in the cold rain hungry and cold. He is such an amazing dog. Apollo loves people and other dogs. He's extremely gentle and loving. He deserves a wonderful home. Please come meet him and see for yourself how amazing he is. If you are interested in Apollo, **HE WILL BE AVAILABLE FOR ADOPTION FOR \$25** in 5 days after the stray hold is up. He can currently be fostered until then. His fee includes a voucher for \$70 off of his neuter, \$15 rabies voucher, current shots and wormer and NexGard! For more information please contact **Colbert County animal shelter at 256-381-4073**.


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# ON YOUR DEBT



**B. Grant McNutt**  
 Managing Attorney

## Why am I receiving a 1099 on a debt?

The IRS requires lenders to report cancelled debts. When a lender cancels a debt, the amount cancelled is deemed income to the individual taxpayer who received the benefit of the cancellation. Thus, an individual taxpayer would have to pay taxes on the income (amount of the cancelled debt).

This is NOT TRUE, however, if the individual files a Bankruptcy and the debt is discharged.

There are two different types of 1099 forms that you may receive after filing for bankruptcy, they are:

**1099-A:**

This form is used to report the Acquisition or Abandonment of Secured Property. The majority of time this is sent to you after you surrender your home or the lender foreclosed upon your home. A 1099-A form is sent reflecting information needed to determine your gain or loss on the property from the foreclosure or abandonment.

However, if you have filed for bankruptcy and the property was your personal residence, then there is NO capital gains tax relating to the foreclosure or surrender.

**1099-C:**

This form is used to report a Cancellation of Debt. A lender will send this to you when it has cancelled your debt and the amount of debt cancelled is deemed by the IRS to be income to you. This happens when you voluntarily surrender your vehicle and/or your

vehicle is repossessed and the lender sells the vehicle for less than you owed. Another instance is when a medical debt or credit card is settled for less than the total amount owed. You will receive a 1099-C for the difference.

*Example - Terry owed \$1,000 to Kelly. Kelly agreed to accept and Terry paid \$400 in satisfaction of the entire debt. Terry has canceled debt of \$600.*

Again, this will not be taxable and can be avoided if you have discharged the debt in bankruptcy.


You DO NOT have to pay taxes on a debt discharged in bankruptcy.

When an individual taxpayer receives a 1099 after receiving a discharge, they should make sure their tax preparer is aware that they filed bankruptcy and complete IRS Form 982 to avoid having to pay income on the cancelled debt. It is essential that you do not ignore the 1099 forms.

**Contact The Bond & Botes Law Offices**

Please call us for an absolutely free and confidential consultation. We'd love to discuss your finances with you if you have had a serious reduction in income or have lost your job or find yourself in financial trouble of any kind. Debt can be overwhelming. The attorneys here at Bond & Botes provide guidance on helping clients reduce or eliminate debt. We can alleviate your stress! We want to help!

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<b>Food Club MAYO</b> 30 Oz. <b>\$3.99</b> 	<b>Heinz KETCHUP OR VZ MUSTARD</b> 20 Oz. <b>2/\$5</b> 	<b>Tostitos TORTILLA CHIPS OR CHEESE DIP</b> 9-12 Oz. / 15 Oz. <b>2/\$8</b> 	<b>Dr. Pepper, Sprite, Mello Yello COCA-COLA</b> 6 Pk. .5 Liters <b>3/\$12</b> 
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# Medicare Minute

## "Medicare Part A Part 1"

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](http://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@alabamhealthguidance.com](mailto:ikey@alabamhealthguidance.com). Alabama Health Guidance is an independent insurance agency and is not affiliated with Medicare or any other government agency.



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Board Certified in Internal Medicine



Adam D. Isbell, MD  
Internal Medicine

**A FRIEND OF MINE HAD SLOW INTERNET ISSUES RECENTLY.** She was a bit frustrated at her internet provider and was afraid she'd utter bad words in front of the kids. So I offered to help her navigate the complexities of diagnosing her issues--with her internet, not her bad words. She was ready to toss AT&T in favor of another provider. My friend wanted to arm herself before calling AT&T to resolve the issue so here are the steps we took:



Jim Fisher

The first step is to determine if you are getting what you are paying for and, for that, we need to do a speed test. To get an accurate reading, you need to

# BAD WORDS

by "The Computer Skeptic"

perform this test on a computer that is connected directly to your provider's modem using an ethernet cable. Using WiFi can sometimes give an accurate reading but we will cover that later.

So, with your computer connected directly to your modem with a cable, go to [www.Speedtest.net](http://www.Speedtest.net) and click the obvious button. It will give you your download and upload speeds. Those speeds ought to come close to what your invoice says you are paying for. For example, 50 Mbps download speed is fairly typical (for our

purposes, we aren't concerned with the "upload" speed). If you are paying good money for gigabit plans, you are (generally speaking) wasting money. Most families will be perfectly fine with no more than 50 Mbps which is about the slowest speed available in the Shoals. If your download speed is far lower than what you are paying for, then that's most of the information you need to call your provider and scream at them.

Once you've determined how fast you can download over a wired connection, do the same test using any of your wireless

devices such as a notebook, tablet, or phone. Your speeds ought to be pretty close to what you got over the wired connection (30 to 50 Mbps). If they are way slower--as was the case with my friend--then it is probably your router that is the bottleneck

You get what you pay for with wireless routers. The ones that are provided by your internet provider are generally acceptable for most people. But if you do a lot of video streaming, and especially play advanced games against internet opponents, then cheap routers just won't do. I highly recommend you take a look at "Mesh" routers. These are little "pucks" you place throughout your home that deliver blazing speeds all over the house.

Cheap routers also don't have the range capabilities of the

more expensive routers. So if you get acceptable speeds in one part of your home, and say bad words when you're at the other end of your house, again, a nice router or mesh system stands a good chance of reducing your utterances.

In this particular case, armed with her diagnostic information, AT&T agreed that her wireless router was the culprit and sent her a new one. So this is worth a call if you get angry at your internet.

For questions or comments, Contact the Computer Skeptic, Jim Fisher at [Jim@ExcelAL.com](mailto:Jim@ExcelAL.com)

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Cavalry Commander under Andrew Jackson throughout War of 1812:  
(Creek War, Pensacola, New Orleans).  
Negotiated many treaties ceding Indian lands to U.S.  
Made original surveys of Tennessee Valley.

34.8422°N, 87.6887°W  
2713 Cloverdale Rd,  
Florence, AL

In 1953, this marker was originally installed about 500 ft south on Cloverdale Rd. With the construction of the Walmart Center, the Florence Historical Board moved the marker to the Walmart entrance where it was more easily viewed..

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

**Courier Journal**

# Mystery Photo of the week

January 31

Enter at [CourierJournal.net](http://CourierJournal.net) for your chance to **Win LUNCH FOR 2** at **Rosie's CANTINA** in Downtown Florence

**Week of January 24 winner is Michael Poe of Muscle Shoals** who correctly guessed "Duncan Cemetery located in the middle of Kimbrew Road"

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.

## Heaven A Permanent Vacation

**2 Peter 3:10** "But the day of the Lord will come as a thief in the night; in the which the heavens shall pass away with a great noise, and the elements shall melt with fervent heat, the earth also and the works that are therein shall be burned up." **2 Peter 3:13** "Nevertheless we, according to his promise, look for new heavens and a new earth, wherein dwelleth righteousness." **Revelation 21:1-8** "And I saw a new heaven and a new earth: for the first heaven and the first earth were passed away; and there was no more sea. And I John saw the holy city, new Jerusalem, coming down from God out of heaven, prepared as a bride adorned for her husband. And I heard a great voice out of heaven saying, Behold, the tabernacle of God is with men, and he will dwell with them, and they shall be his people, and God himself shall be with them, and be their God. And God shall wipe away all tears from their eyes; and there shall be no more death, neither sorrow, nor crying, neither shall there be any more pain: for the former things are passed away. And he that sat upon the throne said, Behold, I make all things new. And he said unto me, Write: for these words are true and faithful. And he said unto me, It is done. I am Alpha and Omega, the beginning and the end. I will give unto him that is athirst of the fountain of the water of life freely. He that overcometh shall inherit all things; and I will be his God, and he shall be my son. But the fearful, and unbelieving, and the abominable, and murderers, and whoremongers, and sorcerers, and idolaters, and all liars, shall have their part in the lake which burneth with fire and brimstone: which is the second death." **Revelation 22:17** "And the Spirit and the bride say, Come. And let him that heareth say, Come. And let him that is athirst come. And whosoever will, let him take the water of life (CHRIST) freely." **Jesus Christ** will save you, call on Him today. **Romans 10:13** "For whosoever shall call upon the name of the Lord shall be saved."

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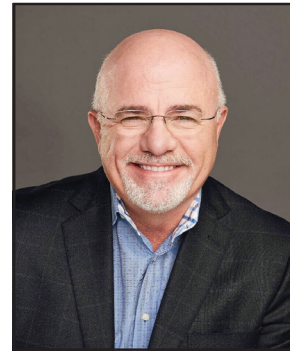


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580906-1

# DAVE Says

by DAVE RAMSEY



### CELEBRATE AND GIVE WITH A PLAN IN PLACE

Dear Dave,  
My wife and I have always accepted the fact that we'd have a mountain of debt to pay off after the holidays. Having to deal with it all seemed more frustrating this year than ever before. Can you tell us how to make it through the next Thanksgiving and Christmas without having to pay off so much debt?

Brady

Dear Brady,  
Giving is a wonderful thing if your intentions, and your finances, are in the right place. But generosity isn't meant to be stressful to you or your bank account. It's all too easy to try to justify overspending during the holiday season, because so many things you do are for family and friends. Still, you shouldn't let yourself become trapped by the shopping craze or overspending just because everyone else is doing it.

Give with the right intentions, and give with a financial plan in place ahead of time that doesn't include

debt. Thanksgiving is always on the fourth Thursday of November, right? And Christmas always falls on December 25th. The holidays don't come as a surprise to anyone, so don't wait until November, then act shocked that it's all just around the corner. Jump on things right now, and start setting aside a little in your budget each month throughout the year for the holiday season.

Sit down with your wife, and decide *together* how much you can put aside each month for Thanksgiving and Christmas. Once you agree on an amount, make a list, check it twice and stick to it. It's easy to find something in the mall you just *have* to buy for someone. And that's where problems start. So, include amounts you're going to spend on each person, each charity, or each event. It's all just common sense. But it's up to you and your wife—together—to decide to live on a budget and give every single dollar a job.

You can do this, Brady. Make it happen!  
—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.*

## Letters...

Continued from Page 8

### Relief - For Those Who Need It?

Editor:

The nonpartisan Institute on Taxation and Economic Policy reported that in four of every five states, the top 1% are paying lower effective income tax rates than middle and low-income residents.

The poor shoulder a heavier tax burden. Low earning workers in Alabama begin paying state income tax at a lower threshold than any other state and pay the same 5% rate as the rich.

Alabama is the only state that allows a full deduction of federal income taxes paid – a break that benefits high-income earners more and perverts a progressive income tax into a regressive one.

Alabamians pay more in state and local sales taxes than people in most other states. Per capita property taxes are the lowest in the nation creating a revenue deficit for education, health, and public safety.

Ten states have tax measures that increase the share paid by the wealthy and provide some relief to middle and low-income families. Massachusetts imposed a 4% tax on incomes over a million dollars. That revenue helps fund free school meals and early education.

In contrast, Alabama is already not fully funding educational needs and may divert more funds to students attending private schools.

Moreover, the state decided not to participate in the summer federal food program for students that will provide nearly \$2.5 billion in grocery benefits to as many as 21 million children across the 35 states that registered. That means more Alabamian youth will spend their summers hungry or without nutritious food.  
Don't we care?

Dan Waterman  
Killen

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## Turning 65? Time for a MEDICARE Insurance Plan? Register Today!

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



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## Tattoo...

Continued from Page 8

of the oldest tattooing implement in Western North America.

The program is free and is sponsored by the City of Florence Department of Arts and Museums. Pope's Tavern Museum is a museum dedicated to the early (1800-1870)

history of Florence and Lauderdale County. Archaeology at Pope's Tavern is a free, public archaeology program that has been documenting the history of the site since 2022. Pope's Tavern is located at 203 Hermitage Drive, Florence, AL and is open, Tuesday - Saturday from 10am-4pm. Call 256-760-6439 for more information.

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# Birds...

Continued from Page 8

recent generations by bird lovers.

**How do birds survive inclement winter weather?** Sometimes birds simply evacuate. Flying to a warmer area or an area with no snow cover and more abundant foods can be one response.

For birds that remain, there are a number of ways birds adapt to the changing conditions of winter.

Birds have a natural way to insulate themselves from cold weather – they use their feathers. Most important, during cold weather, a bird will fluff their feathers away from their body to create a layer of air that is warmed by their high body heat. Birds generally have a body temperature of about 104 degrees.

Birds' down feathers also provide extra insulation. Some birds even grow extra down feathers in the months leading up to winter. Birds stay warmer out of the wind as well – avoiding wind chill. We often see a bird clinging to a tree on the opposite side from the wind, perching on the leeward side of a feeder, on a ledge in a porch ceiling, or any other windbreak.

If they have enough quality food to eat, birds can break from their usual search for food, thereby reducing their activities during cold weather. At night, some birds roost in shelters like tree cavities, crevices in buildings, or in nest boxes. Some species of chickadees, kinglets, and bluebirds may roost in groups to conserve and share body heat.

While preening feathers is a regular maintenance behavior, wet feathers can prove disastrous in cold weather. By preening with natural oil produced in a gland near the top base of their tail, birds preen a lite film of oil onto their feathers to make them virtually waterproof. During wet weather, birds also tend to seek shelter in thick vegetation or a cavity or nest box.

It's important to keep your feeders stocked daily, just as you feed any pets on a daily basis. Birds need water too, so if you can provide a heated bird bath, you will be a center of attention for birds that need to drink and bathe regularly.

Landscaping in your yard can provide food and shelter for birds too. The most obvious foods are provided by fruiting trees, including

## Finding Winter Foods

With much less food available during winter months in cold weather regions, especially with the lack of insects during freezing temperatures, many birds adapt by changing their diet. They can use our help to keep their energy. Some familiar backyard birds even store food – including nuthatches, chickadees, and jays – especially caching seeds for later use.

Some birds also search for food in flocks, sometimes in mixed-species flocks. This technique provides more eyes to search of food sources, also equates to more birds watching for danger, especially predators.

## Helping Birds During Winter

A feeding station can be as elaborate, or as decorative, or as simple as you wish, but it's important to provide good quality foods that are eaten by the birds you see wintering in your area.

To start with, suet is a staple bird food due to its high fat content that provides much needed energy. Black oil sunflower seeds are the best high-calorie seeds to offer, shelled or unshelled (Unshelled seeds avoid the mess of shells), and for smaller finches that will eat shelled sunflower seeds and sunflower chips, we also provide nyjer thistle seeds. Avoid buying packages of mixed seeds that are typically sold at grocery stores. They tend to provide seeds with little food value mixed with cracked corn and other filler seed types to reduce their cost.

It's important to keep your feeders stocked daily, just as you feed any pets on a daily basis. Birds need water too, so if you can provide a heated bird bath, you will be a center of attention for birds that need to drink and bathe regularly.

Landscaping in your yard can provide food and shelter for birds too. The most obvious foods are provided by fruiting trees, including

See WINTER... Page 20



**Northern Cardinal**  
photo Paul Konrad

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# Winter...

Continued from Page 19

crab apples, service berry, winter berry holly, bayberry, and others that yield fruit or berries. Evergreen trees also provide seeds in their seasonally produced cones that many birds utilize, and they may provide the best natural shelter. Bushes, hedges, and tangles of deciduous trees provide shelter and foraging habitat too.

Enjoy the birds that winter in your neighborhood, and do what you can to benefit them during trying winter weather periods like we've experienced lately across expansive regions of the country.

Share your backyard birding experiences and photographs with The Birding Wire at editorstbw2@gmail.com

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These vehicles will be **SOLD AS IS.**

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5 2015 F150 Pick Up	1FTMF1C82FFB63052
6 2015 F250 Pick Up	1FD7X2A65FED11729
7 2017 Ford Explorer	1FM5K7D80HGD92730

The Utilities Board City of Muscle Shoals Water & Wastewater Department reserves the right to reject any or all bids, to waive any informality in any bid, and to accept any bid considered being advantageous to the owner.

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**Notes...**

Continued from page 2

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 Dasher 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.

AARP will be doing free taxes again this year at The Chapel at 600 N. Columbia Ave in Sheffield. We will be open every Monday, Wednesday, and Friday from 9am-3pm. Appointments are preferred, by calling Kim at 256-483-2894.

Senior meals 11:30 a.m. Monday-Friday at The Club, 450 Country Club Road, Florence. \$1 donation.

Hamburger Steak Dinner Fund-raiser Saturday, February 17, 3pm at the St. Joseph Civic Center - featuring music by The Cadillacs. \$14 per meal, drink and dessert included. Benefits the St. Joseph Freewill Baptist - Disciples of Hope Outreach.

The 2nd Annual Riverhill School Chili Cook-Off, Heat the Street, is on Saturday, February 24 from 2-6pm at Singin' River Brewery - featuring music by The Cadillacs. It's time to spice up your recipe and register for the Hottest event of the year! Sign up now to hold your team's spot at Riverhill Chili Cook-Off.

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 tennesseevalleyarts.org. 256-383-0533.

The Shoals Military Officers Association of America (MOAA) will meet at the American Legion Post 11 in Florence on Thursday, February 22 for lunch at 11:30am. We'll be hosting Capt. Frank J. Michael, USN (Ret), Senior Director, Council and Chapter Affairs from our Washington, D.C. office. He coordinates with senior headquarters staff, as well as national oversight committee and board leadership, to improve and support the vibrancy and effectiveness of MOAA's affiliate network. Michael will speak about the national legislative agenda to advocate for military service members and veterans. Please email shoalsmoaa@pm.me for more information.



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Logan Jeffreys	A18	Misc. Clothes & Household Items
Larry Pierce	A8	Misc. Household Items
Janet Wallace	346	Misc. Household Items

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## Things You Need To Do After A Car Accident

Over six million car accidents occur each year in the United States. Fortunately, most of them involve only property damage (damage to the vehicle as opposed to the occupants). But one in three accidents involve personal injury to the driver or passengers and out of that number, two out of every ten accidents lead to fatal injuries.

If you are involved in an automobile accident, there are certain things you can do to protect yourself and your interests. The following is a list of the things you should do if you are in an automobile accident.

Make sure to call law enforcement and have a report made. It is important to call police to an accident once it has occurred. The police officer will do a preliminary investigation, examine the scene, interview the parties and any witnesses, as well as provide a determination as to who was at fault. An accident report sets forth who was at fault and is the single most persuasive piece of evidence proving liability. It is difficult to make an insurance claim without one.

Obtain witness contact information. If there are witnesses to the accident, you should obtain their contact information.

Seek medical treatment. If you believe you have been injured in the accident, you should receive medical treatment immediately or as soon as possible. The longer you wait to receive medical treatment, the more likely the insurance company will argue that you were not hurt as a result of the accident. This is the defense that the insurance companies raise most often.

Do not give statements to an insurance company. Never give a statement to an insurance company following an accident (not even your own). Insurance companies will seek to obtain a statement that they can use later against you when you are seeking compensation for your injuries. You should notify your insurance company that the accident occurred, but you should tell them that you do not want to give any statement until you have consulted an attorney.

Complete your medical treatment. It is important to follow through with all prescribed medical treatment following an accident. If you do not complete your treatment, the insurance company will argue that you are not injured to the extent that you claim. Keep up with your copays and out of pocket expenses.

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

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

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## Commentary Folly...

Continued from Page 8

Sullivan, or Deputy Defense Secretary, Kathleen Hicks, that Austin was hospitalized on December 22 or January 1, though the official duties had fallen to Hicks during Austin's absence.

All anyone knew was that Austin was supposedly "working from home." He was finally released from Walter Reed Medical Center on January 15 to rehab at home.

How is this acceptable?

- Several weeks back, the National Park Service announced plans to remove William Penn's statue from Welcome Park and replace it with something more inclusive of indigenous populations that occupied the area prior to Penn's arrival.

The park is named for the ship that brought Penn to Philadelphia in 1682 and is built on the site of one of Penn's homes, which was demolished in the 1800s.

Penn is the founder of Pennsylvania. He created the colony as a haven for religious freedom.

The Independence National Historical Park shared a post via X (formerly known as Twitter) soliciting the public's input on rehabilitation plans just days before the planned statue removal. The backlash was firm and swift, with 2,600 mostly negative comments the first day.

According to various current tribal leaders, Penn was an honorable man who always honored his promises. Therefore, the decision to leave the statue while proceeding with renovations prevailed.

- News surfaced recently that Fulton County DA, Fani Willis, apparently hired her romantic partner to be the "special prosecutor" appointed to pursue the election interference case against former President Donald Trump and 18 others. That special prosecutor, Nathan Wade – a private attorney – has supposedly been paid \$654,000 for the work since January 2022. In addition, Wade apparently paid for

lavish vacations he took with Ms. Willis using the Fulton County funds that were authorized by Willis. Wade's wife also has documents that support the ongoing relationship as shown in her divorce filings.

Willis immediately broached the race card – at a church service no less – saying that the other two prosecutors assigned to the case who were white were not accused. That is true. Neither one of them was sleeping with her hand-picked special counsel while paying him handsomely with taxpayer funds.

With almost 30 years of experience as a prosecutor, what made Willis think that she could take on a case this spurious against a former president while allowing sexual trysts to overlap with work?

It's long past time for Willis' resignation along with a case and counsel dismissal.

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# 2024

## ATHLETICS SPRING SCHEDULES

### NORTHWEST SHOALS BASEBALL

FEB. 2	LINCOLN TRAIL	MARCH 12	COLUMBIA ST	APRIL 9	COLUMBIA STATE
FEB. 3	LINCOLN TRAIL	MARCH 14	COASTAL AL-SOUTH*	APRIL 11	CALHOUN*
FEB. 9-10	PENSACOLA INVITATIONAL	MARCH 16	COASTAL AL-SOUTH*	APRIL 13	CALHOUN*
FEB. 12	FREED-HARDEMAN JV	MARCH 18	BEVILL STATE-FAYETTE	APRIL 18	CHATT. VALLEY*
FEB. 16	MINERAL AREA COLLEGE	MARCH 21	GADSDEN STATE*	APRIL 20	CHATT. VALLEY*
FEB. 17	MINERAL AREA COLLEGE	MARCH 23	GADSDEN STATE*	APRIL 25	WALLACE STATE*
FEB. 20	FREED-HARDEMAN JV	MARCH 28	SOUTHERN UNION STATE*	APRIL 27	WALLACE STATE*
FEB. 28	ITAWAMBA	MARCH 30	SOUTHERN UNION STATE*	MAY 2	SHELTON STATE*
MARCH 2	ITAWAMBA	APRIL 1	BIRMINGHAM SOUTHERN JV	MAY 4	SHELTON STATE*
MARCH 7	LAWSON STATE*	APRIL 4	SNEAD STATE*	MAY 8-13	ACCC TOURNAMENT
MARCH 9	LAWSON STATE*	APRIL 6	SNEAD STATE*		

### NORTHWEST SHOALS SOFTBALL

JAN. 30	MARION MILITARY	MARCH 9	PARKLAND COLLEGE	APRIL 11	CALHOUN*
FEB. 1	EAST MISSISSIPPI	MARCH 14	COASTAL AL-SOUTH*	APRIL 13	CALHOUN*
FEB. 4	LAKELAND COLLEGE	MARCH 16	COASTAL AL-SOUTH*	APRIL 17	MOTLOW STATE
FEB. 6	JACKSON STATE	MARCH 19	NORTHEAST MISSISSIPPI	APRIL 19	PEARL RIVER
FEB. 9-10	CHIPOLA/SEARK INVITATIONAL TOURN.	MARCH 20	MOTLOW STATE	APRIL 21	VOLUNTEER STATE
FEB. 16-17	COASTAL AL-SOUTH TOURN.	MARCH 26	BEVILL STATE	APRIL 25	WALLACE STATE*
FEB. 24	OLNEY CENTRAL	MARCH 28	SOUTHERN UNION ST.*	APRIL 27	WALLACE STATE*
MARCH 1	ITAWAMBA	MARCH 30	SOUTHERN UNION ST.*	MAY 2	SHELTON STATE*
MARCH 5	NORTHEAST MISSISSIPPI	APRIL 4	SNEAD STATE*	MAY 4	SHELTON STATE*
		APRIL 6	SNEAD STATE*	MAY 9-12	ACCC TOURNAMENT

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CONFERENCE GAME\*



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